Worksheet
Leasing

Suite: 909 **Tower:** PSV2 **Date:** May 1st/17 **Completed by:** Dragana

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 AMACON TO VERIFY
- Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. ✓
- Agreement must be in good standing. Funds in Trust: $________. AMACON TO VERIFY
- Copy of Tenant's ID
- Copy of Tenant's First and Last Month Rent
- Copy of Tenant's employment letter or paystub N/A – Bank Accounts Screenshots instead
- Copy of Credit Check ✓
- Copy of the Purchasers Mortgage approval AMACON TO VERIFY
- The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

PSV2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: AMACON DEVELOPMENT (CITY CENTRE) CORP. (the **"Vendor"**) and

MAJED OSMANI (the **"Purchaser"**)

Suite **909** Tower **TWO** Unit **9** Level **9** (the **"Unit"**)

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

Insert:

Notwithstanding paragraph 22 of this Agreement, the Purchaser shall be entitled to seek the Vendor's approval to assi 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 inc as a result of the assignment of Occupancy Licence, any damage caused by the sublicencee to the Residential U or the balance of the Property by the sublicencee (including, but not limited to, any activities of the sublicencee wh 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 th 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 sublicencee including, but not limited to, a review of the sublicencee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicencee;

(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 essenc

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 30 day of March **2017.**

Witness:

Purchaser: **MAJED OSMANI**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 30th day of March **2017.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: ______________________

Authorized Signing Officer
I have the authority to bind the Corporation

OREA Ontario Real Estate Association

Form 801
for use in the Province of Ontario

Offer Summary Document
For use with Agreement of Purchase and Sale

Toronto Real Estate Board

For Brokerage submitting the offer on behalf of the Buyer:
When sent to the Listing Brokerage this form can be used as evidence that you have a written signed offer from a Buyer to the Seller.

REAL PROPERTY ADDRESS: 510 Curran Pl #909 Mississauga Ontario L5B 0J8 (the "property")
(municipal address and/or legal description)

for an Agreement of Purchase and Sale dated: the 29th day of April, 2017 ("offer")

This offer was submitted by: BROKERAGE: Sam McDadi Real Estate Inc.

SALES REPRESENTATIVE/BROKER: Mona Azraq

I/We, Omar Khulousi and Lana Haj Hamid and Roula Hachmi have signed an offer for the property.
Name of Buyer(s)

DocuSigned by: [signature] 8ACD3EFF427041B... Buyer signature; DocuSigned by: [signature] ...84784F468... Apr-29-2017 Apr-29-2017 Dated; DocuSigned by: Roula Hachmi 8ACC2EDDCE7F4AA... Buyer signature; Apr-29-2017 Dated

This offer was submitted, ... (by fax, by email or in person) to the Listing Brokerage at .... a.m./p.m. on the .... day of ...., 20........ Irrevocable until 11:59 a.m./p.m. on the 30th day of April, 2017

(For Buyer counter offer - complete the following)

I/We, ... (Name of Buyer(s)), have signed an offer for the property.

Buyer signature .... Date .... Buyer signature .... Date ....

An offer was submitted, ... (by fax, by email or in person) to the Listing Brokerage at .... a.m./p.m. on the .... day of ...., 20........ Irrevocable until .... a.m./p.m. on the .... day of ...., 20........

For Listing Brokerage receiving the offer:

SELLER(S): Majed Osmani

SELLER(S) CONTACT: .... (ie. phone / email / fax)

LISTING BROKERAGE: ORION REALTY CORPORATION, BROKERAGE

SALES REPRESENTATIVE/BROKER: DRAGANA NESTOROVSKI

This offer was received, by email (by fax, by email or in person) by the Listing Brokerage at .... a.m./p.m. on the .... day of ...., 20........

This offer was presented, by email (by fax, by email or in person) to the Seller(s) at .... a.m./p.m. on the .... day of ...., 20........

Offer was: ☑ Accepted ☐ Signed Back/Countered ☐ Expired/Declined

Comments: ....

OREA Ontario Real Estate Association

Form 320
for use in the Province of Ontario

Confirmation of Co-operation and Representation

Toronto Real Estate Board

BUYER: Omar Khulousi and Lana Haj Hamid and Roula Hachmi

SELLER: Majed Osmani

For the transaction on the property known as: 510 Curran Pl #909 Mississauga Ontario L5B 0J8

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 included 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) [X] The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:
   1) [X] 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)
[ ] by the Seller in accordance with a Seller Customer Service Agreement
or: [ ] 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 LH	DS OK	DS RA	DS KA	DN	
BUYER			CO-OPERATING/BUYER BROKERAGE	SELLER	LISTING BROKERAGE

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

CO-OPERATING BROKERAGE- REPRESENTATION:

a) [x] 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) [x] 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:

....

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)

Sam McDadi Real Estate Inc. (Name of Co-operating/Buyer Brokerage)	ORION REALTY CORPORATION, BROKERAGE (Name of Listing Brokerage)
110 - 5805 Whittle Rd., Mississauga, ON L4Z2J1	
Tel.: (905) 502-1500 Fax: (905) 502-1501	Tel.: (416) 733-7784 Fax: (905) 286-5271
McDadi Date: Apr-29-2017 (Authorized to bind the Co-operating/Buyer Brokerage)	DNestorovski Date: April 29, 2017 (Authorized to bind the Listing Brokerage)
Sam Allan McDadi / Mona Azrag (Print Name of Broker/Salesperson Representative of the Brokerage)	DRAGANA NESTOROVSKI (Print Name of Broker/Salesperson Representative of the Brokerage)

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

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

BUYER'S INITIALS SELLER'S INITIALS

ACKNOWLEDGEMENT

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

(Signature of Buyer) Date: Apr-29-2017	(Signature of Seller) Date: April 29 17
(Signature of Buyer) Date: Apr-29-2017	(Signature of Seller) Date:
Roula Hatem Apr-29-2017	

OREA Ontario Real Estate Association

Agreement to Lease
Residential

Form 400
for use in the Province of Ontario

Toronto Real Estate Board

This Agreement to Lease dated this 29th day of April, 2017.

TENANT (Lessee), Omar Khulousi and Lana Haj Hamid and Roula Hachmi
(Full legal names of all Tenants)

LANDLORD (Lessor), Majed Osmani
(Full legal name of Landlord)

ADDRESS OF LANDLORD 510 Curran Pl #909 Mississauga Ontario L5B 0J8
(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 #909 Mississauga Ontario L5B 0J8

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 Two Thousand Canadian Dollars (CDN$ 2,000.00), 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 Six Thousand
Canadian Dollars (CDN$ 6,000.00) 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 Two 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	☒	☐	Cable TV	☐	☒
Oil	☒	☐	Condominium/Cooperative fees	☒	☐
Electricity	☐	☒	Garbage Removal	☐	☐
Hot water heater rental	☒	☐	Other:	☐	☐
Water and Sewerage Charges	☒	☐	Other:	☐	☐

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

INITIALS OF TENANT(S): KH HO RH INITIALS OF LANDLORD(S): 335

7. **PARKING:** 1 Parking Spot

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 A.

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 11:59 ~~a.m.~~/p.m. on the 30th 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: mona@mcdadi.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.ltb.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): LH HO KH **INITIALS OF LANDLORD(S):**

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) (Seal) DATE Apr-29-2017

(Witness) .... (Tenant or Authorized Representative) (Seal) DATE Apr-29-2017

(Witness) .... DocuSigned by: Kouta Hadumi (Guarantor) BADC2EDDCE7F4AA... (Seal) DATE Apr-29-2017

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) (Seal) DATE April 29th 17

(Witness) .... (Landlord or Authorized Representative) (Seal) 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) (Seal) 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 5 a.m./p.m. this 29 day of APRIL, 2017. .... (Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage ORION REALTY CORPORATION, BROKERAGE Tel.No.(416) 733-7784

DRAGANA NESTOROVSKI (Salesperson / Broker Name)

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

Mona Azraq (Salesperson / Broker Name)

ACKNOWLEDGEMENT

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

(Landlord) .... DATE April 29th 17

(Landlord) .... DATE ....

Address for Service 510 Curran Pl #909 Mississauga Ontari

.... 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) .... DATE Apr-29-2017

(Tenant) .... DATE Apr-29-2017

Address for Service DocuSigned by: Kouta Hadumi BADC2EDDCE7F4AA... Apr-29-2017

.... 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.

D Nestorovski
(Authorized to bind the Listing Brokerage)

Acknowledged by: DocuSigned by: Mona Azraq
(Authorized to bind the Co-operating Brokerage)

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

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), Omar Khulousi and Lana Haj Hamid and Roula Hachmi, and

LANDLORD (Lessor), Majed Osmani

for the lease of 510 Curran Pl #909 Mississauga Ontario L5B 0J8

dated the 29th day of April, 20 17

Tenant shall comply with all the Rules and By-laws of the Condominium Corporation.

The Landlord agrees to pay the Municipal taxes, and home insurance (which does not cover personal content or liability insurance).

Tenant agrees to purchase and maintain personal contents and liability insurance prior to occupancy and supply Landlord with copy of the policy.

Landlord or his authorized person shall be allowed to periodically inspect the above property with twenty four (24) hours notice to the Tenant.

Tenant shall maintain the interior of the premises in good order and condition throughout the term of the Lease reasonable wear and tear is expected.

The Landlord agrees to provide the Tenant with two sets of keys to the unit, mail box key, and any other electronic gadget to gain access to the property or the parking garage . The said keys would be returned to the Landlord upon completion of the lease term.

Tenant shall give the Landlord prompt notice of any accidents or other defect in the water pipes , heating system, air conditioning, electric light fixtures, electric wiring or any of the included appliances and costs of said repairs will be paid by landlord.

Tenant agrees no pets and no smoking on premises.

The Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants , after giving the Tenant at least twenty four (24) hours written notice of such showing , and to allow the Landlord to affix a For Sale or For Rent sign on the property.

Landlord represents and warrants that the appliances Stove, dishwasher, fridge, Washer and Dryer and built-n microwave will be in good working order at the commencement of the lease term. Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost.

The landlord agrees to allow the tenant to use the locker to store their possessions.

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

INITIALS OF TENANT(S): LH UK RH INITIALS OF LANDLORD(S):

OREA Ontario Real Estate Association

Schedule A

Agreement to Lease – Residential

Toronto Real Estate Board

Form 401
for use in the Province of Ontario

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

TENANT (Lessee), Omar Khulousi and Lana Haj Hamid and Roula Hachmi, and

LANDLORD (Lessor), Majed Osmani

for the lease of 510 Curran Pl #909 Mississauga Ontario L5B 0J8

dated the 29 day of April, 20 17.

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 Majed Osmani, 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 Majed Osmani, 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~~ Two SET of keys and access fobs to the building, parking, suite, and mailbox at his own expense at closing.

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

INITIALS OF TENANT(S): LHH OK RH   INITIALS OF LANDLORD(S): MO

OREA Ontario Real Estate Association

Form 401
for use in the Province of Ontario

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), Omar Khulousi and Lana Haj Hamid and Roula Hachmi, and

LANDLORD (Lessor), Majed Osmani

for the lease of 540 Curran Pl #909 Mississauga Ontario L5B 0J8

dated the 27 day of April, 20 17

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 TENANT(S): KHH OK RH   INITIALS OF LANDLORD(S): MO

OREA Ontario Real Estate Association

Form 401
for use in the Province of Ontario

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), Omar Khulousi and Lana Haj Hamid and Roula Hachmi, and

LANDLORD (Lessor), Majed Osmani

for the lease of 510 Curran Pl #909 Mississauga Ontario L5B 0J8

dated the 29 day of April, 20 17

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 TENANT(S): LH OK KH

INITIALS OF LANDLORD(S): OS

BMO Bank of Montreal · Banque de Montréal

624370

BMO FINANCIAL GROUP CENTRE
6605 HURONTARIO STREET, SUITE 100
MISSISSAUGA, ONTARIO, CANADA L5T 0A4

DATE 2017 | 05 / 03
Y/A M/M D/J

CTI

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

Pay to the order of
Payez à l'ordre de AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP $ 1,695.—

BANK OF MONTREAL CAD 1695 00 /100 Canadian Dollars Canadiens

MAJED OSMANI
Purchaser's Name/Nom de l'acheteur

909-510 CURRAN PLACE
Purchaser's Address/Adresse de l'acheteur

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

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

⑆06952⑈001⑆ 3858016243706⑈ 90

Prod. 1065412 - Form 873 BL (05/07)


Ontario
Driver's Licence
permis de condu
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Valid Driver's Licence P
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SWEET CHESTNU
NIAGARA FALLS, ON, L2H 0N1
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2016/09/08
EXP/EXP
2018/07/20
DP2687027
HGT/HAUT
F
G


is your new health card.
your key to Ontario's health care system
d link to quality care.
nly health care providers, Ministry of
Health and Long-term Care or ServiceOntario
staff are authorized to see your health card.
You do not need to show it to anyone else.
Health · Santé
LANA HAJ HAMID
4355 - 086 - 705 - YJ
BORN/NÉ(E)
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EXP/EXP
2021 - 12 - 08
If you move
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Orion Realty Corporation Brokerage

ORION REALTY CORPORATION

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

RECEIPT

DATE: April 30 2017 TIME: 3:02 Pm

RECEIVED FROM: Omar Khulovsi, Lana Haj Hamid & Roula Hachmi

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

AMOUNT $ 6,000

PAYABLE TO:

☒ ORION REALTY CORPORATION

OR:

RE: PROPERTY 510 Curran Place # 905

☒ RENTAL ☐ SALE

RE:
(PROPERTY ADDRESS)

RECEIVED BY: Annie Pham

☑ COPY OF THE CHEQUE FOR THE CLIENTS

☑ COPY OF THIS RECIEPT FOR THE CLIENT

10358 (1215)

THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER. SEE BACK FOR INSTRUCTIONS.

The Toronto-Dominion Bank

100 CITY CENTRE DRIVE
MISSISSAUGA, ON L5B 2C9

80270728

DATE 2017-04-30
YYYYMMDD

Transit-Serial No. 93-80270728

Pay to the Order of ORION REALTY CORPORATION

$ ******6,000.00

SIX THOUSAND00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re 510 Curran pl 909

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

Authorized Officer

Countersigned

Number

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

⑈80270728⑈ ⑆09612⑉004⑆ ⑉3808⑈

Home 3:30 PM 66%

Accounts

BANKING

TD ALL-INCLUSIVE BANKING PLAN [redacted]	$15,459.54
TD EVERY DAY SAVINGS ACCOUNT [redacted]	$0.00
BORDERLESS PLAN [redacted]	USD $13,982.50
TOTAL	$15,459.54 USD $13,982.50

CREDIT

TD GREEN VISA 4520010053109445	$0.00
TOTAL	$0.00

Mutual Funds offered by:
TD Investment Services Inc.
TD Direct Investing & TD Wealth

TD

TD Canada Trust
Your Personal Assessment

Prepared for:	Prepared by:
OMAR KHULOUSI 8559 SWEET CHESTNUST DR NIAGARA FALLS, ON, CAN L2H 0N1	Richard Liu, FIN SVS REP 4555 HURONTARIO ST U-C10 MISSISSAUGA , ON , CAN L4Z 3M1 Phone: (905) 507-0870 E-mail: RICHARD.LIU2@td.com
As at April 6, 2017	EasyLine: 1-866-222-3456 EasyWeb: www.tdcanadatrust.com

TD Assets:

Account(s)	Balance	Description
TD ALL INCLUSIVE BANKING PLAN [redacted]	$0.00	JOINT - ANY ONE TO SIGN
TD EVERY DAY SAVINGS ACCOUNT [redacted]	$0.00	JOINT - ANY ONE TO SIGN
BORDERLESS PLAN [redacted]	USD $0.00	JOINT - ANY ONE TO SIGN
Total TD Assets: CDN	$0.00	
Total TD Assets: USD	$0.00	
Total Assets: CDN	$0.00	
Total Assets: USD	$0.00	
Total Liabilities: CDN	$0.00	
Net Worth: CDN	$0.00	
Net Worth: USD	$0.00	
Your Net Worth*	$0.00	

Take a vacation from taxation! Open a Tax-Free Savings Account and watch your savings grow tax free!

Get rich safely! In market ups and downs, a diversified portfolio can help minimize risk and maximize returns. Ask us how to diversify your portfolio across markets, asset classes, and geographic regions.

The Total Net Worth value is a combination of both the CDN and USD products on your Portfolio. * The Total Net Worth value assumes USD $1 = CDN $1.

This report has been prepared using TD Bank Financial Group information, as well as information that you have provided to us. While every reasonable effort has been made to ensure the accuracy and completeness of the other financial institution information, we cannot guarantee it. The information contained herein is for illustration purposes only. Any legal or tax issues should be confirmed by your own legal or tax advisors.

EQUIFAX

Print This Page | Close Window

Equifax Credit Report and Score ™ as of 04/28/2017

Name: Roula Hachmi

Confirmation Number: 3817240793

Credit Score Summary

751 | Very 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 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 - 559 Poor	560 - 659 Fair	660 - 724 Good	725 - 759 Very Good (EFX)	760 + Excellent
Canada Population	4%	10%	15%	14%	57%

What's Impacting Your Score

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

Number of inquiries in previous 12 months.
Number of open national card trades.
Most recent telco Inquiry.

Your Loan Risk Rating

751 | Very Good

Your credit score of 751 is better than 40% of Canadian consumers.

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

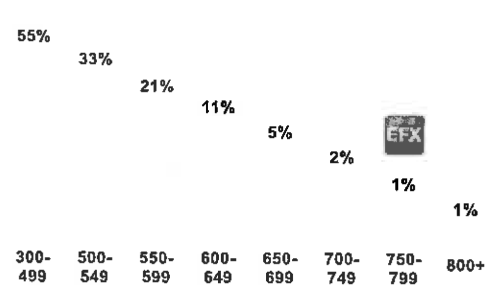
The Bottom Line :

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a 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:	ROULA HACHMI
SIN:	533XXX567
Date of Birth:	1975-07-XX

Current Address

Address:	8589 SWEET CHESTNUT DR NIAGARA FALLS, ON
Date Reported:	2016-09 2006-05 2006-06

Previous Address

Address:	104 KINGSBRIDGE CIR THORNHILL, ON
Date Reported:	2016-09 2006-05 2006-06

Current Employment

Employer:	LIFELABS
Occupation:	MEDICAL LAB TECHNICHIAN

Previous Employment

Employer:	SUNNY BROOK
Occupation:	
Employer:	METRO
Occupation:	CSR

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 <u>not</u> 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.

TD CREDIT CARDS

Phone Number:	(877)983-1871	High Credit/Credit Limit:	$3,500.00
Account Number:	XXX...332	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2010-05	Date of Last Activity:	2012-07
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	U.S. dollar account Monthly payments		

WALMART CDA BANK MC

Phone Number:	(888)331-6133	High Credit/Credit Limit:	$3,700.00
Account Number:	XXX...427	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2014-12	Date of Last Activity:	2015-11
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	29		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	$11,500.00
Account Number:	XXX...810	Payment Amount:	$10.00
Association to Account:	Individual	Balance:	$80.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2007-10	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

PRESIDENTS CHOICE MC

Phone Number:	(866)246-7262	High Credit/Credit Limit:	$12,000.00
Account Number:	XXX...355	Payment Amount:	$20.00
Association to Account:	Individual	Balance:	$923.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2006-05	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

AMERICAN EXPRESS

Phone Number:	(800)668-6500	High Credit/Credit Limit:	$10,000.00
Account Number:	XXX...100	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2004-04	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

CANADIAN TIRE BANK

Phone Number:	(800)459-6415	High Credit/Credit Limit:	$3,000.00
Account Number:	XXX...776	Payment Amount:	$10.00
Association to Account:	Individual	Balance:	$273.00
Type of Account:	Revolving	Past Due:	$0.00

Date Opened:	2006-07	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

FIDO

Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...912	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Open	Past Due:	$0.00
Date Opened:	2012-07	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-04
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		

CAPITAL ONE COSTCO

Phone Number:	(800)728-3277	High Credit/Credit Limit:	$7,500.00
Account Number:	XXX...987	Payment Amount:	$10.00
Association to Account:	Individual	Balance:	$28.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2015-04	Date of Last Activity:	2017-03
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/c column is credit limit		

BNS MC FORM. CHASE

Phone Number:	(866)286-4517	High Credit/Credit Limit:	$7,500.00
Account Number:	XXX...199	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2008-04	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	62		
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:	$2,000.00
Account Number:	XXX...024	Payment Amount:	Not Available
Association to Account:	Joint	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2010-04	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

CIBC

Phone Number:	(905)826-3771	High Credit/Credit Limit:	$15,000.00
Account Number:	XXX...075	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$1,945.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2008-02	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Personal line of credit Monthly payments		

ROYAL BANK MC

Phone Number:	(800)769-2511	High Credit/Credit Limit:	$1,500.00
Account Number:	XXX...857	Payment Amount:	$10.00
Association to Account:	Individual	Balance:	$40.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2010-06	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 Amount in h/c column is credit limit		

CAPITAL ONE HBC

Phone Number:	(866)640-7858	High Credit/Credit Limit:	$3,750.00
Account Number:	XXX...256	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2008-01	Date of Last Activity:	2016-09
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

TDCT TR 3520

Phone Number:	(866)222-3456	High Credit/Credit Limit:	$255,000.00
Account Number:	XXX...977	Payment Amount:	$1,004.00
Association to Account:	Individual	Balance:	$252,000.00
Type of Account:	Mortgage	Past Due:	$0.00
Date Opened:	2016-08	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	08		
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.

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	$10,000.00
Account Number:	XXX...162	Payment Amount:	$10.00
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2011-06	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	69		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Business venture/subject liable Monthly payments		

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	$15,000.00
Account Number:	XXX...558	Payment Amount:	$10.00
Association to Account:	Individual	Balance:	$43.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2002-05	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		

TDRCS RE NOVATE 128

Phone Number:	(800)832-3321	High Credit/Credit Limit:	$10,000.00
Account Number:	XXX...560	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:	2016-12
Status:	Paid as agreed and up to date	Date Reported:	2017-02
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/c column is credit limit		

GENERAL BANK

Phone Number:	(780)443-5626	High Credit/Credit Limit:	$28,994.00
Account Number:	XXX...115	Payment Amount:	$195.00
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Installment	Past Due:	$0.00
Date Opened:	2013-09	Date of Last Activity:	2015-10
Status:	Paid as agreed and up to date	Date Reported:	2015-10
Months Reviewed:	26		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Auto		

CANADIAN TIRE BANK

Phone Number:	(800)459-6415	High Credit/Credit Limit:	$3,000.00
Account Number:	XXX...024	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00

Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2014-10	Date of Last Activity:	2014-11
Status:	Paid as agreed and up to date	Date Reported:	2015-10
Months Reviewed:	13		
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		

CDA STUDENT LOANS PR

Phone Number:	(888)815-4514	High Credit/Credit Limit:	$4,778.00
Account Number:	XXX...417	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Installment	Past Due:	$0.00
Date Opened:	2012-09	Date of Last Activity:	2014-04
Status:	Paid as agreed and up to date	Date Reported:	2015-05
Months Reviewed:	33		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Student loan		

BNS FORM. CHASE PL

Phone Number:	(800)265-3675	High Credit/Credit Limit:	$2,000.00
Account Number:	XXX...939	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2010-04	Date of Last Activity:	2013-12
Status:	Paid as agreed and up to date	Date Reported:	2014-10
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		

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:	2013-09
Industry Class:		Creditor's Name and Amount:	690067323 GENERAL BANK OF CANADA $28994
Maturity Date:	2020-08		
Comments:	Security Discharged		

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.

2017-03-29	CHASE AMAZON CA VISA (866)557-7811
2016-07-04	BMO 3553 (877)469-2020
2016-06-29	BMO INVESTORLINE INC (Phone Number Not Available)
2016-06-11	TDFS (866)508-6312
2016-01-27	BMO 2798 (416)596-8814
2015-03-23	FREEDOM MOBILE INC. (877)946-3184
2015-02-23	GOLDVIEW PROP MGNT (416)630-1234
2014-10-23	CANADIAN TIRE BANK (800)461-2800

The following "soft" inquiries were also generated. These soft inquiries do not appear when lenders look at your file; they are only displayed to you. All Equifax Personal Sol inquiries are logged internally, however only the most current is retained for each month.

2017-04-28	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-04-17	CANADIAN TIRE BANK (800)459-6415
2017-04-13	SCOTIABANK MC (866)286-4517
2017-04-12	CMHC (613)748-2000
2017-04-03	PRESIDENTS CHOICE MC (866)246-7262
2017-03-09	TDCT (866)222-3456
2017-02-28	CIBC ACCOUNT UPDATE (800)465-2255
2017-02-01	TDFS RETAIL CARDS (800)832-3321
2016-12-07	CAPITAL ONE HBC (866)640-7858
2016-09-14	BNS MC FORM. CHASE (800)267-1660
2016-05-03	CMHC (613)748-2000
2015-08-04	XX ROGERS WIRELESSXX (800)267-2070
2015-03-23	FREEDOM MOBILE INC. (416)570-0108

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.