

Worksheet

Leasing

Suite: 1108 Tower: PJ2 Date: May 1/17 Completed by: Silvi

Usama Sahi

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to ^{20%} 25% payable to Blaney McMurtry LLP in Trust
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). \$500 + HST
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 55,565.
- ✓ ● Copy of Tenant's ID
- ✓ ● Copy of Tenant's First and Last Month Rent Rec'd May 1, 2017.
- ✓ ● Copy of Tenant's employment letter or paystub
- ✓ ● 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:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

USAMA SAHI (the "Purchaser")

Suite **1108** Tower **TWO** Unit **8** Level **11** (the "Unit")

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

Insert:

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

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of Five Hundred Dollars (\$500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 27th day of April 2012.

Witness:

Purchaser: **USAMA SAHI**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 27 day of April 2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation

Agreement to Lease
Residential

This Agreement to Lease dated this 6 day of February, 2017

TENANT (Lessee), Darrel Jules Almario & Genesis Faith Fernandez
(Full legal names of all Tenants)

LANDLORD (Lessor), Usama Sahi
(Full legal name of Landlord)

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

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

1. **PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:
510 Curran Place Unit 1108 Mississauga ON L5B 0J8

2. **TERM OF LEASE:** The lease shall be for a term of One Year commencing February 15, 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of One Thousand Five Hundred Fifty Canadian Dollars (CDN\$ 1,550.00),
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 herewith
by negotiable cheque payable to Landlord - Usama Sahi "Deposit Holder"

in the amount of Three Thousand One Hundred Canadian Dollars (CDN\$ 3,100.00) 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 checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Garbage Removal | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Hot water heater rental | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Other: <u>Internet</u> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Water and Sewerage Charges | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Other: <u>Tenant Insurance</u> | <input type="checkbox"/> | <input checked="" 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): D.A.

INITIALS OF LANDLORD(S): U.S.



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7. **PARKING:** 1 - Underground

8. **ADDITIONAL TERMS:**

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Landlord (Landlord/Tenant) until 9.00 p.m. on the 6 day of February, 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.: _____ (For delivery of Documents to Landlord) FAX No.: _____ (For delivery of Documents to Tenant)
Email Address: bmafoodh@hotmail.com (For delivery of Documents to Landlord) Email Address: bmafoodh@hotmail.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): D.A. 6f

INITIALS OF LANDLORD(S): U.S.

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

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness)

(Witness)

(Witness)

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

(Tenant or Authorized Representative)

(Tenant or Authorized Representative)

(Guarantor)

(Seal)

(Seal)

(Seal)

DATE 02/06/17

DATE 02/06/17

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:

(Witness)

(Witness)

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

(Landlord or Authorized Representative)

(Landlord or Authorized Representative)

(Seal)

(Seal)

DATE FEB. 6 - 2017

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 7:30 a.m. on this 6 day of FEB. 2017.

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage Tel.No.

(Salesperson / Broker Name)

Co-op/Tenant Brokerage Tel.No.

(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 06-FEB-2017

(Landlord)

DATE

Address for Service

Tel.No.

Landlord's Lawyer

Address

Email

Tel.No.

FAX No.

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

(Tenant)

DATE 02/06/17

(Tenant)

DATE 02/06/17

Address for Service

Tel.No.

Tenant's Lawyer

Address

Email

Tel.No.

FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

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

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

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

Acknowledged by:

(Authorized to bind the Listing Brokerage)

(Authorized to bind the Co-operating Brokerage)

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Schedule A
Agreement to Lease - Residential

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

TENANT (Lessee), Darrel Jules Almario & Genesis Faith Fernandez, and

LANDLORD (Lessor), Usama Sahi

for the lease of 510 Curran Place Unit 1108

Mississauga ON

L5B 0J8

dated the 6 day of February, 20.17

The Tenant agrees to provide 10 post dated cheques for the balance of the lease.

The LANDLORD shall pay property taxes, condominium fees and maintain fire insurance on the premises. The TENANT acknowledges that the LANDLORD's fire insurance on the premises provides no coverage on the personal property or liability on behalf of the TENANT.

TENANT agrees to purchase Tenant's insurance together with Third Party Liability at their own expense and to provide a copy of this insurance to the LANDLORD before taking occupancy. The LANDLORD shall not in any event whatsoever be liable or responsible for any injury to the TENANT during the occupancy of the subject premises.

The TENANT agrees that hydro is included in the rent price. TENANT agrees to pay for cable/internet/telephone services during the term of the lease should they choose to avail these services from any of the providers.

The LANDLORD will be responsible for repair costs over \$50.00 (seventy-five dollars) per repair due to normal wear and tear, provided that prior notice in writing is given to the LANDLORD by the TENANT of the repairs necessary.

The TENANT agrees to pay the full cost of repairs or damages caused by his/her occupants or his/her own negligence or willful damage to the premises, appliances or other parts and contents of the property under the TENANT's control.

The TENANT further agrees to notify the LANDLORD of all and any damages or repairs in a timely manner. The LANDLORD retains the right of inspection with 24 (twenty four) hours notice and to do repairs inside and outside of the premises if necessary.

The TENANT agrees to REMOVE all garbage in the unit upon moving out. TENANT agrees to allow the LANDLORD to inspect the unit up to 5 (five) days before termination of the lease to inspect for damages and cleanliness.

The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use: microwave, fridge, stove, dishwasher, washer and dryer. The Landlord represents and warrants that the said appliances will be in good working order at the commencement of the lease term.

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

INITIALS OF TENANT(S):

DA. 6f

INITIALS OF LANDLORD(S):

US

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

TENANT (Lessee), Darrel Jules Almario & Genesis Faith Fernandez, and

LANDLORD (Lessor), Usama Sahi

for the lease of 510 Curran Place Unit 1108

Mississauga ON

L5B 0J8

dated the 6

day of February

2017

Tenant agrees to maintain the said appliances in a state of ordinary cleanliness at the Tenant's cost

TENANT agrees not to place any illegal substances, toxic or chemical wastes in or on the property. TENANT agrees not to carry on upon the premises any business or activity that may be illegal or contrary to any municipal, federal, provincial laws, by-laws, regulations.

TENANT agrees that NO SMOKING and NO PETS permitted inside the property.

The TENANT will not assign or sublet without written consent of the Landlord, such consent not to be arbitrarily or unreasonably withheld. Only the Occupants named in the Rental Application will stay in the leased premises.

The LANDLORD will have the right to inspect the premises with 24 (twenty four) hours notice at any given time, such that the TENANT will still be given quiet enjoyment.

LANDLORD and TENANT agree that 60 (sixty) days before the termination of the lease, it must be made known whether the TENANT will be renewing the lease or moving out. In the event that the LANDLORD wishes to put the property on the MLS, consent must be given to the TENANT on whether they can remain on a month to month lease. If the property is put on the MLS, the TENANT will allow showings provided that 24 (twenty four) hours notice is given.

The TENANT shall not interfere with the reasonable enjoyment of the neighbors.

The TENANT and his/her family members agree to abide by the rules and regulations set by the condominium corporation.

RENEWAL OF THE LEASE IS CONDITIONAL ON THE
AGREEMENT OF BOTH PARTIES [TENANT AND
LANDLORD]

US

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

INITIALS OF TENANT(S):

D.A. Gf

INITIALS OF LANDLORD(S):

US

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I/We hereby make application to rent 1108-510 Curran Place, Mississauga, ON L5B 0G4
from the _____ day of _____ 20____ at a monthly rental of \$ 1,550.00
to become due and payable in advance on the _____ day of each and every month during my tenancy.

1. **Name** Darrel Jules Almario Date of birth 08/19/89 SIN No. (Optional) _____
Drivers License No. _____ Occupation Inventory Associate

2. **Name** Genesis Faith Fernandez Date of birth 09/04/90 SIN No. (Optional) _____
Drivers License No. _____ Occupation Merchandising Associate, transitioning to Merch Manager

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? We want a place of our own, as we currently live with Genesis' family.

LAST TWO PLACES OF RESIDENCE

Address 931 Mary grace Court, Mississauga, ON, L5V 2X7
From August 2016 To Present
Name of Landlord N/A
Telephone (416) 418-2930

PRESENT EMPLOYMENT

Employer Aritzia
Business address 100 City Centre Drive, Mississauga, ON
Business telephone (905) 949-0600
Position held Inventory Associate
Length of employment 4 months
Name of supervisor Kosta Seventikidis
Current salary range: Monthly \$ 1,800.00

SPOUSE'S PRESENT EMPLOYMENT

Employer Aritzia
Business address 100 City Centre Drive, Mississauga, ON
Business telephone (905) 949-0600
Position held Merchandising Associate
Length of employment 1 year and 3 months
Name of supervisor Stefanie Sena
Current salary range: Monthly \$ 2,100.00

Name of Bank TD Canad Trust Branch Square One
Chequing Account # 646427352

Address 310 Country Hills Place NW
From July 2014 To August 2016
Name of Landlord Faye Cortezano
Telephone (587) 229-9712

PRIOR EMPLOYMENT

American Apparel
3625 Shaganappi Trail NW, Calgary, AB
(403) 285-5466
Inventory Manager
5 years
Josh White

PRIOR EMPLOYMENT

OAK + FORT
7E 6th Avenue, Vancouver, BC
1-844-625-3678
District Visual Merchandiser
2 years
Erin Eames

FINANCIAL OBLIGATIONS

Payments to Phone and Credit Card Bills (Darrel) Amount: \$ 100.00
Payments to Phone, Credit Card, and Student Loan Bills (Genesis) Amount: \$ 150.00

PERSONAL REFERENCES

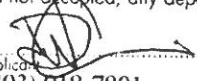

Name Faye Cortezano Address 310 Country Hills Place NW, Calgary, AB T3K 4W6
Telephone (587) 229-9712 Length of Acquaintance 27 Years Occupation Administrative Assistant II
Name Nicole Guevarra Address 45 Jacob Fisher Drive, Scarborough, ON M1B 4K4
Telephone (647) 549-0991 Length of Acquaintance 15 Years Occupation Student/Receptionist

AUTOMOBILE(S)

Make _____ Model _____ Year _____ Licence No. _____
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 01/30/17
Telephone: (403) 918-7801
Signature of Applicant  Date 01/30/17
Telephone: (647) 643-4323





SQUARE ONE SHOPPING CTRE
MISSISSAUGA ON L5B 2C9

THIS DOCUMENT CONTAINS SECURITY FEATURES - SEE REVERSE

CANADIAN DOLLAR DRAFT

831459

DATE 2017 04 27
Y Y Y Y M M D D

PAY TO ORDER OF AMACON CITY CENTRE SEVEN NEW DEVELOPMENT
PARTNERSHIP

\$ 565.00

SUM OF EXACTLY 565 DOLLARS ***** 00/100

CANADIAN FUNDS

TO:
ANY BRANCH OF
THE BANK OF NOVA SCOTIA

| | |
|----------|-------------------------|
| AUTH NO. | THE BANK OF NOVA SCOTIA |
| AUTH NO. | AUTHORIZED OFFICER |
| 10731 | <i>[Signature]</i> |
| | AUTHORIZED OFFICER |

⑈831459⑈ ⑆38562⑈002⑆ 00000⑈43 14746⑈

PSV2 # 1108

Leasing Fee



Government
of Canada

Gouvernement
du Canada



[Signature]

DARREL JULES
VILLANUEVA
ALMARIO

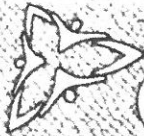
| D.O.B - D de N Y-A M D-J | | | SEX SEXE | HEIGHT TAILLE CM |
|-----------------------------|--|-----------|-------------|------------------------|
| 1989 08 19 | | | M | 170 |
| DP - DP Y-A M | | EYES-YEUX | | |
| 2007 01 | | BLACK | | |


B0029255

Alberta
Government**OPERATOR'S LICENCE****AB**
CAN**ALMARIO DARREL JULES**No: **165117-581**Class: **5**Cond/End: **A**Expires: **19 AUG 2019****ALMARIO, Darrel Jules**
310 Country Hills PI NW
Calgary AB T3K 4W6Sex: **M**DOB: **19 AUG 1989**Eyes: **brown**Hair: **black**Ht: **170 cm**Wt: **63 kg**Issued: **01 AUG 2014**

0773-84949



 **Ontario** **Photo Card**
Carte - photo **ON**
CANADA



1.2 NAME/ NOM
**FERNANDEZ,
GENESIS, FAITH**

8 931 MARYGRACE CRT
MISSISSAUGA, ON
L5V 2X7


4a NUMBER/
NUMERO **726 - WK28 - 63939**

4a ISS/ DÉL. **2013/07/29** 4b EXP/ EXP. **2018/07/29**

5 DD/ RÉF. **KA1586459**

16 SEX/ SEXE **F**

16 HGT/ HAUT. **160 cm**



3 DOB/ DDN **1990/09/04**

The Toronto-Dominion Bank

100 CITY CENTRE DRIVE
MISSISSAUGA, ON L5B 2C9

80268248

DATE 2017-02-06
YYYYMMDD

Transit-Serial No. 93-80268248

Pay to the USAMA SAHI
Order of

\$ *****3,000.00

THREE THOUSAND**00/100 Canadian Dollars

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

Re FIRST & LAST RENT PSV2 -1108

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

Important

- Handle original draft with care; unlike a cheque, a stop payment cannot be lodged on a draft
- To reduce the risk of a draft being lost, please consider using registered mail or courier
- To replace a lost or stolen draft additional security may be required, at a cost to the requestor
- Do not destroy original draft and customer's record of draft purchased

Receipt Only - Non Negotiable
Please retain for presentation in event Original lost

First + Last months rent
PSV2 #1108
[Signature] 5/01/17



ARITZIA LP
#118 811 ALEXANDER STREET VANCOUVER BC V6A 1E1

PAYMENT DATE: 20181223
Y/A M/D/Y
PAY END DATE: 20181218
Y/A M/D/Y

STATEMENT OF EARNINGS AND DEDUCTIONS

| EARNINGS | DATE YMMDD | RATE | CURRENT HRS/UNITS | CURRENT AMOUNT | YTD HRS/UNITS | YTD AMOUNT |
|-----------------------|-------------------|---------------|----------------------|-----------------------|-------------------|---------------|
| OVERTIME | | 0.0000 | 0.50 | 11.25 | 2.86 | 64.35 |
| REG HRLY | | 0.0000 | 52.04 | 780.60 | 134.27 | 2014.05 |
| TRAINING | | 0.0000 | 4.50 | 67.50 | 5.50 | 82.50 |
| MISC NET | | 0.0000 | 0.00 | 0.00 | 0.00 | 210.57 |
| TOTAL EARNINGS | | | | 859.35 | | 2371.47 |
| LESS TAXABLE BENEFITS | | | | 0.00 | | 0.00 |
| TOTAL GROSS | | | | 859.35 | | 2371.47 |
| DEDUCTIONS | CURRENT AMOUNT | YTD AMOUNT | | DEDUCTIONS EI CONT | CURRENT AMOUNT | YTD AMOUNT |
| GOVT PEN | 35.87 | 86.97 | | | 16.16 | 40.62 |
| FEDL TAX | 74.94 | 197.73 | | | | |
| TOTAL DEDUCTIONS | | | | | 126.97 | 325.32 |
| NET PAY | | | 732.38 | | | |

OTHER
VACT'N ACCR 34.37
HOURLY RATE 15.00

CURRENT
34.37
15.00

YTD
86.43
0.00

NON NEGOTIABLE

1016
AAV3B1307 FERNANDEZ GEN 00001023
FERNANDEZ GENESIS FAITH
931 MARYGRACE COURT
MISSISSAUGA ON L5V 2X7

SAVINGS ACCT:
DEDN. DEP. ACCT:
EMPL./PAYEE ID.: AAV3B1307 101887
OCCUPATION: INVENTORY ASSOCI
NO. PAY PER.: 26 OF 26

NET PAY: \$732.38

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXX9142



ARITZIA LP
#118 811 ALEXANDER STREET VANCOUVER BC V6A 1E1

PAYMENT DATE: 20170108
PAY END DATE: 20170101

STATEMENT OF EARNINGS AND DEDUCTIONS

| EARNINGS | DATE YMMDD | RATE | CURRENT HRS/UNITS | CURRENT AMOUNT | YTD HRS/UNITS | YTD AMOUNT |
|-----------------------|---------------|--------|----------------------|-------------------|------------------|---------------|
| OVERTIME | | 0.0000 | 0.19 | 4.28 | 0.19 | 4.28 |
| REG HRLY | | 0.0000 | 72.53 | 1087.95 | 72.53 | 1087.95 |
| STAT HOL | | 0.0000 | 18.78 | 281.70 | 18.78 | 281.70 |
| STATWORK | | 0.0000 | 12.35 | 277.88 | 12.35 | 277.88 |
| TOTAL EARNINGS | | | | 1651.81 | | 1651.81 |
| LESS TAXABLE BENEFITS | | | | 0.00 | | 0.00 |
| TOTAL GROSS | | | | 1651.81 | | 1651.81 |
| DEDUCTIONS | | | | | | |
| CCVT PEN | | | | | | |
| FEDL TAX | | | | | | |
| TOTAL DEDUCTIONS | | | | | | |
| NET PAY | | | | | | |

OTHER
VACT'N ACCR
HOURLY RATE

CURRENT
66.07
15.00

YTD
152.50
0.00

NON NEGOTIABLE

AAV381307 FERNANDEZ GEN
FERNANDEZ GENESIS FAITH
831 MARYGRACE COURT
MISSISSAUGA ON L5V 2K7

00001192

SAVINGS ACCT:
DEDN. DEP. ACCT:
EMPL/PAYEE ID.: AAV381307 101887
OCCUPATION: INVENTORY ASSOCI
NO. PAY PER.: 01 OF 28

NET PAY 1314.24

NOTIFICATION OF DEPOSIT TO ACCT XXXXXXXXXXXX9142

ARITZIA LP



ARITZIA LP
#118 611 ALEXANDER STREET VANCOUVER BC V6A 1E1

PAYMENT DATE: 20170120
PAY END DATE: 20170115

STATEMENT OF EARNINGS AND DEDUCTIONS

| EARNINGS | DATE YMMDD | RATE | CURRENT HRS/UNITS | CURRENT AMOUNT | YTD HRS/UNITS | YTD AMOUNT |
|-----------------------|---------------|--------|----------------------|-------------------|------------------|---------------|
| REG HRLY | | 0.0000 | 49.34 | 740.10 | 118.95 | 1784.25 |
| STAT HOL | | 0.0000 | 0.00 | 0.00 | 20.02 | 300.30 |
| STATWORK | | 0.0000 | 0.00 | 0.00 | 12.28 | 276.30 |
| MISC.HRS | | 0.0000 | 0.00 | 0.00 | 0.50 | 7.50 |
| INVENTORY | | 0.0000 | 12.66 | 189.90 | 12.66 | 189.90 |
| TOTAL EARNINGS | | | | 930.00 | | 2558.25 |
| LESS TAXABLE BENEFITS | | | | 0.00 | | 0.00 |
| TOTAL GROSS | | | | 930.00 | | 2558.25 |
| DEDUCTIONS | | | | | | |
| GOVT PEN | | | | | | |
| FEDL TAX | | | | | | |
| TOTAL DEDUCTIONS | | | | | | |
| NET PAY | | | | | | |

OTHER
VACT'N ACCR
HOURLY RATE

CURRENT
37.20
15.00

YTD
235.54
0.00

NON NEGOTIABLE

AAV3B1303 ALMARIO DARRE 966 00000973
ALMARIO DARREL JULES
931 MARYGRACE COURT
MISSISSAUGA ON L5V 2X7

SAVINGS ACCT:
DEDN. DEP. ACCT:
EMPL./PAYEE ID.: AAV3B1303 116363
OCCUPATION: INVENTORY ASSOCI
NO. PAY PER.: 02 OF 26

NET PAY: \$783.97

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXX7352



ARITZIA LP
#118 611 ALEXANDER STREET VANCOUVER BC V6A 1E1

PAYMENT DATE: 20161223
PAY END DATE: 20161218

STATEMENT OF EARNINGS AND DEDUCTIONS

| EARNINGS | DATE YMMDD | RATE | CURRENT HRS/UNITS | CURRENT AMOUNT | YTD HRS/UNITS | YTD AMOUNT |
|-----------------------|-------------------|---------------|----------------------|-----------------------|-------------------|---------------|
| OVERTIME | | 0.0000 | 0 50 | 11.25 | 0.50 | 11.25 |
| REG HRLY | | 0.0000 | 63.91 | 958.65 | 200.12 | 3001.80 |
| TRAINING | | 0.0000 | 0.00 | 0.00 | 5.92 | 88.80 |
| INVENTORY | | 0.0000 | 0.00 | 0.00 | 10.12 | 151.80 |
| INV OT | | 0.0000 | 0.00 | 0.00 | 3.40 | 76.50 |
| TOTAL EARNINGS | | | | 969.90 | | 3330.15 |
| LESS TAXABLE BENEFITS | | | | 0.00 | | 0.00 |
| TOTAL GROSS | | | | 969.90 | | 3330.15 |
| DEDUCTIONS | CURRENT AMOUNT | YTD AMOUNT | | DEDUCTIONS EI CONT | CURRENT AMOUNT | YTD AMOUNT |
| GOVT PEN | 41.35 | 138.19 | | | 18.23 | 62.60 |
| FEDL TAX | 101.72 | 310.46 | | | | |
| TOTAL DEDUCTIONS | | | | | 161.30 | 511.25 |
| NET PAY | | | | | | 808.80 |

OTHER
VACT'N ACCR 38.80 133.21
HOURLY RATE 15.00 0.00

NON NEGOTIABLE

AAV3B1303 ALMARIO DARRE 793 00000800
ALMARIO DARREL JULES
931 MARYGRACE COURT
MISSISSAUGA ON L5V 2X7

SAVINGS ACCT:
DEDN. DEP. ACCT:
EMPL/PAYEE ID.: AAV3B1303 116363
OCCUPATION: INVENTORY ASSOCI
NO. PAY PER.: 26 OF 26

NET PAY: \$808.80

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXX7352



ARITZIA LP
#118 611 ALEXANDER STREET VANCOUVER BC V6A 1E1

PAYMENT DATE: 20161209
Y/A N/R D/J
PAY END DATE: 20161204
Y/A N/R D/J

STATEMENT OF EARNINGS AND DEDUCTIONS

| EARNINGS | DATE YMMDD | RATE | CURRENT HRS/UNITS | CURRENT AMOUNT | YTD HRS/UNITS | YTD AMOUNT |
|-----------------------|---------------|--------|----------------------|-------------------|------------------|---------------|
| REG HRLY | | 0.0000 | 68.98 | 1034.70 | 136.21 | 2043.15 |
| TRAINING | | 0.0000 | 0.00 | 0.00 | 5.92 | 88.80 |
| INVENTORY | | 0.0000 | 4.62 | 69.30 | 10.12 | 151.80 |
| INV OT | | 0.0000 | 3.40 | 76.50 | 3.40 | 76.50 |
| TOTAL EARNINGS | | | | 1180.50 | | 2360.25 |
| LESS TAXABLE BENEFITS | | | | 0.00 | | 0.00 |
| TOTAL GROSS | | | | 1180.50 | | 2360.25 |
| DEDUCTIONS | | | | | | |
| GOVT PEN | | 51.77 | | | | |
| FEDL TAX | | 141.06 | | | | |
| TOTAL DEDUCTIONS | | | | | 215.02 | 349.95 |
| NET PAY | | | 965.48 | | | |

| | | |
|-------------|---------|-------|
| OTHER | CURRENT | YTD |
| VACT'N ACCR | 47.22 | 94.41 |
| HOURLY RATE | 15.00 | 0.00 |

NON NEGOTIABLE

AAV3B1303 ALMARIO DARRE 775
ALMARIO DARREL JULES
931 MARYGRACE COURT
MISSISSAUGA ON L5V 2X7

00000782

SAVINGS ACCT:
DEDN. DEP. ACCT:
EMPL./PAYEE ID.: AAV3B1303 116363
OCCUPATION: INVENTORY ASSOCI
NO. PAY PER.: 25 OF 26

NET PAY: \$****965.48

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXX7352

ARITZIA LP



ARITZIA LP
#118 811 ALEXANDER STREET VANCOUVER BC V6A 1E1

PAYMENT DATE: 20170120
YTD HRS/UNITS
PAY END DATE: 20170115
YTD HRS/UNITS

STATEMENT OF EARNINGS AND DEDUCTIONS

| EARNINGS | DATE YMMDD | RATE | CURRENT HRS/UNITS | CURRENT AMOUNT | YTD HRS/UNITS | YTD AMOUNT |
|-----------------------|-------------------|---------------|----------------------|-----------------------|-------------------|---------------|
| OVRTIME | | 0.0000 | 0.00 | 0.00 | 0.19 | 4.28 |
| REG HRLY | | 0.0000 | 47.30 | 709.50 | 119.83 | 1797.45 |
| STAT HOL | | 0.0000 | 0.00 | 0.00 | 18.78 | 281.70 |
| STATWORK | | 0.0000 | 0.00 | 0.00 | 12.35 | 277.88 |
| TOTAL EARNINGS | | | 0.00 | 709.50 | | 2361.31 |
| LESS TAXABLE BENEFITS | | | | 0.00 | | 0.00 |
| TOTAL GROSS | | | | 709.50 | | 2361.31 |
| DEDUCTIONS | CURRENT AMOUNT | YTD AMOUNT | | DEDUCTIONS EI CONT | CURRENT AMOUNT | YTD AMOUNT |
| GOVT PEN | 28.46 | 103.56 | | | 11.56 | 38.48 |
| FEDL TAX | 36.53 | 272.08 | | | | |
| TOTAL DEDUCTIONS | | | | | 76.55 | 414.12 |
| NET PAY | | | 832.95 | | | |

OTHER
VACT'N ACCR 28.38
HOURLY RATE 15.00

YTD
180.88
0.00

NON NEGOTIABLE

AAV3B1307 FERNANDEZ GEN 00001254
FERNANDEZ GENESIS FAITH
831 MARYGRACE COURT
MISSISSAUGA ON L5V 2X7

SAVINGS ACCT:
DEDN. DEP. ACCT:
EMPL/PAYEE ID.: AAV3B1307 101887
OCCUPATION: INVENTORY ASSOCI
NO. PAY PER.: 02 OF 26

NET PAY: \$832.95

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXX9142

ARITZIA LP



Equifax Credit Report and Score™ as of 01/30/2017

Name: Darrel jules Almario

Confirmation Number: 3721086381

Credit Score Summary

677 | 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.

- Number of always satisfactory bank installment trades
- Number of trades with high utilization
- Number of revolving trades with high utilization in last 12 months

Your Loan Risk Rating

677 | Good

Your credit score of 677 is better than 17% of Canadian consumers.

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

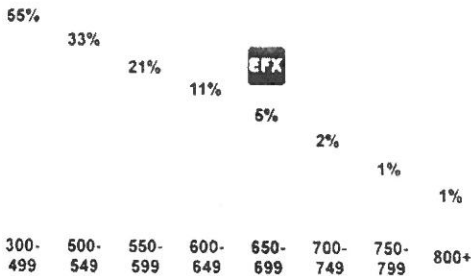
The Bottom Line :

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

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

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

Delinquency Rates*



* 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: DARREL JULES ALMARIO
SIN 538XXX478
Date of Birth: 1989-08-XX

Current Address

Address 931 MARYGRACE CRT
MISSISSAUGA, ON
Date Reported 2016-10 2014-08 2008-02

Previous Address

Address 310 COUNTRY HILLS PL NW
CALGARY AB
Date Reported 2016-10 2014-08 2008-02

Current Employment

Employer AMERICAN APPAREL
Occupation

Previous Employment

Employer MCDONALD S
Occupation
Employer STUDENT
Occupation

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.
An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a car loan or a student loan. Mortgage information may appear in your credit report, but is not used to calculate your credit score. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.
Note: The account numbers have been partially masked for your security.

TD CREDIT CARDS

| | | | |
|------------------------|---|--------------------------|------------|
| Phone Number | (800)983-8472 | High Credit/Credit Limit | \$1,500.00 |
| Account Number | XXX . 377 | Payment Amount | \$37.00 |
| Association to Account | Individual | Balance | \$1,389.00 |
| Type of Account | Revolving | Past Due | \$0.00 |
| Date Opened | 2012-01 | Date of Last Activity | 2017-01 |
| Status | Paid as agreed and up to date | Date Reported | 2017-01 |
| Months Reviewed | 60 | | |
| Payment History | No payment 30 days late No payment 60 days late No payment 90 days late | | |
| Prior Paying History | | | |
| Comments | Monthly payments Amount in h/c column is credit limit | | |

FIDO

| | | | |
|------------------------|---|--------------------------|---------------|
| Phone Number | (888)288-2106 | High Credit/Credit Limit | |
| Account Number | XXX 461 | Payment Amount | Not Available |
| Association to Account | Individual | Balance | \$0 00 |
| Type of Account | Open | Past Due | \$0 00 |
| Date Opened | 2012-12 | Date of Last Activity | 2017-01 |
| Status | Paid as agreed and up to date | Date Reported | 2017-01 |
| Months Reviewed | 47 | | |
| Payment History | No payment 30 days late No payment 60 days late No payment 90 days late | | |
| Prior Paying History | | | |
| Comments | Monthly payments | | |

SYFC LENS CRAFTER

| | | | |
|------------------------|--|--------------------------|---------------|
| Phone Number | (800)388-3291 | High Credit/Credit Limit | \$0 00 |
| Account Number | XXX 417 | Payment Amount | Not Available |
| Association to Account | Individual | Balance | \$0 00 |
| Type of Account | Revolving | Past Due | \$0 00 |
| Date Opened | 2011-11 | Date of Last Activity | 2013-11 |
| Status | Paid as agreed and up to date | Date Reported | 2017-01 |
| Months Reviewed | 44 | | |
| Payment History | 01 payments 30 days late No payment 60 days late No payment 90 days late | | |
| Prior Paying History | One payment past due (2013-07) | | |
| Comments | Account Closed Monthly payments | | |

AMERICAN EXPRESS

| | | | |
|------------------------|---|--------------------------|---------------|
| Phone Number | (800)668-6500 | High Credit/Credit Limit | \$1,600 00 |
| Account Number | XXX 700 | Payment Amount | Not Available |
| Association to Account | Individual | Balance | \$0 00 |
| Type of Account | Revolving | Past Due | \$0 00 |
| Date Opened | 2011-05 | Date of Last Activity | 2014-05 |
| Status | Paid as agreed and up to date | Date Reported | 2017-01 |
| Months Reviewed | 68 | | |
| 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 | | |

SCOTIABANK VISA

| | | | |
|------------------------|---|--------------------------|------------|
| Phone Number | (800)387-6556 | High Credit/Credit Limit | \$1,700 00 |
| Account Number | XXX 170 | Payment Amount | \$27 00 |
| Association to Account | Individual | Balance | \$1,814 00 |
| Type of Account | Revolving | Past Due | \$0 00 |
| Date Opened | 2014-11 | Date of Last Activity | 2016-12 |
| Status | Paid as agreed and up to date | Date Reported | 2016-12 |
| Months Reviewed | 26 | | |
| Payment History | No payment 30 days late No payment 60 days late No payment 90 days late | | |
| Prior Paying History | | | |
| Comments | Monthly payments Amount in h/c column is credit limit | | |

CHASE AMAZON CA VISA

| | | | |
|------------------------|---------------|--------------------------|---------------|
| Phone Number | (866)557-7811 | High Credit/Credit Limit | \$2,500 00 |
| Account Number | XXX 776 | Payment Amount | Not Available |
| Association to Account | Individual | Balance | \$0 00 |
| Type of Account | Revolving | Past Due | \$0 00 |
| Date Opened | 2013-01 | Date of Last Activity | 2015-01 |

1/30/2017

| Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more | | | |
|---|---|---------------|---------|
| Status | Paid as agreed and up to date | Date Reported | 2016-12 |
| Months Reviewed | 47 | | |
| 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 | | |

CDA STUDENT LOANS PR

| | | | |
|------------------------|--|--------------------------|---------------|
| Phone Number | (888)815-4514 | High Credit/Credit Limit | \$3 230 00 |
| Account Number | XXX 523 | Payment Amount | Not Available |
| Association to Account | Individual | Balance | \$0 00 |
| Type of Account | Installment | Past Due | \$0 00 |
| Date Opened | 2009-09 | Date of Last Activity | 2013-12 |
| Status | Paid as agreed and up to date | Date Reported | 2014-12 |
| Months Reviewed | 47 | | |
| Payment History | 01 payments 30 days late 01 payments 60 days late 01 payments 90 days late | | |
| Prior Paying History | Three or more payments past due (2011-11) Two payments past due (2011-10) One payment past due (2011-09) | | |
| Comments | Account paid Student loan | | |

FIDO

| | | | |
|------------------------|---|--------------------------|---------------|
| Phone Number | (888)288-2106 | High Credit/Credit Limit | |
| Account Number | XXX 138 | Payment Amount | Not Available |
| Association to Account | Individual | Balance | \$0 00 |
| Type of Account | Open | Past Due | \$0 00 |
| Date Opened | 2012-04 | Date of Last Activity | 2012-12 |
| Status | Paid as agreed and up to date | Date Reported | 2013-01 |
| Months Reviewed | 10 | | |
| Payment History | No payment 30 days late No payment 60 days late No payment 90 days late | | |
| Prior Paying History | | | |
| Comments | Closed at consumer request Account paid | | |

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2015-02-02 PC FINANCIAL CIBC (888)872-4724

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.

2017-01-29 EQUIFAX PERSONAL SOL (800)871-3250
2017-01-17 AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-01-10 TDCT (866)222-3456
2015-02-07 PC FINANCIAL CIBC (Phone Number Not Available)
2014-10-19 AUTH BK NOVA SCOTIA (416)288-1460

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.



20170130 14:34:52

Equifax Credit Report and Score™ as of 01/30/2017

Name: Genesis Faith Fernandez

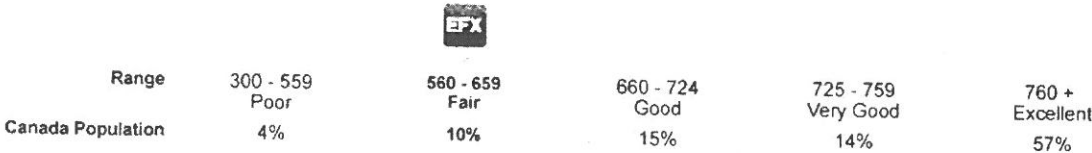
Confirmation Number: 3735779864

Credit Score Summary

626 Fair

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 fair. You may have challenges qualifying for credit and you may expect to pay high interest rates when you do qualify.



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
- Average age of national card trades
- Number of department store trades ever bad debt

Your Loan Risk Rating

626 Fair

Your credit score of 626 is better than 9% of Canadian consumers.

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

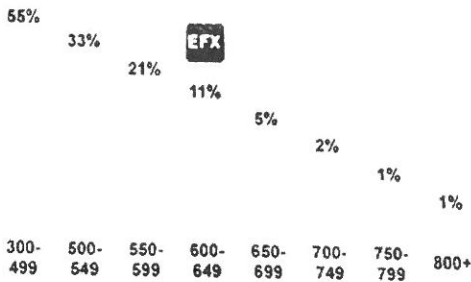
The Bottom Line :

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a high risk. You may have difficulty qualifying for conventional loans and credit cards - and when you do qualify for credit, you may be charged high interest rates. If you're in the market for credit, this is what you might expect:

- You may have difficulty qualifying for credit cards.
- When you do qualify for a loan, you may pay very high interest rates.
- The loan terms you receive may be very restrictive and include low credit limits.

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 GENESIS FAITH FERNANDEZ
SIN 527XXX332
Date of Birth 1990-04-XX

Current Address

Address 679 QUEENS QUAY W APT 143
TORONTO ON
Date Reported 2016-03 2014-11 2008-05

Previous Address

Address 310 COUNTRY HILLS PL NW
CALGARY AB
Date Reported 2016-03 2014-11 2008-05

Current Employment

Employer HUMBER COLLEGE
Occupation STUDENT

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

ROGERS COMMUNICATION

Phone Number (877)764-3772
Account Number XXX 744
Association to Account Individual
Type of Account Open
Date Opened 2014-07
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 Monthly payments

High Credit/Credit Limit
Payment Amount Not Available
Balance \$1.00
Past Due \$0.00
Date of Last Activity 2017-01
Date Reported 2017-01

CHASE FUTURE SHOP PL

Phone Number (877)862-1214
Account Number XXX 120

High Credit/Credit Limit \$0.00
Payment Amount Not Available

| | | | |
|-------------------------|---|------------------------|---------|
| Association to Account: | Individual | Balance: | \$0 00 |
| Type of Account: | Revolving | Past Due: | \$0 00 |
| Date Opened: | 2012-01 | Date of Last Activity: | 2012-09 |
| Status: | Bad debt, collection account or unable to locate | Date Reported: | 2017-01 |
| Months Reviewed: | | | |
| Payment History: | No payment 30 days late No payment 60 days late No payment 90 days late | | |
| Prior Paying History: | At least 120 days past due (2012-08) At least 120 days past due (2012-07) Three or more payments past due (2012-06) | | |
| Comments: | Account paid Monthly payments | | |

CDA STUDENT LOANS PR

| | | | |
|-------------------------|---|---------------------------|---------------|
| Phone Number: | (888)815-4514 | High Credit/Credit Limit: | \$5,493 00 |
| Account Number: | XXX 115 | Payment Amount: | \$36 00 |
| Association to Account: | Individual | Balance: | \$3,373 00 |
| Type of Account: | Installment | Past Due: | Not Available |
| Date Opened: | 2010-09 | Date of Last Activity: | 2016-11 |
| Status: | Paid as agreed and up to date | Date Reported: | 2017-01 |
| Months Reviewed: | 71 | | |
| Payment History: | 04 payments 30 days late 02 payments 60 days late 01 payments 90 days late | | |
| Prior Paying History: | Two payments past due (2013-12) Three or more payments past due (2013-05) Two payments past due (2013-04) | | |
| Comments: | Student loan Monthly payments | | |

CHASE AMAZON CA VISA

| | | | | | |
|-------------------------|---|---------------------------|------------|--|--|
| Phone Number: | (866)557-7811 | High Credit/Credit Limit: | \$1,000 00 | | |
| Account Number: | XXX 040 | Payment Amount: | \$10 00 | | |
| Association to Account: | Individual | Balance: | \$987 00 | | |
| Type of Account: | Revolving | Past Due: | \$0 00 | | |
| Date Opened: | 2015-12 | Date of Last Activity: | 2016-11 | | |
| Status: | Paid as agreed and up to date | Date Reported: | 2016-12 | | |
| Months Reviewed: | 12 | | | | |
| Payment History: | No payment 30 days late No payment 60 days late No payment 90 days late | | | | |
| Prior Paying History: | | | | | |
| Comments: | Monthly payments Amount in h/c column is credit limit | | | | |

MBNA

| | | | |
|-------------------------|---|---------------------------|---------------|
| Phone Number: | (888)876-6262 | High Credit/Credit Limit: | \$300 00 |
| Account Number: | XXX 884 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | \$0 00 |
| Type of Account: | Revolving | Past Due: | \$0 00 |
| Date Opened: | 2010-01 | Date of Last Activity: | 2015-04 |
| Status: | Paid as agreed and up to date | Date Reported: | 2015-05 |
| Months Reviewed: | 09 | | |
| Payment History: | No payment 30 days late No payment 60 days late No payment 90 days late | | |
| Prior Paying History: | | | |
| Comments: | Account Closed 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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

| | |
|------------|------------------------------------|
| 2015-12-15 | CHASE AMAZON CA VISA (866)557-7811 |
| 2015-02-09 | PC FINANCIAL CIBC (888)872-4724 |

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.

| | |
|------------|---|
| 2017-01-29 | EQUIFAX PERSONAL SOL (800)871-3250 |
| 2017-01-23 | EQUIFAX PERSONAL SOL (800)871-3250 |
| 2017-01-21 | AUTH BORROWELL INC (416)800-0950 |
| 2017-01-21 | BORROWELL INC (416)800-2081 |
| 2017-01-21 | AUTHMOGO MOGOMONEY (888)876-9856 |
| 2017-01-21 | MOGO MOGOMONEY (888)876-9856 |
| 2017-01-20 | AUTH ECONSUMER REQUE (Phone Number Not Available) |
| 2017-01-17 | CHASE AMAZON CA VISA (866)557-7811 |
| 2017-01-10 | TDCT (866)222-3456 |
| 2014-11-13 | AUTH CANADA POST (613)734-3243 |

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

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

| | |
|------------|---------------------------------|
| 2015-02-02 | PC FINANCIAL CIBC (888)872-4724 |
|------------|---------------------------------|

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.

| | |
|------------|---|
| 2017-01-29 | EQUIFAX PERSONAL SOL (800)871-3250 |
| 2017-01-17 | AUTH ECONSUMER REQUE (Phone Number Not Available) |
| 2017-01-10 | TDCT (866)222-3456 |
| 2015-02-07 | PC FINANCIAL CIBC (Phone Number Not Available) |
| 2014-10-19 | AUTH BK NOVA SCOTIA (416)288-1460 |

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.