

Worksheet
Leasing

Suite: 507 Tower: Two Date: April 24th 2017 Completed by: Dragan

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 \$40,380 Draft No. 58684411 0-516 amazon to verify
- Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership \$1500 + HST ✓
- Agreement must be in good standing. Funds in Trust: \$ 30,000 ✓ amazon to verify
- Copy of Tenant's ID ✓
- Copy of Tenant's First and Last Month Rent ✓
- Copy of Tenant's employment letter or paystub ✓
- Copy of Credit Check ✓
- Copy of the Purchasers Mortgage approval amazon to verify
- The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
RAJA A.G. KIYANI (the "Purchaser")

Suite **507** Tower **TWO** Unit **7** Level **5** (the "Unit")

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

Insert:

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

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty percent (20%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 12 day of APRIL 2017.

Westonough
 Witness:

RAJA A.G. KIYANI
 Purchaser: **RAJA A.G. KIYANI**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 12 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

Form 400
for use in the Province of Ontario

This Agreement to Lease dated this 20th day of April, 2017.

TENANT (Lessee), Olympia Orlewicz
(Full legal name of all Tenant)

LANDLORD (Lessor), Raja A.G Kiyani
(Full legal name of Landlord)

ADDRESS OF LANDLORD 510 Curran Pl 507 Mississauga Ontario L5B0J8
(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:
510 Curran Pl 507 Mississauga Ontario L5B0J8

2. TERM OF LEASE: The lease shall be for a term of 1 year commencing May 1, 2017

3. RENT: The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of One Thousand Eight Hundred Canadian Dollars (CAD\$ 1,800.00), 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
(Herein/Upon acceptance/as otherwise described in this Agreement)

by negotiable cheque payable to ORION REALTY CORPORATION, BROKERAGE "Deposit Holder"

In the amount of Three Thousand Six Hundred

Canadian Dollars (CAD\$ 3,600.00) 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 Residence

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: Phone	<input type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: Internet	<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):

OA

INITIALS OF LANDLORD(S):

SLC (P.O.A)

The trademarks REAGENCY, REAGENCY and the REAGENCY logo are controlled by the Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.
© 2017, Canadian Real Estate Association (CREA). All rights reserved. This form was developed by CREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of CREA. Do not alter when printing or reproducing the standard pre-printed form. CREA bears no liability for your use of this form.

Sam McDadi Real Estate Inc.

easyOFFER 2017 by

Reagency Systems Corp.
www.Reagency.ca

Form 400 Revised 2017 Page 1 of 4
335326

7. **PARKING:** 1 Parking and 1 Locker Included in the Lease Price

8. **ADDITIONAL TERMS:**

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant Landlord until 5:00 pm /p.m. on the 21st day of April 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) 502-1501 (For delivery of Documents to Tenant)
Email Address: (For delivery of Documents to Landlord) Email Address: marzena@medadi.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)

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):

DD

INITIALS OF LANDLORD(S):

SL (P.O.A.)

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)

(Tenant or Authorized Representative) *Olympia Orlewicz*

DATE *Apr-20-2017*

(Witness)

(Tenant or Authorized Representative)

DATE

(Witness)

(Guarantor)

DATE

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:

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

(Witness)

(Landlord or Authorized Representative) *SLK (P.O.A)*

DATE *April 21st 2017*

(Witness)

(Landlord or Authorized Representative)

DATE

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

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 a.m./p.m. this day of 20.....

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage **ORION REALTY CORPORATION BROKGRAGE** Tel.No. *416* *733-7784*

DRAGANA NESTOROVSKI, Broker

(Salesperson / Broker Name)

Co-op/Tenant Brokerage **Sam McDadi Real Estate Inc.** Tel.No. *905* *502-1500*

Sam Allan McDadi/Marzena Ciecniag

(Salesperson / Broker Name)

ACKNOWLEDGEMENT

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

(Landlord) *SLK (P.O.A)* DATE *April 21st 2017*

(Landlord)

Address for Service **510 Curtan Pl 507 Mississauga Ontario**

Tel.No.

Landlord's Lawyer

Address

Email

Tel.No. FAX No.

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

(Tenant) *Olympia Orlewicz* DATE *Apr-20-2017*

(Tenant) *7650A3D370D2402*

(Tenant)

Address for Service

Tel.No.

Tenant's Lawyer

Address

Email

Tel.No. FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Co-operating Brokerage shown on the foregoing Agreement to Lease:

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

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

Acknowledged by:

D Nestorovski
(Authorized to bind the Listing Brokerage)

[Signature]
(Authorized to bind the Co-operating Brokerage)

The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association (OREA). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard preset portion. OREA bears no liability for your use of this form.



Schedule A
Agreement to Lease - Residential

Toronto
Real Estate
Board

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

TENANT (Lessee), Olympia Orkadia, and

LANDLORD (Lessor), Rajiv A. G. Kiyani

for the lease of 5100 Curran Pl #507, Mississauga, ON

L5B 0Y8 dated the 20th day of April, 2017

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.

with 24 hours notice

DS
OK

SK (P.O.A.)

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.

The Tenant agrees to abide by the rules and regulations of the condominium corporation.

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 being responsible for own elevator booking arrangements.

The Tenant acknowledges that the landlord's fire insurance on the premises does not provide coverage for the tenant's personal property, nor liability coverage on behalf of the tenant. Hence, the tenant is responsible to insure his belongings and to have adequate liability coverage and give evidence of obtaining "Tenant's Insurance" before closing. The tenant must continue the insurance until the end of the lease and must provide the evidence of continued coverage on every renewal occasion.

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, and window coverings

DS
OK

SK (P.O.A.)

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.

THE TENANT agrees that no other than Olympia Orkadia 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 Tenant shall pay the Landlord reasonable expenses incurred thereby.

Tenant is responsible for a penalty charge of \$50.00 for any returned cheques.

TENANT AND LANDLORD AGREE THAT AN ACCEPTED AGREEMENT TO LEASE SHALL

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

INITIALS OF TENANT(S):

DS
OK

INITIALS OF LANDLORD(S):

SK (P.O.A.)



OREA Ontario
Real Estate
Association **Schedule A**
Agreement to Lease - Residential

**Toronto
Real Estate
Board**

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

TENANT (Lessee) Olympia Orlewicz and

LANDLORD (Lessor) Raja A G Kiyani

for the lease of 510 Church St. # 507, Mississauga, ON
LSB 018 dated the 20th day of April, 2017

FORM A COMPLETED LEASE AND NO OTHER LEASE WILL BE SIGNED BETWEEN THE PARTIES.

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

The Tenant agrees to deliver to The Landlord 10 post-dated cheques covering the monthly rental payments payable to Raja A G Kiyani 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). THE TENANT agrees with THE LANDLORD to pay rent, leave the premises in an ordinary state of cleanliness, and repaid any damage caused to the premises by his willful or negligent conduct or that of persons who are permitted on the premises by him. The Tenant further covenants to leave the premises in an ordinary state of cleanliness upon termination of this lease.

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

The Tenant agrees to provide the landlord with \$200 security cheque for the use of keys and fobs. Such deposit will be returned to the tenant in full without interest upon the return of all keys and fobs (in good working order) to the Landlord upon expiration of the lease.

The Tenant agrees to allow the Landlord or Landlord's Agent 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 Tenant agrees not to smoke in the apartment.

This Offer to Lease is conditional upon the Landlord satisfying the Landlord concerning the personal and/or credit worthiness of the Tenant. The Tenant hereby consents to having the Landlord conduct or cause to be conducted a personal and/or credit investigation in respect to the Tenant. Unless the Landlord gives notice in writing delivered to the Tenant personally or in accordance with any other provisions for the delivery of notice in this Agreement to Lease or any Schedule thereto not later than 48 hours after acceptance of this offer, that this condition is fulfilled, this Offer shall be null and void and the deposit shall be returned to the Tenant in full without deduction. This condition is included for the benefit of the

SK POA

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

INITIALS OF TENANT(S):

OR

INITIALS OF LANDLORD(S):

SK

(P.O.A)



Schedule A
Agreement to Lease - Residential

Toronto
Real Estate
Board

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

TENANT (Lessee), Okupio Orlewicz, and

LANDLORD (Lessor), Raja A. G. Kiyani

for the lease of 570 Cullen Pl #507, Mississauga, ON

dated the 20th day of April, 2017

SK POA
Landlord and may be waived at the Landlord's sole option by notice in writing to the Tenant as aforesaid within the time period stated herein.

SK
(POA)
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, & such proof may be requested at any time during the tenancy period.

SK
(POA)
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 (\$60.00) sixty Canadian Dollars of all normal wear & tear repairs that occur in the unit, including change of light bulbs, (HVAC) furnace filters, etc.

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

INITIALS OF TENANT(S):

DS
OO

INITIALS OF LANDLORD(S):

SK
(POA)

© 2012, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction of its members and licensees only. Any other use or reproduction is prohibited without prior written consent of OREA. Do not alter when printing or reproducing this standard contract form.



Confirmation of Co-operation and Representation

Toronto
Real Estate
Board

Form 320

for use in the Province of Ontario

BUYER: Olympia Orlewicz

SELLER: Raja A.G. Kiyani

For the transaction on the property known as: 510 Curran Pl 507 Mississauga Ontario L5B018

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 (does/does not) represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid

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)

DS
BB
BUYER

CO-OPERATING/BUYER BROKERAGE

SK
SELLER (R.O.A.)

DN
LISTING BROKERAGE

The trademarks REALTOR®, REALTOR and the REALTOR logo are controlled by the Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association (OREA). All rights reserved. This form was developed by CREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of CREA. Do not alter, amend, print, copy, or otherwise reproduce this form. OREA bears no liability for your use of this form.

Sam McDadi Real Estate Inc.

easyOFFER 2017 by

Reagency Systems Corp.
www.Reagency.ca

Form 320 Revised 2017 Page 1 of 2

335326

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
 1/2 month rent + hst to be paid from the amount paid by the Seller to the Listing Brokerage.
 (Commission As indicated in MLS® information)
 b) ☐ The Co-operating Brokerage will be paid as follows:

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

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

COMMISSION TRUST AGREEMENT: If the above Co-operating Brokerage is receiving payment of commission from the Listing Brokerage, then the agreement between Listing Brokerage and Co-operating Brokerage further includes a Commission Trust Agreement, the consideration for which is the Co-operating Brokerage procuring an offer for a trade of the property, acceptable to the Seller. This Commission Trust Agreement shall be subject to and governed by the MLS® rules and regulations pertaining to commission trusts of the Listing Brokerage's local real estate board, if the local board's MLS® rules and regulations so provide. Otherwise, the provisions of this 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)

Sam McDadi Real Estate Inc.
 (Name of Co-operating/Buyer Brokerage)
 5805 Whittle Road #110, Mississauga, ON L4Z2J1

Tel: (905) 502-1500 Fax: (905) 502-1501

[Signature] Date: April 20/17
 (Authorized to bind the Co-operating/Buyer Brokerage)

Sam Allan McDadi/Marzena Cicciolag
 (Print Name of Broker/Salesperson Representative of the Brokerage)

ORION REALTY CORPORATION, BROKERAGE
 (Name of Listing Brokerage)

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

[Signature] Date: April 21, 2017
 (Authorized to bind the Listing Brokerage)

DRAGANA NESTOROVSKI, Broker
 (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.

[Signature]
 BUYER'S INITIALS

[Signature]
 SELLER'S INITIALS

ACKNOWLEDGEMENT

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

[Signature] Date: Apr-20-2017
 (Signature of Buyer)

[Signature] Date:
 (Signature of Buyer)

[Signature] (P.O.A.) Date: April 21st 2017
 (Signature of Seller)

[Signature] Date:
 (Signature of Seller)

RE The REALTOR® logo and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.
 © 2017 Ontario Real Estate Association (OREA). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter, print, photocopy or reproduce this form without prior written consent of OREA. OREA does not assume any liability for your use of this form.

I/We hereby make application to rent 510 GERRARD ST E #507, MISSISSAUGA, ON.

from the 1st day of May 2017 at a monthly rental of \$ ~~700~~ \$1,750

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

1. Name Orlewinia Olympe Date of birth 1949/11/25 SIN No. (Optional) _____

Drivers License No Q7474-60404-196125 Occupation Bookkeeper

2. Name _____ Date of birth _____ SIN No. (Optional) _____

Drivers License No _____ Occupation _____

3. Other Occupants: Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Do you have any pets? NO If so, describe _____

Why are you vacating your present place of residence? CURRENT LANDLORD SOLD UNIT

LAST TWO PLACES OF RESIDENCE

Address 3525 KARIYA DR STE 1205
MISSISSAUGA, ONT

From FEB 2011 To PRESENT

Name of Landlord ARNAB TURKANDVIC

Telephone 416 998 4007

Address 178 BRIMMERTON DR
SCARBOROUGH, ON

From JUN 1994 To FEB 2011

Name of landlord _____

Telephone (_____) _____

PRESENT EMPLOYMENT

Employer ZYCLIC PUBLISHING SERVICES

Business address 1900 DUNDAS ST E #201

Business telephone 905 615 8321

Position held BOOKKEEPER

Length of employment OCT 2004

Name of supervisor ROBERT SZELAZEK

Current salary range: Monthly \$ 90.00

PRIOR EMPLOYMENT



SPOUSE'S PRESENT EMPLOYMENT

Employer
Business address
Business telephone
Position held
Length of employment
Name of supervisor

Current salary range: Monthly \$

Name of Bank TD Branch

Chequing Account # 6297617

PRIOR EMPLOYMENT

Employer
Business address
Business telephone
Position held
Length of employment
Name of supervisor

Address 697 MURDOCH ROAD

Savings Account #

FINANCIAL OBLIGATIONS

Payments to MAZDA Amount: \$ 200

Payments to Amount: \$

PERSONAL REFERENCES

Name HANIA KUREK Address

Telephone: 416 898 2607 Length of Acquaintance 15 YRS Occupation RETAIL SALES

Name IRENE LYKAS Address

Telephone: 416 705 726 2015 Length of Acquaintance 30 YRS Occupation NURSE

AUTOMOBILE(S)

Make MAZDA Model MX3 Year 2015 Licence No BFVL130

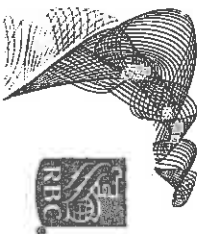
Make Model Year Licence No

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 Date 20 APR 2017

Telephone: () Telephone: ()



Royal Bank of Canada
Banque Royale du Canada
33 CITY CENTRE DR
MISSISSAUGA, ON

58684410 2-516
DATE 20170425
VIA M/D

PAY TO THE ORDER OF / PAYEZ A L'ORDRE DE ANACON CITY Centre 7 Develop Partnership \$1,695.00

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER \$5,000.00 CANADIAN / SIGNATURE AUTORISEE REQUISE POUR UN MONTANT EXCEDANT 5,000.00 \$ CANADIENS

CANADIAN DOLLARS CANADIENS

REOBJET Leasing fee + 1st unit 507. PSV2

PURCHASER NAME Raja A.e. Kiyani
PURCHASER ADDRESS 505 Hounslow Ave.
Toronto, ON.

AUTHORIZED SIGNATURE / SIGNATURE AUTORISEE

COUNTERSIGNED / CONTRESIGNE

58684410 2-516 09901335



Royal Bank of Canada
Banque Royale du Canada
33 CITY CENTRE DR
MISSISSAUGA, ON

58684411 0-516
DATE 20170425
VIA M/D

PAY TO THE ORDER OF / PAYEZ A L'ORDRE DE BLANET MEMETRY LLP IN TRUST \$40,380.00

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER \$5,000.00 CANADIAN / SIGNATURE AUTORISEE REQUISE POUR UN MONTANT EXCEDANT 5,000.00 \$ CANADIENS

CANADIAN DOLLARS CANADIENS

REOBJET TOP UP DEPOSIT unit 507. PSV2

PURCHASER NAME Raja A.e. Kiyani
PURCHASER ADDRESS 505 Hounslow Ave.
Toronto, ON

AUTHORIZED SIGNATURE / SIGNATURE AUTORISEE

COUNTERSIGNED / CONTRESIGNE

58684411 2-516 09901335

20/04/2017

Sam McDadi Real Estate Mail - (no subject)



Marzena Ciecielag <marzena@mcdadi.com>

(no subject)
1 message

marzena ciecielag <mciecielag@hotmail.com>
To: Marzena Ciecielag <marzena@mcdadi.com>

Thu, Apr 20, 2017 at 7:08 PM



Thanks & Regards,
Marzena Ciecielag,
Sales Representative

The Toronto-Dominion Bank

1540 DUNDAS STREET EAST
MISSISSAUGA, ON L4X 1L4

81633576

DATE

2017-04-22

Transit-Serial No.

1340-81633576

Pay to the
Order of ORION REALTY CORPORATION, BROKERAGE

\$ *****3,600.00

~~***THREE THOUSAND SIX HUNDRED***~~*****09/100 Canadian Dollars

Re

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

Authorized Officer

Number

Countersigned

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

⑈B1633576⑈ ⑆09612004⑆

⑈3808⑈



MARZENA CIECIELAG
Sales Representative

D: 647-330-3443
E: marzena@mccladi.com
5805 White Road, Suite 110 & 111
Mississauga, Ontario, Canada L4Z 2J1
T: 905.502.1500, 1.866.VV.0061, F: 905.502.1501



ORION REALTY CORPORATION

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

DATE: April 24 2017 TIME: 11:54 AM

RECEIVED FROM: olympia orlewicz

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

AMOUNT \$ _____

PAYABLE TO: ☒ ORION REALTY CORPORATION
OR: _____

RE: PROPERTY _____

☒ RENTAL ☐ SALE

RE: 510 curran Pl # 507
(PROPERTY ADDRESS)

RECEIVED BY: Rein

☒ COPY OF THE CHEQUE FOR THE CLIENTS

☒ COPY OF THIS RECIEPT FOR THE CLIENT

ZYCIE PUBLISHING SERVICES

1900 Dundas St. East, #201
Mississauga, Ontario L4X 2Z4. Phone: 905-615-8321

April 13, 2017

To Whom It May Concern:

This is to confirm that Olympia Orlewicz is employed by Publishing Services Inc.
since October 07, 2004. His annual remuneration as a Bookkeeper is \$48,400.

Regards

A handwritten signature in black ink, appearing to read 'R. Szelazek', written over a horizontal line.

Robert Szelazek, President

Phone: 416-887-6580



Equifax Credit Report and Score™ as of 04/12/2017

Name: Olimpia H. Orlewicz

Confirmation Number: 2939256182

Credit Score Summary

702 | 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.



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.

- Worst current rating.
- Number of trades 1 payment past due in previous 12 months.
- Number at department store trades 90-120 days in last 12 months.

Your Loan Risk Rating

702 | Good

Your credit score of 702 is better than 23% of Canadian consumers.
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

The Bottom Line :

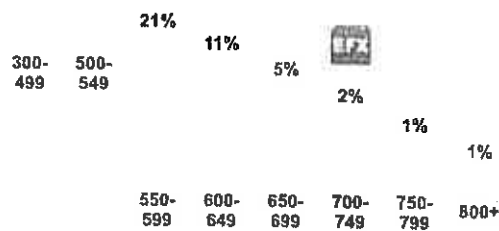
Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan 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.



* 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		Other Names:	
Name:	OLIMPIA H ORLEWICZ	Also Known as:	OLYMPIA ORLEWICZ XX
SIN:			
Date of Birth:	1949-11-XX		
Current Address		Previous Address	
Address:	3525 KARIYA DR #1203 MISSISSAUGA, ON	Address:	178 BRIMORTON DR SCARBOROUGH, ON
Date Reported:	2011-02 1994-07	Date Reported:	2011-02 1994-07
Current Employment		Previous Employment	
Employer:	ZYCIE PUBLISHING SERVICES INC	Employer:	PUBLISHING SERVICES
Occupation:	PUBLISHING SERVICES REPRE	Occupation:	
		Employer:	GONIEC INC
		Occupation:	ACCOUNTANT

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.

HSBC PREM

Phone Number:	(866)406-4722	High Credit/Credit Limit:	\$13,000.00
Account Number:	XXX...094	Payment Amount:	\$17.00
Association to Account:	Individual	Balance:	\$557.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2011-07	Date of Last Activity:	2017-03
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:	Monthly payments Amount in h/c column is credit limit		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...215	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$137.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2011-05	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	71		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

CAPITAL ONE HBC

Phone Number:	(866)640-7858	High Credit/Credit Limit:	\$500.00
Account Number:	XXX...404	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-05	Date of Last Activity:	2017-01
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:	Monthly payments Amount in h/c column is credit limit		

BNS MC FORM. CHASE

Phone Number:	(866)286-4517	High Credit/Credit Limit:	\$800.00
Account Number:	XXX...254	Payment Amount:	\$12.00
Association to Account:	Individual	Balance:	\$504.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-05	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04

Months Reviewed: 70
Payment History: 01 payments 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History: One payment past due (2011-12)
Comments: Monthly payments
Amount in h/c column is credit limit

TDCT TR1584

Phone Number: (866)222-3456
Account Number: XXX...815
Association to Account: Joint
Type of Account: Revolving
Date Opened: 2004-07
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
Prior Paying History:
Comments: Personal line of credit
Monthly payments

High Credit/Credit Limit: \$10,195.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2012-10
Date Reported: 2017-03

SCOTIABANK VISA

Phone Number: (800)387-6556
Account Number: XXX...151
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2009-06
Status: Paid as agreed and up to date
Months Reviewed: 72
Payment History: 01 payments 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History: One payment past due (2016-12)
Comments: Monthly payments
Amount in h/c column is credit limit

High Credit/Credit Limit: \$1,000.00
Payment Amount: \$10.00
Balance: \$25.00
Past Due: \$0.00
Date of Last Activity: 2017-03
Date Reported: 2017-03

SCOTIA BANK

Phone Number: (888)777-6842
Account Number: XXX...991
Association to Account: Individual
Type of Account: Installment
Date Opened: 2014-09
Status: Paid as agreed and up to date
Months Reviewed: 29
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Secured
Monthly payments

High Credit/Credit Limit: \$14,990.00
Payment Amount: \$318.00
Balance: \$5,688.00
Past Due: \$0.00
Date of Last Activity: 2017-03
Date Reported: 2017-03

CIBC CARD SERVICES

Phone Number: Not Available
Account Number: XXX...950
Association to Account: Individual

High Credit/Credit Limit: \$2,500.00
Payment Amount: Not Available
Balance: \$0.00

Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-08	Date of Last Activity:	2016-06
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	19		
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		

AMERICAN EXPRESS			
Phone Number:	(800)668-6500	High Credit/Credit Limit:	\$7,500.00
Account Number:	XXX...600	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2005-12	Date of Last Activity:	2016-06
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

WALMART CDA BANK MC			
Phone Number:	(888)331-6133	High Credit/Credit Limit:	\$3,500.00
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:	2016-06	Date of Last Activity:	2016-11
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	10		
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		

ROYAL BANK VISA			
Phone Number:	Not Available	High Credit/Credit Limit:	\$10,000.00
Account Number:	XXX...003	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2005-09	Date of Last Activity:	2016-06
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	72		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2013-09)		
Comments:	Monthly payments Amount in h/c column is credit limit		

CHASE CARD SERV CDA

Prior Paying History: One payment past due (2011-11)
Comments: Closed at consumer request
Monthly payments

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$3,300.00
Account Number:	XXX...836	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-07	Date of Last Activity:	2011-08
Status:	Paid as agreed and up to date	Date Reported:	2014-09
Months Reviewed:	43		
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 0064

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$314,000.00
Account Number:	XXX...139	Payment Amount:	\$505.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Mortgage	Past Due:	\$0.00
Date Opened:	2009-11	Date of Last Activity:	2014-06
Status:	Paid as agreed and up to date	Date Reported:	2014-07
Months Reviewed:	41		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Mortgage		

* 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

BELL MOBILITY

Phone Number:	(800)361-2613	High Credit/Credit Limit:	\$186.00
Account Number:	XXX...147	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2004-02	Date of Last Activity:	2011-07
Status:	Paid as agreed and up to date	Date Reported:	2012-08
Months Reviewed:	14		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

HSBC MC

Phone Number:	(866)406-4722	High Credit/Credit Limit:	\$0.00
Account Number:	XXX...858	Payment Amount:	\$25.00
Association to Account:	Individual	Balance:	\$25.00
Type of Account:	Revolving	Past Due:	Not Available
Date Opened:	2005-09	Date of Last Activity:	2011-11
Status:	Bad debt, collection account or unable to locate	Date Reported:	2012-06

Months Reviewed:

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

Prior Paying History:

Comments: Written-off
 Monthly payments

TDCT TR1584

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$10,000.00
Account Number:	XXX...239	Payment Amount:	\$121.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-09	Date of Last Activity:	2012-05
Status:	Paid as agreed and up to date	Date Reported:	2012-05
Months Reviewed:	15		
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.)

Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2014-10
Industry Class:		Creditor's Name and Amount:	700331508 BANK OF NOVA SCOTIA - ONTARIO CAU \$14990
Maturity Date:			
Comments:	Security Deposit Unknown		