Worksheet
Leasing

Suite: PSV2 **Tower:** 1601 **Date:** March 17/17 **Completed by:** Silvi

Please mark if completed:

- ✓ Copy of 'Lease Prior to Closing' Amendment
- ✓ Copy of Lease Agreement
- ✓ Certified Deposit Cheque for Top up Deposit to 20% payable to Blaney McMurtry LLP in Trust N/A
- ✓ 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: $ 46,998.90
- ✓ Copy of Tenant's ID
- ✓ Copy of Tenant's First and Last Month Rent
- ✓ Copy of Tenant's employment letter or paystub
- ✓ Copy of Credit Check
- ✓ Copy of the Purchasers Mortgage approval
- The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Note:

Once all of the above is completed, email the full package immediately to Stephanie and Dragana. Dragana will inform Property Management that a Tenant has been authorized to book an elevator to move in. The Parkside Admin team must courier the full hardcopy package Amacon Attention Dunja.

Administration Notes: Emailed to Amacon - March 22, 2017

Distributed

PSV2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

MOH D-GHAITH AL-HAFFAR (the **"Purchaser"**)

Suite **1601** Tower **TWO** Unit **1** Level **15** (the **"Unit"**)

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

Insert:

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

(a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty percent (20%) of the Purchase Price by the Occupancy Date;

(b) the Purchaser is not in default at any time under the Agreement.

(c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicencee to the Residential Unit or the balance of the Property by the sublicencee (including, but not limited to, any activities of the sublicencee 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 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 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 16 day of March **2017.**

Witness: _____

Purchaser: **MOH D-GHAITH AL-HAFFAR**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 16 day of March **2017.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: _____

Authorized Signing Officer
I have the authority to bind the Corporation

masql_308.rpt 26sep16

10358 (1013)

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

The Toronto-Dominion Bank

77401696

3037 CLAYHILL ROAD
MISSISSAUGA, ON L5B 4L2

DATE 2017-03-16
YYYYMMDD

Transit-Serial No. 1878-77401696

Pay to the Order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

$ ********565.00

FIVE HUNDRED SIXTY FIVE*******00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re PSV2 1601 Lease fee

Authorized Officer

Number

Countersigned

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

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

⑈77401696⑈ ⑆09612⑈004⑆ ⑈3808⑈

PSV2 1601 Lease Agreement

OREA Ontario Real Estate Association

Agreement to Lease
Residential

Form 400

Toronto Real Estate Board

This Agreement is dated this 10 day of March 2017

TENANT (Lessee): Maria Sonia Dalal and Prosper Sami Dalal

LANDLORD (Lessor): Mohd Gosh Abdar

ADDRESS OF LANDLORD 1601-210 Curran Pl, Mississauga On

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

1. **PREMISES:** [illegible] the premises and premises the premises [illegible] to lease, [illegible]
#1601 - 210 CURRAN PL Mississauga L5B 0J8

2. **TERM OF LEASE:** [illegible] 1 Year commencing 1st April 2017

3. **RENT:** The Tenant shall pay the rent [illegible] 1630.00 per month
One Thousand Six Hundred ~~[illegible]~~ Four Month Canadian Dollars (CDN$ ~~[illegible]~~)
payable on the first day of each and every month during the term of this lease. First and last month's rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant shall [illegible]
to be held in trust by the Landlord's Brokerage, West Metropolitan Realty Inc. (the "Deposit Holder")
in the amount of Three Thousand Two Hundred Sixty only ~~[illegible]~~ 3260.00
Canadian Dollars (CDN$ ~~[illegible]~~ 3260.00) on account of the rent for the last month of the lease to be applied on account of all terms, covenants and conditions of this Agreement and to be applied on the first and last month's rent. If this Agreement is not accepted, the Deposit is to be returned to the Tenant without interest or deduction.

For the purposes of this Agreement, "Business Day" means any day other than a Saturday, Sunday or statutory holiday in the Province of Ontario. Within 3 Business Days of the acceptance of this Agreement, the Tenant shall deliver the Deposit to the Deposit Holder. If the Tenant does not deliver the Deposit to the Deposit Holder within the 3 Business Days, the Landlord may, at its sole and absolute discretion, terminate this Agreement by notice in writing to the Tenant. Upon the Deposit being delivered to the Deposit Holder, the Deposit Holder shall place the Deposit in trust in an account with a bank, trust company, credit union or caisse populaire. Any interest earned on the Deposit shall be paid to the Tenant, and no interest shall be payable on the Deposit.

5. **USE:** The Tenant and Landlord agree that unless otherwise agreed to herein, [illegible] any person under or by [illegible] Application for Lease prior to the Agreement to Lease, the premises shall be used for: Single Family Residential

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	☑	☐	Cable TV	☐	☐
Oil	☐	☐	Conditioning and Condominium Fees	☑	☐
Electricity	☐	☑	Garbage Removal	☐	☐
Hot water heater rental	☑	☐	Other	☐	☐
Water and Sewage Charges	☑	☐	Other	☐	☐

The Landlord will pay the [illegible] the Tenant is responsible for [illegible] Tenant will pay on the Landlord's [illegible] to cover the increase in the Landlord's [illegible] for the year in which the lease begins, to a full calendar year, and shall be adjusted for the balance of the current year, and in the event the Landlord's [illegible] in addition to the average annual [illegible] shall become due and be payable on demand as rent.

INITIALS OF TENANT(S): [illegible] INITIALS OF LANDLORD(S): [illegible]

7. **PARKING:** [illegible]

8. **ADDITIONAL TERMS:** [illegible]

9. **SCHEDULES:** The schedules attached hereto and forming part of this Agreement are as follows: [illegible] Schedule A [illegible]

Tenant to pay

10. **IRREVOCABILITY:** This offer to lease [illegible] 189 Kw Inc

day of March [illegible]

11. **NOTICES:** The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notice pursuant to this Agreement. Where a Brokerage represents both the Landlord and the Tenant, the Brokerage shall not be appointed or authorized to act as agent for either the Tenant or the Landlord for the purpose of giving and receiving notice. [illegible] **Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to act as agent for either the Tenant or the Landlord for the purpose of giving and receiving notice.** [illegible] **ASSIGNMENT** [illegible]

Initials of Tenant(s): [illegible] Date: [illegible]

Initials of Landlord(s): [illegible] Date: [illegible]

12. **EXECUTION OF LEASE:** [illegible]

13. **ACCESS:** [illegible]

14. **INSURANCE:** [illegible]

15. **RESIDENCY:** [illegible]

16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** [illegible]

17. **CONFLICT OR DISCREPANCY:** [illegible]

18. **FAMILY LAW ACT:** [illegible]

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): [illegible] **INITIALS OF LANDLORD(S):** [illegible]

33. BINDING AGREEMENT: [illegible]

SIGNED, SEALED AND DELIVERED in the presence of: [illegible]

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

Witness: [illegible]

Witness: [illegible]

Witness: [illegible]

Witness: [illegible]

DATE 3/10/2017 | 7:10 PM

DATE 3/10/2017 | 7:02 PM

DATE

[illegible] the undersigned hereby accept the above offer and agree to the above to be bound by the terms and conditions of the above offer. [illegible]

SIGNED, SEALED AND DELIVERED in the presence of: [illegible]

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

Witness: [illegible]

Witness: [illegible]

DATE [illegible]

DATE

SPOUSAL CONSENT: [illegible]

Witness: [illegible]

DATE

CONFIRMATION OF ACCEPTANCE: [illegible]

[illegible] 10 am/pm 11 March 17 [illegible]

INFORMATION ON BROKERAGE(S)

Listing Brokerage: WEST-100 METROVIEW REALTY LTD. Tel: (905) 210-8336

OMAR KASSAAN SHAATH

Co-operating Brokerage: PRO REALTY LTD. Tel: (905) 567-4778

MOIN QUDDIS

ACKNOWLEDGEMENT

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

Vendor: DATE

Vendor: DATE

Address for Service:

Tel No.

Vendor's Lawyer:

Address:

Email:

Tel No. Fax No.

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

Purchaser: DATE

Purchaser: DATE

Address for Service:

Tel No.

Purchaser's Lawyer:

Address:

Email:

Tel No. Fax No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: [illegible]

[illegible]

DATED at [illegible]

[illegible]

OREA Ontario Real Estate Association

Schedule A
Agreement to Lease - Residential

Toronto Real Estate Board

Form 400 for use in the Province of Ontario

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

TENANT (Lessee): Varun Nand Chahal and Priyanka Nand Chahal

LANDLORD (Lessor): Mohit Singh Alagh

for the premises municipally known as: Unit - 310 Cosmo Place, Mississauga

Dated: 25th day of 10th month Month 2017.

Tenant and Landlord agree that an executed Agreement to Lease shall form a completed lease and no other lease will be signed between the Parties.

The Tenant agrees to provide the Landlord with _____ post dated cheques starting from _____

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

The Tenant agrees to allow the Landlord or his agent to show the property to all reasonable buyers or prospective Buyers or Tenants, after giving the Tenant at least twenty (24) hours written notice of such showing, and to allow the Landlord to affix a "for sale" or "for Rent" sign on the property without any page to the end of the Lease term.

Landlord shall pay real estate taxes, and maintain the insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises does not cover the Tenant's personal property. Tenant agrees to have tenant liability insurance valid and will give a copy of policy to Landlord prior to occupancy.

Tenant agrees to pay the cost of hydro consumption required in the premises during the term of the lease. Tenant further agrees to provide proof to the Landlord or his agent, upon request, that the services have been transferred to the Tenant's name.

Tenant agrees to pay the first $5000 (Five thousand dollars only) for any damages, except appliances with warranty and structural defects in future or flooding/electric defects caused by landlord.

Landlord warrants that all appliances, electrical and fixtures will be in good working order prior to occupancy.

Tenant agrees to pay Landlord a $100 refundable key deposit to be returned on Lease completion and all keys are returned.

INITIALS OF TENANT(S): INITIALS OF LANDLORD(S):

OREA Ontario Real Estate Association

Form 320

Confirmation of Co-operation and Representation

Toronto Real Estate Board

BUYER: Yatin Nand Chalal and Dhanika Nand Chalal

SELLER: Mohd Qaiib Alvattar

For the trade of the property known as: 8140 - 320 GREEN St. Mississauga L5B 0J8

DEFINITIONS AND INTERPRETATIONS: For the purposes of this Confirmation of Co-operation and Representation:
"Seller" includes a vendor, a landlord, and a person who is selling a lease or license to use or occupy land or premises; "Buyer" includes a purchaser, a tenant or licensee and a person who is buying a lease or license to use or occupy land or premises; "trade" includes a sale and purchase agreement, a lease and a license agreement to use or occupy land or premises; "Co-operating Brokerage" means a brokerage who is not the Listing Brokerage.

The following information is confirmed by the undersigned salesperson/broker representatives of the Brokerages. If a Co-operating Brokerage is involved in the transaction, the undersigned agree to cooperate in consideration of, and on the terms and conditions set out below.

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

1. **LISTING BROKERAGE**

a) ☐ The Listing Brokerage represents the interests of the Seller in this transaction. The Seller has acknowledged this in writing.

1. ☐ The Listing Brokerage is not representing or assisting Co-operating Brokerage(s) or the Buyer.
If the Buyer is working with a Co-operating Brokerage, Section 1.b.2 is to be completed by Co-operating Brokerage.

2. ☐ The Listing Brokerage is assisting Co-operating Brokerage(s) or 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 in 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. The Listing Brokerage is required to disclose all factual information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:

- That the Seller is willing to accept less than the asking price, unless that fact is confirmed in writing by the Seller;
- That the Buyer is willing to pay more than the offer price, unless that fact is confirmed in writing by the Buyer;
- The motivation of the Seller or Buyer for selling or buying the property, unless that fact is confirmed in writing by the party to which the information relates, or is otherwise generally known or ought to be known by persons in the real estate business;
- The price the Buyer should offer for the property, the Seller should accept;
- And, the Listing Brokerage shall not disclose to the Buyer the lowest price the Seller will accept.

Notwithstanding the foregoing, the Listing Brokerage shall disclose to both Seller and Buyer all material information known to the Listing Brokerage concerning the property and the transaction, including but not limited to, the Seller's and Buyer's motivation, and the Brokerage shall be free to share the same information with the other party.

Additional comments and/or exceptions by Listing Brokerage: (e.g. The Listing Brokerage represents more than one Buyer interested in this property.)

2. **PROPERTY SOLD BY BUYER BROKERAGE – PROPERTY NOT LISTED**

a) ☐ The Brokerage (select one) ☐ 1. represents the interests of the Buyer in this transaction. The Buyer has acknowledged this in writing.
☐ 2. is assisting the Seller in accordance with a Seller Customer Service Agreement.
☐ 3. is the Buyer personally.

Additional comments and/or exceptions by Buyer Brokerage: (e.g. The Buyer Brokerage represents more than one Buyer interested in this property.)

INITIALS OF BUYER(S)/SELLER(S)/BROKERAGE REPRESENTATIVES: (Where applicable)

BUYER | CO-OPERATING BROKERAGE | SELLER | LISTING BROKERAGE

3. **Co-operating Brokerage completes Section 3 and Listing Brokerage completes Section 4.**

CO-OPERATING BROKERAGE- REPRESENTATION:

a) ☑ [illegible]

b) ☐ [illegible]

c) ☐ [illegible]

CO-OPERATING BROKERAGE- COMMISSION:

a) ☐ [illegible]

Hall Murphy Real Est

[illegible]

b) ☐ [illegible]

[illegible]

[illegible]

[illegible]

SIGNED BY THE BROKER/SALESPERSON REPRESENTATIVE(S) OF THE BROKERAGE(S) (Where applicable)

IPRO REALTY LTD.	WESTBOURNE REVIEW REALTY LTD.
3 HOLLINGS AVE W. SUITE [illegible] MISSISSAUGA	1250 FAIRVIEW ROAD WEST MISSISSAUGA
Tel. (905) 507-4776 Fax (905) 507-779[illegible]	Tel. (905) 238-4156 Fax (905) 238-0[illegible]
[illegible]	[illegible]
MOEN DDIN	OMAR KANAAN SHAATH

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

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

BUYER'S INITIALS SELLER'S INITIALS

ACKNOWLEDGEMENT

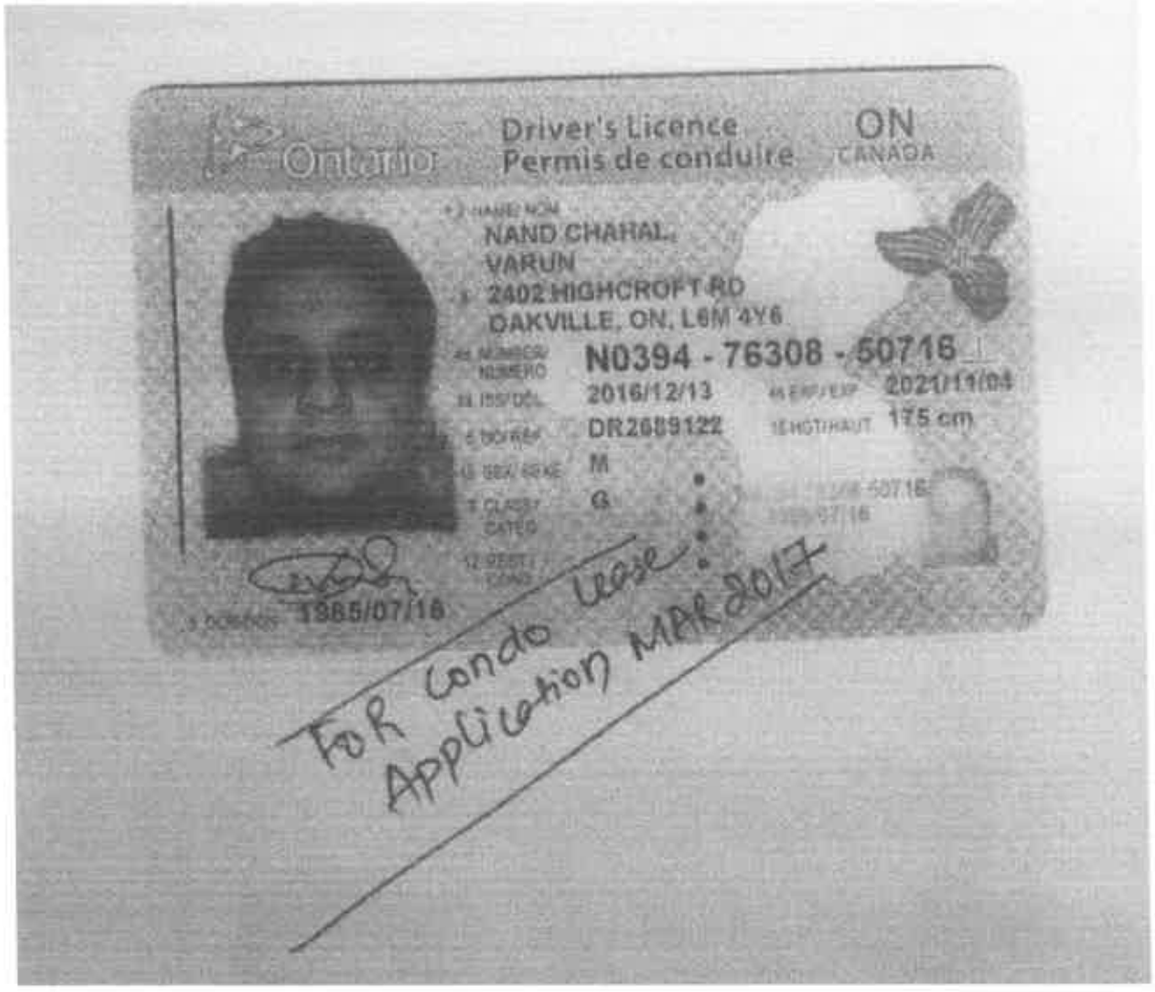
I have received, read, and understood the above information.

Signature(s) [illegible] Date 3/10/2017 7:28 PM PST Signature(s) [illegible] Date [illegible]

Signature(s) [illegible] Date 3/10/2017 7:02 PM PST Signature(s) [illegible] Date

[illegible]

PSV2 1601 Tenant's ID



PSV2 1601 Leasing 1st + Last Month's Rent

58 (1215)

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he Toronto-Dominion Bank

80010668

1424 UPPER MIDDLE ROAD WEST
OAKVILLE, ON L6M 3G3

DATE 2017-03-14
YYYYMMDD

Transit-Serial No. 217-80010668

to the WEST-100 METRO VIEW REALTY LTD.
er of

$ ******3,260.00

THREE THOUSAND TWO HUNDRED SIXTY**********00/100 Canadian Dollars

orized signature required for amounts over CAD $5,000.00

1st & last of PSV2 unit 1601

he Toronto-Dominion Bank
oronto, Ontario
anada M5K 1A2

Authorized Officer

Number

Countersigned

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

⑈80010668⑈ ⑆09612⑉004⑆ ⑉3808⑈

PSV2 1601 Employment Letters

RCM Technologies

CONSULTING SERVICES AGREEMENT

Between

RCM Technologies Canada Corp.
1840 Clements Road,
Pickering, ON L1W 3Y2
(Hereinafter referred to as the "Company")

and

(Varun Nand Chahal)
2402 Highcroft Road
Oakville, ON, L6M 4Y6
(Hereinafter referred to as the "Contractor")

In consideration of the mutual promises and covenants contained herein, the Company and the Contractor agree as follows:

1. **SERVICES**

a) The Contractor agrees in consideration for the fees set forth in this Agreement to provide Information Technology Services (hereinafter referred to as "services") for Equifax Canada (hereinafter referred to as the "Client"), as shall be agreed to between the Company or Client of the Company and the Contractor.

b) The Contractor shall devote such time, skill, labour and attention as is necessary to provide the services referred to in paragraph 1(a) hereof in a proper and workmanlike manner.

2. **TERM OF AGREEMENT**

a) This Agreement is contingent upon successful completion of a credit and background check. The Term of this Agreement shall be for approximately 6 months, commencing April 3, 2017 and terminating approximately October 2, 2017 or as determined by the client. The Company may extend this Agreement by giving Ten (10) working days notice, in writing, to the Contractor, as mutually agreed to by the Company, the Client and the Contractor. This Agreement may be terminated by the Company, or the Contractor, by giving ten (10) working days notice in writing.

a) The Company agrees in consideration for provision of services by the Contractor, as set forth in this Agreement, to pay the Contractor the sum of $45.00 (forty-five) dollars per billable hour to the maximum number of hours agreed to with the client.

b) Billable hour is defined as an actual hour worked by the Contractor for services performed by him/her which have been authorized and accepted for payment by the Client of the Company.

c) The Contractor shall provide the Company with time sheets, (manual or electronically) which have been signed by an authorized representative of the Client.

d) The Contractor shall invoice the Company for services rendered bi-weekly in accordance with established billing practices and the Company invoice schedule provided.

e) The Company agrees to reimburse the Contractor for any out-of-pocket expenses incurred by the Contractor in performing services hereunder, which expenses have been approved by the Company or the Client of the Company.

f) The Company agrees to pay all legitimate amounts invoiced as per the provided invoice schedule if the submitted invoice and detailed client authorized time sheets are in agreement.

4. **CONFIDENTIALITY**

a) The Contractor will treat all information disclosed by either the Company or the Client of the Company as confidential.

b) The Contractor shall not, either during the term of the Agreement, or any time thereafter, disclose to any person, firm, or corporation, any information concerning the business or affairs of the Company or any of its Clients which the Contractor may have acquired in the course of or incidental to the provision of services under this Agreement, whether for the Contractor's own benefit, or to the detriment, or intended or probable detriment, of the Company or any of its Clients.

5. **RIGHTS IN DATA**

a) The Contractor agrees that any documents. software, discoveries or inventions, or any patentable technology or patent or copyrights developed, while the Contractor is performing services for which he/she is being paid pursuant to this Agreement, shall vest in either the Company or the Client of the Company and not in the Contractor.

b) The Contractor further agrees that upon request by the Company or upon termination of this Agreement, they shall promptly deliver to the Company any materials, notebooks, memoranda, data sheets, research reports, technical data, records, documents, programs and other written or printed information (or copies thereof), which relate to the business of the Company, the Client of the Company, or developed out of services rendered by the Contractor, whether prepared by the Contractor or others and which are in the possession or under the control of the Contractor.

6. **RESTRICTIVE SERVICES**

a) The Contractor shall not for a period of one year after termination of this Agreement, for whatever cause, work for or provide services to the Client or former Client of the Company where such work or services are of the same or similar nature to those performed by the Contractor on behalf of the Company for such Client at any time within one year prior to termination of this Agreement, except under the direct auspices of the Company.

7. **LIMITATION OF LIABILITY**

a) The Contractor shall assume full liability for their possessions whether at the office of the Company or the Client of the Company, and will hold neither the Company nor the Client of the Company liable for any portion of any loss of possession.

b) The Contractor shall indemnify the Company against all actions, suits, claims, costs and demands, losses, damages and expenses which may be brought against or suffered by the Company, or which the Company may sustain, pay, or incur by reason of any willful or knowing breach of agreement, patent or copyright or any negligence of the Contractor in connection with the services provided under this Agreement, to the extent such breach or negligence is not caused or contributed to by the Company or a Client of the Company.

8. **INDEPENDENT CONTRACTOR**

a) The parties hereto agree that no oral agreement or provision of this Agreement shall be construed so as to constitute the Contractor, the agent, servant or employee of the Company, and the Contractor shall have no authority to make any statements, representations or commitments of any kind, or to take any action which shall be binding upon the Company, except as may be authorized by the Company.

b) The Contractor's relationship with the Company is one of an independent contractor and consequently no deductions will be made from the service fee.

c) The Contractor will assume all direct and indirect expenses associated with, but not limited to, Income Tax (Federal, Provincial, local income or social security taxes), Canada Pension Plan Contributions, Employment Insurance Plan Contributions, Worker's Compensation, Ontario Health Insurance, Extended Health coverage and Disability Insurance, Vacation Pay, Travel and Accommodations.

d) The duties, rights and responsibilities arising under this Agreement shall not be assigned or sub-contracted by the Contractor without the written consent of the Company.

9. **LAW**

This Agreement shall be governed by the laws of the Province of Ontario.

10. **GENERAL**

a) This Agreement constitutes the whole agreement of the parties hereto with reference to any work of the Contractor for the Company and with reference to any of the matters herein provided for, or herein before discussed or mentioned.

RCM Technologies

the Company and the Contractor.

In witness whereof this Agreement is signed:

EXECUTED AT _____ THIS THE 07 DAY OF MAR 2017.

_____ _____ **Witness**

RCM Technologies Canada Corp.

_____ _____

Witness **(Varun Nand Chahal)**

PSV2 1601 Tenant's Credit Check

EQUIFAX

Print This Page | Close Window

Equifax Credit Report and Score ™ as of 03/04/2017

Name: Priyanka Nand chahal

Confirmation Number: 4115569867

Credit Score Summary

762 | **Excellent**

Where You Stand

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

					EFX
Range	300 - 559 Poor	560 - 659 Fair	660 - 724 Good	725 - 759 Very Good	**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.
- Age of oldest trade.
- Number of Trades Opened in the Last 6 Months.

Your Loan Risk Rating

762 | **Excellent**

Your credit score of 762 is better than 45% of Canadian consumers.

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

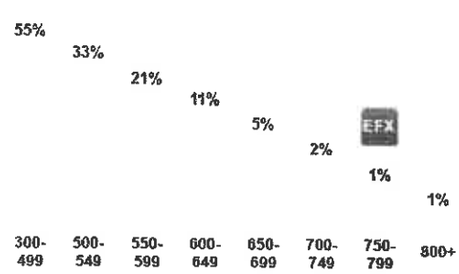
The Bottom Line :

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

- You may be able to obtain high credit limits on your credit card.
- Many lenders may offer you their most attractive interest rates and offers.
- Many lenders may offer you special incentives and rewards that are geared to their most valuable customers.

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

Delinquency 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:	PRIYANKA NAND CHAHAL
SIN:	
Date of Birth:	1988-01-XX

Current Address

Address:	2402 HIGH CROFT RD OAKVILLE, ON
Date Reported:	2016-11

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:	$1,000.00
Account Number:	XXX...385	Payment Amount:	$10.00
Association to Account:	Individual	Balance:	$126.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2016-12	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	02		
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		

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2016-11-03	TDCT (866)222-3456
2016-11-02	TDCT (866)222-3456

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

2017-03-04	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-03-04	EQUIFAX PERSONAL SOL (800)871-3250

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

Complete and submit a Consumer Credit Report Update Form to Equifax.

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.

Experis
ManpowerGroup

Fixed-Term Employment Agreement

Dated this 01/16/2017

BETWEEN: Priyanka Nandchahal
Manpower Services Canada Limited
DBA: Experis
4950 Yonge St Suite 706
Toronto, Ontario M2N 6K1
Canada

AND

2402 Highcroft Road
Oakville ON L6M 4Y6

(Hereinafter called the "**Company**") (Hereinafter called the "**Term Employee**")

(Collectively, the "**Parties**")

Whereas the Company carries on the business of IT Consulting, Engineering, Finance and Accounting, or other contractual services to Clients; and

Whereas the Term Employee is a HP Alliance Manag and has agreed to enter into an Agreement as a Term Employee with the Company;

NOW THEREFORE, the Parties agree as follows:

1. The Term Employee agrees to provide services for and at the request of the Company and to any person it designates at the total **hourly** rate of 20.00 and further agrees to treat this rate as confidential information as outlined in Section 11.

2. Subject to early termination in accordance with Section 8, the Parties mutually agree that this Agreement shall commence on the Start Date (as defined herein) and end on the earlier of (01/02/2018) or once the Term Employee has provided (N/A) hours of services to the Client (as defined herein) (hereinafter called the "Term").Prior to the end of the Term, the Company and the Term Employee may agree in writing to extend this Agreement for a specific period of time or for a specific number of hours of services to be provided to the Client, as the case may be, on the same terms and conditions and at the same hourly rate as set out in this Agreement (hereinafter called the "**Renewal Period**").

3. The Term Employee agrees to attend at HP Inc. (hereinafter called the "**Client**") commencing on 01/23/2017 (the "**Start Date**") and to attend regularly thereafter to perform services (commensurate with the position) as directed by the Client. At present, the Term Employee's workday will be from 9am to 5pm Monday to Friday. However, given the Term Employee's position, there will be times when the Term Employee is expected to work excess hours.

4. The Term Employee shall be paid bi-weekly, via check or electronic funds transfer, less applicable statutory deductions. If payments are to be via electronic funds transfer, the Term Employee must provide the Company with a void cheque with the name of the Term Employee imprinted or an encoded deposit slip with name of the Term Employee imprinted.

5. The Term Employee agrees to submit the Company's weekly original time sheets duly signed by an authorized employee of the Client at which the Term Employee is assigned. The Term Employee acknowledges that, in addition to the Company's time sheets, he/she will comply with any time keeping procedures required specifically by the Client.

6. The Term Employee acknowledges that at any time during the employment relationship the Term Employee may be required to relocate to another City/Province and/or report to a different client and the Term Employee agrees to consent to such relocation and/or client change if the Company deems such relocation and/or client change necessary, in its sole discretion. Any such relocation and/or client change will not constitute a breach of this Agreement or the termination of the Term Employee's employment.

7. The Term Employee will not, without the prior written approval of the Company:

   (i) assign, either directly or indirectly, this Agreement or any right of the Term Employee under this Agreement; or

   (ii) outsource or sub-contract any obligation of the Term Employee under this Agreement.

8. This Agreement and the Term Employee's employment shall terminate, subject to the survival of certain provisions as specifically agreed to herein, as follows:

   a) At the end of the Term or any Renewal Period

   This Agreement and the Term Employee's employment will terminate at the end of the Term or if renewed in accordance with Section 2, at the end of any Renewal Period. Where the Term and any Renewal Period combined is twelve (12) months or less, the Company shall have no further obligation to the Term Employee, financial or otherwise, arising out of the termination of this Agreement and the Term Employee's employment. Where the Term and any Renewal Period combined are more than twelve (12) months, the Company will comply with any minimum statutory obligations it may owe to the Term Employee and once the Company has

done so the Term Employee will have no further entitlements arising out of the termination of this Agreement or the Term Employee's employment.

b) By the Company during the Probationary Period:

The Term Employee understands and agrees that the first three (3) months of employment shall constitute a probationary period. During the Term Employee's probationary period the Company and/or the Client will have an opportunity to assess fit and performance. During the Term Employee's probationary period, the Company may terminate the Term Employee's employment without cause and without notice for any reason, including but not limited to economic circumstances, fit or performance, and the Company shall have no further obligation to the Term Employee, financial or otherwise, arising out of the termination of the Term Employee's employment, subject to complying with any minimum statutory obligations.

c) By the Company for Cause:

This Agreement and the Term Employee's employment may be terminated at any time, without notice or compensation in lieu of notice by the Company for cause.

d) By the Company without Cause:

At any time during the Term, or any Renewal Period thereafter, the Company may terminate the Term Employee's employment upon providing the Term Employee with the minimum amount of notice or pay in lieu of notice (and benefit continuance) or any combination thereof, as required by the Ontario *Employment Standards Act, 2000*, as amended or, if the Term Employee is transferred to another Province in accordance with Section 6, the minimum amount of notice or pay in lieu of notice (and benefit continuance, if applicable) or any combination thereof, as required by the applicable employment/labour standards legislation of that Province. If the Term Employee is entitled to statutory severance pay, such severance pay will be provided. Once the Company has provided the Term Employee with the applicable amount of prior notice or pay and employment benefits in lieu thereof, and statutory severance pay (if required) as set out in this paragraph the Company shall have no further obligation to the Term Employee, financial or otherwise, arising out of the termination of the Term Employee's employment.

e) By the Term Employee:

The Term Employee may terminate this Agreement and the Term Employee's employment by giving two (2) weeks' advance written notice to the Company.

9. The Term Employee agrees that the Company may temporarily lay-off the Term Employee in accordance with the provisions of the Ontario *Employment Standards Act, 2000*, as amended and any such lay-off will not constitute a termination of the Term Employee's employment or this Agreement.

10. The Term Employee will faithfully serve the Company and its Client and use his/her best efforts to promote the interest thereof and shall carry out all lawful orders given to him/her by the Company or the Client. As a representative of the Company, the Term Employee shall conduct him/herself in a professional and business-like manner at all times.

11. The Term Employee hereby acknowledges that he/she may acquire information about certain matters which are confidential to the Client or the Company, which information is the exclusive property of the Client or the Company and that such information could be used to the detriment of the Client or the Company. Accordingly, the Term Employee undertakes to treat confidential and not use or disclose any information obtained during the course of the provision of services hereunder, except as may be necessary to perform the services herein provided for, with such undertaking to extend both during the Term, during any Renewal Period and anytime after the termination of this Agreement for any reason and with or without cause, except with the written permission of the Client or the Company, as the case may be.

12. The Term Employee agrees that all rights, including, without limitation, all intellectual property and other proprietary rights, in and to any materials, data or information, including all computer programs (in source code or object code) and documentation related thereto, which have been provided by the Company or the Client to the Term Employee in connection with the performance of any of the services, are owned and shall continue to be owned by the Client or the Company, as applicable

13. The Term Employee agrees further that all rights, including without limitation all intellectual and other proprietary rights, in and to any methods, systems, inventions, concepts, ideas, know-how, data and databases, technology, and any enhancements, modifications, or additions to the foregoing or to any products owned, marketed or used by as well as any and all material, documentation, information and goods of the Client or the Company, which have been created or developed by or for the Term Employee in connection with the performance of any of the services hereunder (the "**Work Product**") shall be owned exclusively by the Client or the Company, as the case may be. The Term Employee hereby assigns any and all rights he/she may have in the Work Product to the Client or the Company, as the case may be. The Term Employee shall, at the request of the Client or the Company, waive all moral rights in connection with the Work Product.

14. The Company agrees that the Term Employee shall retain all rights in any copyrights, patents, trade secrets or know-how which the Term Employee possessed prior to the effective date of this Agreement or which the Term Employee develops after such date where such development is not related to the services provided hereunder or to the deliverables delivered hereunder.

15. This Agreement shall be deemed to be entered into in the Province of Ontario and be governed by the laws of the Province of Ontario and the applicable Federal laws of Canada.

16. This Agreement constitutes the complete and final agreement between the Parties and supersedes all previous discussions, representations or undertakings, whether oral or written. If any covenant or provision contained in this Agreement is found to be void or unenforceable in whole or in part, it shall not affect or impair the validity of any other covenant or provision contained herein and this Agreement shall thereupon remain in full force and effect. Any failure or delay by either Party in exercising any right or remedy under this Agreement in one or more instances does not constitute a waiver and shall not prohibit a Party from exercising such right or remedy at a later time or from exercising any other right or remedy. This Agreement shall enure to the benefit of and be binding upon the Parties to this Agreement and their legal personal representatives, successors and assigns. This Agreement (a) may not be amended except by an agreement in writing and signed by authorized representatives of the Parties; (b) is not to be interpreted using the headings which are inserted for convenience only; and (c) may not be assigned by either Party without obtaining the prior written consent of the other, except that the Company may assign this Agreement at any time to a parent, subsidiary or affiliate or the Client or the Client's designee upon notice to the Term Employee but without having to obtain the Term Employee's consent.

17. The Term employee acknowledges having received any required information the Company is required to communicate to the Term Employee under the Ontario *Employment Standards Act, 2000*, as amended, regarding the Company, the Client and the work to be performed.

18. The Parties confirm that they have had the opportunity to obtain independent legal advice about this Agreement and have done so or freely chosen not to do so.

19. The Term Employee acknowledges receipt of and having read a copy of this Agreement.

	Priyanka Nandchahal
Experis	Term Employee's name
Dinna Abdulahi (Electronically Signed)	Priyanka Nandchahal (Electronically Signed)
Per:	Per:
01/16/2017	01/16/2017
Date	Date

Priyanka.Nandchahal [January 18, 2017 21:39:54 -0500]

Dinna.Abdulahi [January 25, 2017 13:30:23 -0500]

EQUIFAX

Print This Page | Close Window

Equifax Credit Report and Score ™ as of 03/02/2017

Name: Varun Nand chahal

Confirmation Number: 4115569164

Credit Score Summary

672 | **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.

			EFX		
Range	[illegible]	[illegible]	**660 - 724 Good**	[illegible]	[illegible]
Canada Population	[illegible]	[illegible]	**15%**	[illegible]	[illegible]

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 last 3 months.
- Total balance for revolving trades opened in last 6 months.
- Utilization for bank installment trades opened in last 3 months.

Your Loan Risk Rating

672 | **Good**

Your credit score of 672 is better than 16% of Canadian consumers.

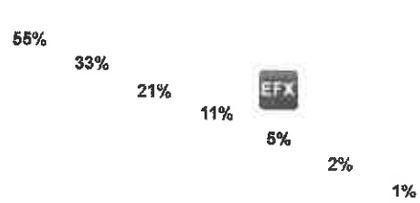
The Equifax Credit Score ™ ranges from 300-900. Higher scores are viewed more favorably.

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.

Delinquency Rates*



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.

300-499	500-549	550-599	600-649	650-699	700-749	750-799
						1%
						800+

* 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:	VARUN NAND CHAHAL
SIN:	
Date of Birth:	1985-07-XX

Current Address

Address:	2402 HIGHCROFT RD OAKVILLE, ON
Date Reported:	2016-11

Current Employment

Employer:	HANSA INTERNATIONAL
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.

CAPITAL ONE COSTCO

Phone Number:	(800)728-3277	High Credit/Credit Limit:	$1,500.00
Account Number:	XXX...636	Payment Amount:	$10.00
Association to Account:	Individual	Balance:	$958.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2016-12	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	03		
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:	$1,000.00
Account Number:	XXX...954	Payment Amount:	$10.00
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2016-11	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	04		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

BMO 3299

Phone Number:	(905)847-5299	High Credit/Credit Limit:	$10,488.00
Account Number:	XXX...211	Payment Amount:	$202.00
Association to Account:	Individual	Balance:	$10,357.00
Type of Account:	Installment	Past Due:	$0.00
Date Opened:	2016-12	Date of Last Activity:	2017-01
Status:	Too new to rate or opened but not used	Date Reported:	2017-01
Months Reviewed:	02		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Secured 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:	2016-12
Industry Class:		Creditor's Name and Amount:	723628233 BANK OF MONTREAL/BANQUE DE MONTREAL $10489
Maturity Date:			
Comments:	Security Deposit Unknown		

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2016-12-30	CHASE AMAZON CA VISA (866)557-7811
2016-12-17	TD AUTO FINANCE CAN (800)832-3321
2016-12-17	BMO 5286 (Phone Number Not Available)
2016-12-17	SCOTIABANK (416)288-1460
2016-11-02	TDCT (866)222-3456
2016-11-02	TDCT (866)222-3456

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

2017-03-02	EQUIFAX PERSONAL SOL (800)871-3250
2017-03-01	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-02-14	BANK OF MONTREAL (877)304-4121
2017-01-10	TDCT (866)222-3456

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.

PSV2 1601 Mortgage Approval

TD Canada Trust
PERSONAL CR - MMS/BROKER
3500 STEELES AVE E 4TH FLR TWR 3
MARKHAM, ON L3R0X1
www.tdcanadatrust.com

September 16th, 2016

Gaith Haffar
10 Capreol Crt
Toronto, Ont
M5V 4B3

Dear Valued Customer:

Re: Mortgage Approval Confirmation

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust"), secured by the property at Suite 1601, 510 Curran Place in Mississauga, Ontario (the "Property"), with the following terms and on the following conditions, including the Standard Conditions included at the bottom of the letter, following the signature line:

Applicant(s):	Gaith Haffar
Principal Amount:	$295,014.82
Fixed Annual Interest Rate:	4.64% per annum, calculated semi-annually not in advance
Interest Rate Expiry Date:	February 20th 2017

This means the Interest Rate for the Term selected will expire on this date.
Prepayment Option: Closed to prepayment privileges, subject to terms of mortgage

Term:	5 years
Amortization:	30 years
Anticipated Closing Date:	Jan 25th, 2017

Other charges may be payable to TD Canada Trust on closing, including Appraisal and Administration fees (including our legal fees and costs for registering the mortgage).

This Approval Confirmation is valid until July 25th, 2017.

Any Mortgage Approval Confirmation previously issued for this property is no longer valid.

Signed by:

Per:

The Toronto-Dominion Bank

Standard Conditions

- Confirmation of credit application details;
- No change in, and the accuracy of, the information provided;
- Execution of TD Canada Trust documentation;
- The Property meeting TD Canada Trust's normal lending requirements;
- The Property meeting the mortgage default insurer's requirements;

528322 (0212)

- Valid First Mortgage Security to be provided on the Property.

528322