

Worksheet  
Leasing

Suite: 4510 Tower: One Date: May 15<sup>th</sup> 2017 Completed by: Ragana

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. ✓
- ☐ Agreement must be in good standing. Funds in Trust: \$ 59,235.
- ☐ Copy of Tenant's ID
- ☒ Copy of Tenant's First and Last Month Rent ✓
- ☐ Copy of Tenant's employment letter or paystub
- ☐ Copy of Credit Check
- ☐ Copy of the Purchasers Mortgage approval
- ☐ The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

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AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and  
**SHADY GAMIL YOUSSEF** (the "Purchaser")

Suite **4510** Tower **ONE** Unit **10** Level **44** (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 (20%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of Five Hundred Dollars (\$500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 7<sup>th</sup> day of April 2017.

Witness:

Purchaser: SHADY GAMIL YOUSSEF

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 11 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**

**Toronto**  
**Real Estate**  
**Board**

This Agreement to Lease dated this 13 day of May, 2017

**TENANT (Lessee),** Renshan Pan And Aijia Yang, [Hanxin Lin (Guarantor)]  
(Full legal names of all Tenants)

**LANDLORD (Lessor),** Adam Z Investments Inc  
(Full legal name of Landlord)

**ADDRESS OF LANDLORD** 4011 Brickstone Mews #4510 Mississauga  
(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:  
4011 Brickstone Mews #4510 Mississauga

2. **TERM OF LEASE:** The lease shall be for a term of One year commencing June 1/2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of 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

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 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 type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: .....	<input type="checkbox"/>	<input 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): RP/AY

INITIALS OF LANDLORD(S): AZ/MA

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7. **PARKING:** One Spot Underground ~~P304~~ level 3 #37

8. **ADDITIONAL TERMS:** Locker # ~~64~~ Room B Floor #7

One Locker, S/s Fridge, Stove, Washer & Dryer, Microwave And Dishwasher, All Electrical fixture, Window Coverings.

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 (Landlord/Tenant) until 4 p.m. on the 15

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) 277-0020 (For delivery of Documents to Tenant)

Email Address: (For delivery of Documents to Landlord) Email Address: phoushmand1@gmail.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.lib.gov.on.ca](http://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, 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):

RP/AY

INITIALS OF LANDLORD(S):

GZ/MA

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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) \_\_\_\_\_  
(Witness) \_\_\_\_\_  
(Witness) \_\_\_\_\_

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

Renshan Pan  
(Tenant or Authorized Representative)  
Amir Yang  
(Tenant or Authorized Representative)  
Samman  
(Guarantor)

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

We, 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:

Gamil Jaber  
(Landlord or Authorized Representative)  
Ma  
(Landlord or Authorized Representative)

DATE 15 May 2017  
(Seal)  
DATE 15 May 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 of 2:00 to 15 day of May 2017 Gamil Jaber Ma Samman  
(Signature of Landlord or Tenant)

**INFORMATION ON BROKERAGE(S)**

Listing Brokerage: ORION REALTY CORPORATION, BROKERAGE Tel.No. (416) 733-7784  
DRAGANA NESTOROVSKI  
(Brokerperson / Broker Name)  
Co-op/Tenant Brokerage: KINGSWAY REAL ESTATE BROKERAGE Tel.No. (905) 268-1000  
PEYMAN HOUSEMAND  
(Brokerperson / 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.

Gamil Jaber DATE 15 April  
Ma DATE 15 April  
Samman DATE 15 April  
we have the authority to bind the corporation

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.

Renshan Pan DATE May 13, 2017  
Amir Yang DATE May 13, 2017  
Address for Service: \_\_\_\_\_  
Tel.No. \_\_\_\_\_

Landlord's Lawyer: \_\_\_\_\_  
Address: \_\_\_\_\_  
Email: \_\_\_\_\_  
Tel.No. \_\_\_\_\_ FAX No. \_\_\_\_\_

Tenant's Lawyer: \_\_\_\_\_  
Address: \_\_\_\_\_  
Email: \_\_\_\_\_  
Tel.No. \_\_\_\_\_ FAX No. \_\_\_\_\_

**FOR OFFICE USE ONLY**

**COMMISSION TRUST AGREEMENT**

In 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.

Dnestorovski  
(Authorized to bind the Listing Brokerage)

Acknowledged by:

Renshan Pan  
(Authorized to bind the Co-operating Brokerage)

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Form 400 Revised 2017 Page 3 of 4  
WENForms® Dec 2016

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

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

**TENANT (Lessee),** Renshan Pan And Aijia Yang, [Hanxin Lin (Guarantor)], and

**LANDLORD (Lessor),** Adam Z Investments Inc

for the lease of 4011 Brickstone Mews #4510 Mississauga

dated the 13 day of May, 2017

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

INITIALS OF TENANT(S):

RP/AY

INITIALS OF LANDLORD(S):

AZ/MA



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

TENANT (Lessee) Renshan Pan & Aijia Yang, [Hankin Lin (Guarantor)] and  
LANDLORD (Lessor) Adam Z Investments Inc  
for the lease of 401 Brackstone Mews #4510 Mississauga.  
dated the 13 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 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, (HVAC) furnace filters, etc.

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 acknowledges and agrees that pets are not permitted on the premises.

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 to deliver to The Landlord 10 post-dated cheques covering the monthly rental payments payable to Adam Z Investments Inc, on the closing of this transaction and a further 12 post-dated cheques on each anniversary date of the lease (if he 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 refundable security deposit in the form of a cheque payable to Adam Z Investments Inc, before taking occupancy of the unit, for the use of keys and fobs. This deposit shall be returned to the tenant when all of the keys and fobs are returned to the Landlord and all are in good working order.

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

Two

RP/AY

G.Z./MA

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

INITIALS OF TENANTS:

RP/AY

INITIALS OF LANDLORD(S):

G.Z./MA

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

TENANT (Lessee), Renshan Pan & Aijia Yang [Hankin Lin (Guarantor)], and

LANDLORD (Lessor), Adam Z Investments Inc

for the lease of Holl Brickstone Mews # 4510 Mississauga

dated the 13 day of May, 2017

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.

The following items belonging to the Landlord are to remain on the premises for the Tenant's use: Fridge, Stove, Microwave, Dishwasher, Washer, 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 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 presented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

Only if specifically required as per this Agreement to Lease, the Tenant will need to set up other utility services (i.e Water, Gas, Etc.) under the Tenant's name, and show proof of such accounts 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

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

INITIALS OF TENANTS:

RP/AY

INITIALS OF LANDLORD(S):

G.Z./MA

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

TENANT (Lessee) Renshan Pan & Aijia Yang [Hanxin Lin (Guarantor)], and

LANDLORD (Lessor) Adam Z Investments Inc

for the lease of 4011 Brickstone Mews #4510 Mississauga

dated the 13 day of May, 2017

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 Deposit as per the first page of this Agreement to Lease, must be in the form of a Bank Draft or Certified Cheque payable to ORION REALTY CORPORATION BROKERAGE.

Tenant acknowledges that the subject building is new and may have incomplete work and some of the condominium facilities may not be immediately available for use. Further, some area of the condominium may still be under construction at the time of occupancy. The Tenant shall not make any claims against the Landlord for any inconvenience as a result of such construction and repairs. Tenant agrees to allow the Builder's/ Landlord's customer service and/or trade's people access to the unit during normal business hours to do repair and touch up work to the unit, as required. Landlord agrees to give notice to the tenant at least 24 hours before the time of entry.


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

INITIALS OF TENANTS:

RP/AY

INITIALS OF LANDLORD(S):

GZ/MA

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# Confirmation of Co-operation and Representation

Toronto  
Real Estate  
Board

**BUYER:** Renshan Pan And Aijia Yang, [Hanxin Lin (Guarantor)]

**SELLER:** Adam Z Investments Inc

For the transaction on the property known as: 4011 Brickstone Mews #4510 Mississauga

**DEFINITIONS AND INTERPRETATIONS:** For the purposes of this Confirmation of Co-operation and Representation: "Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to include other remuneration.

The following information is confirmed by the undersigned salesperson/broker representatives of the Brokerage(s). If a Co-operating Brokerage is involved in the transaction, the brokerages agree to co-operate, in consideration of, and on the terms and conditions as set out below.

**DECLARATION OF INSURANCE:** The undersigned salesperson/broker representative(s) of the Brokerage(s) hereby declare that he/she is insured as required by the Real Estate and Business Brokers Act, 2002 (REBBA 2002) and Regulations.

## 1. LISTING BROKERAGE

- a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:
- 1) ☒ The Listing Brokerage is not representing or providing Customer Service to the Buyer.  
(If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage)
  - 2) ☐ The Listing Brokerage is providing Customer Service to the Buyer.
- b) ☐ **MULTIPLE REPRESENTATION:** The Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and represents the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brokerage must be impartial and equally protect the interests of the Seller and the Buyer in this transaction. The Listing Brokerage has a duty of full disclosure to both the Seller and the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:
- That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;
  - That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;
  - The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;
  - The price the Buyer should offer or the price the Seller should accept;
  - And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.
- However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

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

## 2. PROPERTY SOLD BY BUYER BROKERAGE - PROPERTY NOT LISTED

- ☐ The Brokerage ..... represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid  
(does/does not)
- or:
- ☐ by the Seller in accordance with a Seller Customer Service Agreement
- ☐ by the Buyer directly

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

INITIALS OF BUYER(S)/SELLER(S)/BROKERAGE REPRESENTATIVE(S) (Where applicable)

RP/AY  
BUYER

P.H  
CO-OPERATING/BUYER BROKERAGE

G.Z./MA  
SELLER

DN.  
LISTING BROKERAGE

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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  
..... 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:  
Half Month's Rent Plus HST

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)

KINGSWAY REAL ESTATE BROKERAGE

(Name of Co-operating/Buyer Brokerage)

151 CITY CENTRE DRIVE #300 MISSISSAUGA

Tel.: (905) 268-1000 Fax: (905) 277-0020

(Authorized to bind the Co-operating/Buyer Brokerage)

Date: May 13/17

PEYMAN HOUSHMAND

(Print Name of Broker/Salesperson Representative of the Brokerage)

ORION REALTY CORPORATION, BROKERAGE

(Name of Listing Brokerage)

465 Burnhamthorpe Rd #200 Mississauga

Tel.: (416) 733-7784 Fax: (905) 286-5271

(Authorized to bind the Listing Brokerage)

Date: May 15 2017

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.

(Signature of Buyer)

Date: May 13 2017

(Signature of Buyer)

Date: May 13 2017

(Signature of Seller)

Date: 15 May 2017

(Signature of Seller)

Date: 15 May 2017

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10358 (1215)

81158057

# The Toronto-Dominion Bank

2200 BURNHAMTHORPE ROAD WEST  
MISSISSAUGA, ON L5L 5Z5

DATE

2017-05-14

YYMMDD

Transit-Serial No.

230-81158057

\$ \*\*\*\*\*565.00

Pay to the AMACON CITY CENTER SEVEN NEW DEVELOPMENT PARTNERSHIP  
Order of \*\*\*\*\*00/100 Canadian Dollars

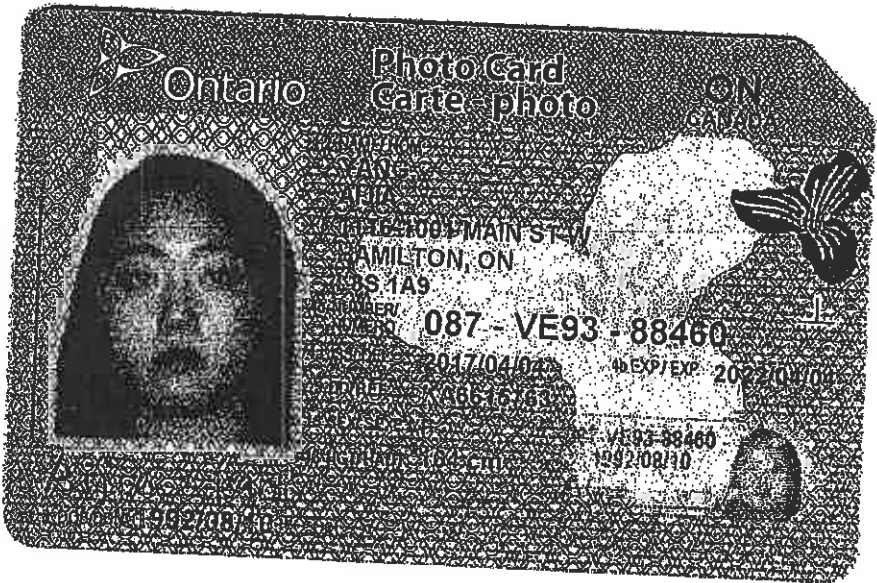
\*\*\*FIVE HUNDRED SIXTY FIVE\*\*\*  
Authorized signature required for amounts over CAD \$5,000.00

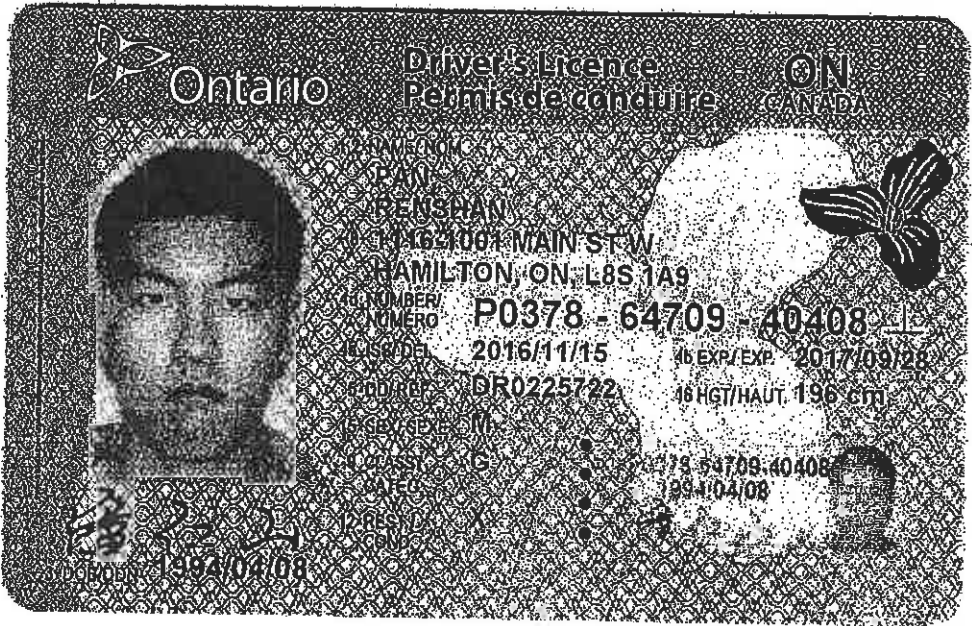
Re The Toronto-Dominion Bank  
Toronto, Ontario  
Canada M5K 1A2  
Authorized Officer  
Countersigned

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

⑈81158057⑈ ⑆09612004⑆

⑈3808⑈

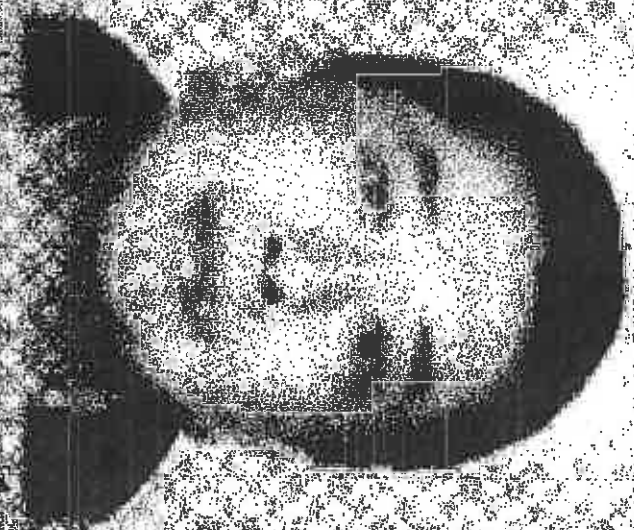






Driver's Licence  
Permis de conduire

ON  
CANADA



12 NAME/NO

LRL

HANXIN

1631 HORSESHOE GRES

LONDON, ON, N5X 0L3

14 NUMBER  
NUMBER

L4454 - 31407 - 10406

16 ISS/DEL

2016/03/22

EXPIRY DATE 2020/04/06

18 ID/REF

DL1914021

HEIGHT/MALE 170 cm

15 SEX/SEX

M

17 ID/REF

G

19 DATE

18 EXPIRY  
DATE





ORION REALTY CORPORATION

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

DATE: 5/15/17

TIME: 2:25 pm

RECEIVED FROM: Renshan Pan & Aijia Yang (dropped

off by  
Peyman  
Houshmand)

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

AMOUNT \$ 4,200.00

PAYABLE TO:

☒ ORION REALTY CORPORATION

OR:

RE: PROPERTY

☒ RENTAL ☐ SALE

RE: 4011 Brickstone Mews # 4510  
(PROPERTY ADDRESS)

RECEIVED BY:

Becky

☒ COPY OF THE CHEQUE FOR THE CLIENTS

☒ COPY OF THIS RECEIPT FOR THE CLIENT



The Toronto-Dominion Bank

79789676

977 GOLFLINKS ROAD  
ANCASTER, ON L9K 1K1

DATE 2017-05-14  
YYYYMMDD

Transit-Serial No. 2047-79789676

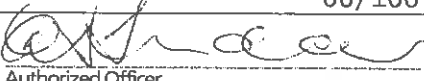
Pay to the Order of Orion Realty Corporation Brokerage

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

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

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

Re



Authorized Officer

7733

Number

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

Countersigned

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

79789676 09612004

3808

KINGSWAY

REAL ESTATE BROKER

Peyman Houshmand

BROKER

CELL (416) 219-1249

EMAIL phoushmand1@gmail.com

www.peymanhoushmand.com



May 13, 2017

To whom it may concern:

My name is Hanxin Lin, live in 1531 Horseshoe cres. London. I know Renshan Pan and Aijia Yang for four years long. I am going to be guarantor for the tenants above. I am fully aware of the meaning of guarantor and take the full responsibility for any default or damages that may caused by tenants.

Hanxin Lin

May 13, 2017



# London Health Sciences Centre

Human Resources  
339 Windermere Road  
PO Box 5339  
London, ON N6A 5A5  
(519) 685-8500, Ext. 46247  
(519) 663-3889 Fax

May 3, 2016

To Whom It May Concern

Re: Confirmation of Employment

This will confirm that Hanxin Lin has been employed at London Health Sciences Centre since September 1, 2015.

Hanxin Lin is employed as a regular full-time (37.50 hours per week) Scientist at an hourly rate of \$76.923.

Pays are bi-weekly and source deductions are being made in accordance with Canada Revenue Agency guidelines.

If further information is required, it should be requested in writing with the employee's written consent to release it.

Sincerely,

A handwritten signature in black ink, appearing to read 'Steve Doble'.

Steve Doble  
Human Resources Associate  
Employee Services  
SD/sa

LONDON HEALTH SCIENCES CENTRE  
339 WINDERMERE RD  
LONDON, ON N6A 5A5

Lin, Hanxin  
1531 Horseshoe Cres  
London, ON N5X 0L3

012  
Station: VHCYTO  
Sequence: 2963



Lin, Hanxin		Cheque Number: 0P4023833		LONDON HEALTH SCIENCES CENTRE	
Employee # 67377		Pay Period: April 1, 2016 to April 14, 2016		339 WINDERMERE RD	
		Payment Date: April 21, 2016		LONDON, ON N6A 5A5	
Earnings		Time Pay		Year to Date	
Description	Rate	Hours	Amount	Hours	Amount
REGULAR WORKED	76.923	67.50	5,192.30	547.50	42,115.36
VACATION TAKEN	76.923	7.50	576.92	7.50	576.92
HOLIDAY PAID TIME OFF				45.00	3,461.54
Total Earnings:		\$5,769.22		\$46,153.82	
Deductions					
Description		Employee	Employer	Employee	Employer
INCOME TAX		1,603.41		12,766.71	
CANADA PENSION PLAN		280.87	280.87	2,240.08	2,240.08
HOSPITAL PENSION LOW		149.70	187.58	1,165.60	1,458.04
HOSPITAL PENSION HIGH		336.51	424.00	2,692.08	3,392.00
EMPLOYMENT INSURANCE		168.46	132.21	867.60	1,057.68
GROUP LIFE INSURANCE			36.30		164.10
BASIC A D & D			3.30		13.20
SEMI PRIVATE			19.64		78.56
EXTENDED HEALTH CARE			191.61		566.56
DENTAL				107.28	321.84
EHT EMPLOYER PREMIUM			113.27		903.47
WCB EMPLOYER PREMIUM			63.90		509.65
VOLUNTARY ADDD SINGL		2.20		0.00	
Total Deductions:		\$2,477.15	\$1,398.71	\$19,848.23	\$10,715.78
Pay Summary					
Gross Pay		5,769.22		46,153.82	
Deductions		2,477.15		19,848.23	
Net Pay		\$3,292.07		\$26,305.59	
Deposit Information					
Institution	Amount	Vacation Entitlement:	4 WEEKS	Federal Tax Exemption:	\$11,474
Account # 1	\$3,292.07			Provincial Tax Exemption:	\$10,011
				Balance:	\$6,044
				Vacation Hours:	0.00
				Stat Hours:	0.00
				Less OT Hours:	0.00

LONDON HEALTH SCIENCES CENTRE  
339 WINDERMERE RD  
LONDON, ON N6A 5A5

Lin, Hanxin  
1531 Horseshoe Cres  
London, ON N5X 0L3

012  
Station: VHCYTO  
Sequence: 6899

Lin, Hanxin

Cheque Number: 0P4233784

LONDON HEALTH SCIENCES CENTRE

Employee # 67377

Pay Period: April 14, 2017 to April 27, 2017

339 WINDERMERE RD

Payment Date: May 04, 2017

LONDON, ON N6A 5A5

Earnings			Year to Date	
Description	Rate	Hours	Amount	Hours
REGULAR WORKED	79.092	60.00	4,745.52	600.00
VACATION TAKEN				30.00
HOLIDAY PAID TIME OFF	79.092	15.00	1,186.38	45.00
Total Earnings:			\$8,931.90	\$52,805.61
Deductions				
Description	Employee	Employer	Employee	Employer
INCOME TAX	1,640.75		14,607.47	
CANADA PENSION PLAN	286.97	286.97	2,561.89	2,561.89
HOSPITAL PENSION LOW	145.76	184.92	1,320.84	1,664.28
HOSPITAL PENSION HIGH	350.06	441.06	3,097.00	3,902.26
EMPLOYMENT INSURANCE	72.11	85.31	836.19	989.21
GROUP LIFE INSURANCE				147.67
BASIC A.D. & D.				13.41
SEMI PRIVATE				78.56
LONG TERM DISABILITY				946.94
EXTENDED HEALTH CARE				580.71
DENTAL	37.19	111.56	144.47	433.42
EHT EMPLOYER PREMIUM		115.57		1,032.86
WCB EMPLOYER PREMIUM		61.69		550.85
VOLUNTARY ADDED SINGL.			8.80	
Total Deductions:			\$2,533.84	\$1,287.22
			\$22,576.66	\$12,902.09
Pay Summary				
Gross Pay	5,931.90			
Deductions	2,533.84			
Net Pay	\$3,398.06			
		\$30,228.95		
Deposit Information				
Institution	Amount	Vacation Entitlement:	4 WEEKS	Federal Tax Exemption:
Account # 1	\$3,398.06			\$11,635
				Provincial Tax Exemption:
				\$10,171
				Balances Vacation Hours:
				39.31
				Sick Hours:
				0.00
				Lien OT Hours:
				0.00



## Equifax Credit Report and Score™ as of 06/12/2017

Name: Hanxin Lin

Confirmation Number: 3431232341

### Credit Score Summary

**731** Very Good

#### Where You Stand

The Equifax Credit Score™ ranges from 300-850. 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 very good. Based on this score, you should be able to qualify for credit with competitive interest rates, and a wide variety of credit offers should be available to you.

	Range	300 - 550	550 - 650	650 - 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 open national card trades.
- » Total number of other inquiries.
- » Number of inquiries in previous 12 months.

### Your Loan Risk Rating

**731** Very Good

Your credit score of 731 is better than 32% of Canadian consumers.

The Equifax Credit Score™ ranges from 300-850. Higher scores are viewed more favorably.

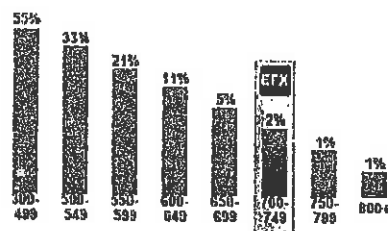
#### The Bottom Line :

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

- » You may be able to obtain higher than average credit limits on your credit card.
- » Many lenders may offer you attractive interest rates and offers.
- » You may qualify for some special incentives and rewards that aren't always offered to the general public.

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: HANXIN LIN  
SIN:  
Date of Birth: 1971-04-XX

Current Address

Address: 78 COLLEGE PARK DR  
WELLAND, ON  
Date Reported: 2017-04 2018-04 2018-03

Previous Address

Address: 8 ALGOMA CRES  
HAMILTON, ON  
Date Reported: 2017-04 2018-04 2018-03

Current Employment

Employer: MCMASTER UNIVERSITY  
Occupation:

Previous Employment

Employer: MAMASTER UNIVERSITY  
Occupation:  
Employer: YORK UNIVERSITY  
Occupation: POST DOC FELLOW

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.

ROYAL BANK MC

Phone Number:	(800)760-2611	High Credit/Credit Limit:	\$12,500.00
Account Number:	XXX...367	Payment Amount:	\$109.00
Association to Account:	Individual	Balance:	\$1,463.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2017-04	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2017-06
Months Reviewed:	01		
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		

MBNA

Phone Number:	(888)878-6262	High Credit/Credit Limit:	\$7,000.00
Account Number:	XXX...511	Payment Amount:	\$15.00
Association to Account:	Individual	Balance:	\$366.00
Type of Account:	Revolving	Past Due:	\$0.00

Date Opened:	2011-05	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-05
Months Reviewed:	57		
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/o column is credit limit

WALMART CDA BANK MC

Phone Number:	(888)331-5133	High Credit/Credit Limit:	\$2,500.00
Account Number:	XXX...740	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2011-08	Date of Last Activity:	2014-08
Status:	Paid as agreed and up to date	Date Reported:	2017-05
Months Reviewed:	69		
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/o column is credit limit

TANGERINE

Phone Number:	(416)497-5157	High Credit/Credit Limit:	\$15,000.00
Account Number:	XXX...788	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$2,921.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-09	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-05
Months Reviewed:	08		
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/o column is credit limit

VISA DESJARDINS

Phone Number:	(800)363-3380	High Credit/Credit Limit:	\$750.00
Account Number:	XXX...000	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2011-08	Date of Last Activity:	2011-09
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	69		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:  
Comments: Account paid  
Monthly payments

TOYOTA CREDIT CANADA

Phone Number:	(905)513-8200	High Credit/Credit Limit:	\$32,417.00
Account Number:	XXX...010	Payment Amount:	\$553.00
Association to Account:	Individual	Balance:	\$21,789.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2016-08	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	21		



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

Prior Paying History:

Comments: Monthly payments

CANADIAN TIRE BANK

Phone Number: (800)450-8415  
Account Number: XXX...694  
Association to Account: Individual  
Type of Account: Revolving  
Date Opened: 2005-10  
Status: Paid as agreed and up to date  
Months Reviewed: 72

High Credit/Credit Limit: \$11,000.00  
Payment Amount: \$10.00  
Balance: \$22.00  
Past Due: \$0.00  
Date of Last Activity: 2017-04  
Date Reported: 2017-04

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

CHASE AMAZON CA VISA

Phone Number: (800)557-7811  
Account Number: XXX...870  
Association to Account: Individual  
Type of Account: Revolving  
Date Opened: 2016-02  
Status: Paid as agreed and up to date  
Months Reviewed: 15

High Credit/Credit Limit: \$7,000.00  
Payment Amount: Not Available  
Balance: \$0.00  
Past Due: \$0.00  
Date of Last Activity: 2016-09  
Date Reported: 2017-04

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

CHASE AMAZON CA VISA

Phone Number: (800)557-7811  
Account Number: XXX...474  
Association to Account: Individual  
Type of Account: Revolving  
Date Opened: 2012-05  
Status: Paid as agreed and up to date  
Months Reviewed: 50

High Credit/Credit Limit: \$5,000.00  
Payment Amount: Not Available  
Balance: \$0.00  
Past Due: \$0.00  
Date of Last Activity: 2012-10  
Date Reported: 2017-04

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

Prior Paying History:

Comments: Account Closed  
Monthly payments

TDCT TR2833

Phone Number: (888)222-3456  
Account Number: XXX...472  
Association to Account: Joint  
Type of Account: Mortgage  
Date Opened: 2016-07  
Status: Paid as agreed and up to date  
Months Reviewed: 10

High Credit/Credit Limit: \$284,000.00  
Payment Amount: \$667.00  
Balance: \$225,000.00  
Past Due: \$0.00  
Date of Last Activity: 2017-04  
Date Reported: 2017-04

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

Prior Paying History:

Comments: Mortgage  
Bi-weekly payments

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

**BMO 2919**

Phone Number:	(888)528-2855	High Credit/Credit Limit:	\$328,000.00
Account Number:	XXX...892	Payment Amount:	\$1,540.00
Association to Account:	Joint	Balance:	\$301,000.00
Type of Account:	Mortgage	Past Due:	\$0.00
Date Opened:	2014-06	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	35		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Mortgage Monthly payments		

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

**CAPITAL ONE HBC**

Phone Number:	(866)840-7888	High Credit/Credit Limit:	\$1,500.00
Account Number:	XXX...593	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-04	Date of Last Activity:	2015-11
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	24		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/o column is credit limit		

**FIDO**

Phone Number:	(888)288-2188	High Credit/Credit Limit:	
Account Number:	XXX...039	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$46.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2015-02	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	26		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

**CITI CARDS HOME DEP**

Phone Number:	(800)233-8657	High Credit/Credit Limit:	\$4,500.00
Account Number:	XXX...686	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$638.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-07	Date of Last Activity:	2018-10
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 Amount in h/o column is credit limit		

**KOODO MOBILE**

Phone Number:	(866)855-8638	High Credit/Credit Limit:	\$208.00
Account Number:	XXX...411	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2014-10	Date of Last Activity:	2015-07

Status:	Paid as agreed and up to date	Date Reported:	2016-01
Months Reviewed:	18		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due ( 2015-07 )		
Comments:	Account Closed Monthly payments		

TDCT TR2522

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$30,000.00
Account Number:	XXX...701	Payment Amount:	\$500.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Installment	Past Due:	Not Available
Date Opened:	2014-12	Date of Last Activity:	2015-09
Status:	Paid as agreed and up to date	Date Reported:	2015-09
Months Reviewed:	10		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Monthly payments		

TDCT TR2622

Phone Number:	(888)222-3456	High Credit/Credit Limit:	\$221,000.00
Account Number:	XXX...957	Payment Amount:	Not Available
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-12	Date of Last Activity:	2015-09
Status:	Paid as agreed and up to date	Date Reported:	2015-09
Months Reviewed:	10		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Home equity Closed at consumer request		

VIRGIN MOBILE

Phone Number:	(888)512-8483	High Credit/Credit Limit:	\$146.00
Account Number:	XXX...470	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2014-08	Date of Last Activity:	2015-01
Status:	Paid as agreed and up to date	Date Reported:	2015-06
Months Reviewed:	04		
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		

TDCT TR2522

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$105,000.00
Account Number:	XXX...098	Payment Amount:	\$81.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-08	Date of Last Activity:	2014-12
Status:	Paid as agreed and up to date	Date Reported:	2014-12
Months Reviewed:	07		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Home equity		

Closed at consumer request

CANADIAN TIRE BANK

Phone Number:	(800)458-6415	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...239	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2012-05	Date of Last Activity:	2013-10
Status:	Paid as agreed and up to date	Date Reported:	2014-09
Months Reviewed:	29		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Monthly payments		

PRESIDENTS CHOICE MC

Phone Number:	(888)246-7262	High Credit/Credit Limit:	\$5,500.00
Account Number:	XXX...430	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	Not Available
Date Opened:	2012-02	Date of Last Activity:	2013-06
Status:	Paid as agreed and up to date	Date Reported:	2014-08
Months Reviewed:	30		
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		

MBNA

Phone Number:	(888)876-6282	High Credit/Credit Limit:	\$2,500.00
Account Number:	XXX...304	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2012-03	Date of Last Activity:	2012-04
Status:	Paid as agreed and up to date	Date Reported:	2014-03
Months Reviewed:	04		
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 Monthly payments		

CAPITAL ONE HBC

Phone Number:	(866)340-7858	High Credit/Credit Limit:	\$10.00
Account Number:	XXX...694	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2003-11	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		

MBNA

Phone Number:	(888)876-6282	High Credit/Credit Limit:	\$3,500.00
Account Number:	XXX...850	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00

Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2011-08	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2012-03
Months Reviewed:	02		
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 Monthly payments		

SERV. CARTES DESJ.			
Phone Number:	(514)875-8750	High Credit/Credit Limit:	\$163.00
Account Number:	XXX...500	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2011-08	Date of Last Activity:	2011-11
Status:	Paid as agreed and up to date	Date Reported:	2011-12
Months Reviewed:	05		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Deferred payment plan		

## 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 1-800-965-3908

## Public Records and Other Information

### Bankruptcy

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

### Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

### Registered Consumer Proposal

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

### Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

### Secured Loans

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

Secured Loans			
Court Name:	MINISTRY GOVT SERV	Date Filed:	2015-08
Industry Class:		Creditor's Name and Amount:	708802479 TOYOTA CREDIT CANADA INC
Maturity Date:	2020-07		
Comments:	Security Deposit Unknown		

## Collection Accounts

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

No Collections information on file

## Credit Inquiries to the File

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

2017-03-17	REAL MORTGAGE ASSOC (905)838-0028
2016-06-18	CENTUM MONEST MTG (416)729-3900
2016-02-13	CHASE AMAZON CA VISA (888)557-7811
2015-07-31	TOYOTA CREDIT CANADA (905)513-8200
2015-07-09	TOYOTA CREDIT CANADA (905)513-8200
2015-06-16	RENT CHECK CREDIT (416)365-7060
2015-04-21	CAPITAL ONE HBC PLCC (800)481-3238
2014-11-13	TDCT (888)222-3458
2014-10-08	KOODO MOBILE (416)279-7844
2014-08-09	VIRGIN MOBILE (800)509-0804
2014-05-27	SCOTIABANK (416)288-1460
2014-05-20	CENTUM MONEST MTG (416)729-3900
2014-05-15	CENTUM MONEST MTG (416)729-3900

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 Soft Inquiries are logged internally, however only the most current is retained for each month.

2017-06-12	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-06-11	AUTH BORROWELL INC (416)800-0950
2017-05-11	BORROWELL INC. (416)800-2081
2017-05-11	YOURSELF VOUS MEME (Phone Number Not Available)
2017-04-17	CANADIAN TIRE BANK (800)459-6415
2017-04-03	GENWORTH FIN MRTG (905)287-5322
2017-03-09	TDCT (888)222-3458
2017-02-14	BANK OF MONTREAL (877)304-4121
2016-10-27	CHASE AMAZON CA VISA (888)557-7811
2016-08-22	INTUIT CANADA ULC (800)321-0326
2016-08-03	CAPITAL ONE HBC (888)840-7858
2014-11-19	CMHC (613)748-2000
2014-08-04	CMHC (613)748-2000
2014-05-27	CMHC (613)748-2000

## 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) 366-8502

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 90 days before the change was made.



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

Name: Renshan Pan

Confirmation Number: 3935292320

Credit Score Summary

678 | 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  
Canada Population



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.

- Age of oldest trade.
- Number of trades 30+ days in last 12 months.
- Number of revolving trades with high utilization in last 3 months.

Your Loan Risk Rating

678 | Good

Your credit score of 678 is better than 18% of Canadian consumers.  
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

The Bottom Line :

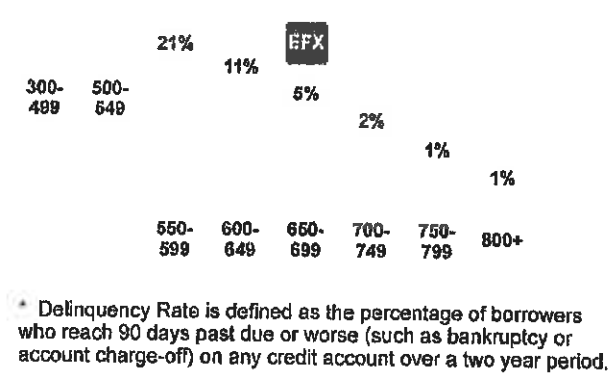
Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan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

Delinquency Rates\*

- You may not qualify for high credit limits on your credit card. 55%
- You are likely to pay higher interest rates on all types of loans than those with higher scores. 33%

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.



CREDIT REPORT

Personal Information

Personal Data

Name: RENSHAN PAN

SIN:

Date of Birth: 1994-04-XX

Current Address

Address: 1001 MAIN ST W #712  
HAMILTON, ON

Date Reported: 2014-11 2012-04

Previous Address

Address: 1336 UPPER SHERMAN AVE APT 17  
HAMILTON, ON

Date Reported: 2014-11 2012-04

Current Employment

Employer:

Occupation: STUDENT

Previous Employment

Employer:

Occupation: STUDENT

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.

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$3,400.00
Account Number:	XXX...851	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$1,915.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-03	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	13		
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		

FIDO

Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...867	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$120.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2012-05	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	60		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...561	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2012-04	Date of Last Activity:	2016-12
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	58		
Payment History:	02 payments 30 days late 02 payments 60 days late No payment 90 days late		
Prior Paying History:	Two payments past due ( 2016-11 ) One payment past due ( 2016-10 ) Two payments past due ( 2016-08 )		
Comments:	Closed at consumer request Account paid		

CAPITAL ONE HBC

Phone Number:	(866)640-7858	High Credit/Credit Limit:	\$500.00
Account Number:	XXX...044	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2012-09	Date of Last Activity:	2016-01
Status:	Paid as agreed and up to date	Date Reported:	2016-04
Months Reviewed:	43		

Payment History:

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

Prior Paying History:

Comments:

Account Closed  
Monthly payments

CAPITAL ONE HBC

Phone Number: (866)640-7858

Account Number: XXX...234

Association to Account: Individual

Type of Account: Revolving

Date Opened: 2014-06

Status: Paid as agreed and up to date

Months Reviewed: 22

Payment History:

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

Prior Paying History:

Comments:

Account Closed  
Monthly payments

High Credit/Credit Limit: \$500.00

Payment Amount: Not Available

Balance: \$0.00

Past Due: \$0.00

Date of Last Activity: 2014-06

Date Reported: 2016-04

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

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.

2016-05-18	WILSTAR MANAGEMENT (416)224-1705
2016-02-22	CIBC CLIENT ASSESSME (800)465-2422
2014-06-08	CAPITAL ONE HBC MC (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.

2017-05-09	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-04-30	CIBC ACCOUNT UPDATE (800)465-2255
2017-03-20	AUTHMOGO MOGOMONEY (888)876-9856
2017-03-09	TDCT (866)222-3456
2016-10-26	AUTH ONTARIO LOTTERY (855)978-7529

## 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.



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

Name: Aljia Yang

Confirmation Number: 3992190920

Credit Score Summary

846 Excellent

Where You Stand

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

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

What's Impacting Your Score

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

- Ratio of satisfactory trades to total trades in last 24 months.
- Total balance for open national card trades.
- Number of department store trades with high utilization.

Your Loan Risk Rating

846 Excellent

Your credit score of 846 is better than 96% of Canadian consumers.

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

The Bottom Line :

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

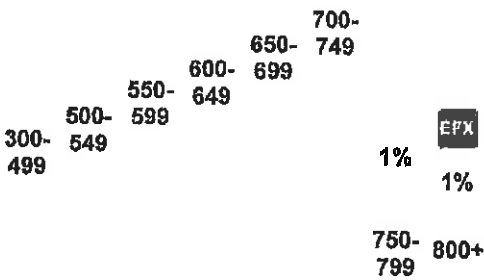
- You may be able to obtain high credit limits on your credit card.
- Many lenders may offer you their most attractive interest rates and offers.

Delinquency Rates\*



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

It is important to understand that your credit score is not the only factor that lenders evaluate when making credit decisions. Different lenders set their own policies and tolerance for risk, and may consider other elements, such as your income, when analyzing your creditworthiness for a particular loan.



\* Delinquency 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: AIJIA YANG  
SIN:  
Date of Birth: 1992-08-XX  
  
Current Address  
Address: 1001 MAIN ST W #707  
HAMILTON, ON  
Date Reported: 2013-09

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.

Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...955	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$124.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2013-10	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	41		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

#### TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...497	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$632.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2013-09	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	43		
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		

#### CAPITAL ONE HBC

Phone Number:	(866)640-7858	High Credit/Credit Limit:	\$500.00
Account Number:	XXX...902	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-06	Date of Last Activity:	2014-06
Status:	Paid as agreed and up to date	Date Reported:	2014-09
Months Reviewed:	03		
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.

2014-06-12                      CAPITAL ONE HBC PLCC (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.

2017-05-09	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-05-09	EQUIFAX PERSONAL SOL (800)871-3250
2017-04-30	CIBC ACCOUNT UPDATE (800)465-2255
2017-03-23	AUTH CANADIANFOREX (416)861-1315
2017-03-09	TDCT (866)222-3456
2016-02-23	AUTH CANADIANFOREX (416)861-1315
2016-02-22	AUTH CANADIANFOREX (416)861-1315

## 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.