

Worksheet

Leasing

Suite: 1609 Tower: PSV2 Date: Apr. 4/17 Completed by: Silvana Niksic

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 20% due on occupancy
- ✓ ● 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).
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 56,169.
- ✓ ● 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:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
EHAB AZIZ and JACQUILINE KALEENY MORCOS (the "Purchaser")

Suite **1609** Tower **TWO** Unit **9** 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 ~~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 3rd day of April 2017 2012  

Witness:



X Ehab Aziz
Purchaser: **EHAB AZIZ**



Witness:



X Jacqueline R. Morcos
Purchaser: **JACQUILINE KALEENY MORCOS**


Vyas, Seetal

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 3rd day of April 2017 2012  

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:


Authorized Signing Officer
I have the authority to bind the Corporation

FORM 1

STANDARD FORM OF RENTAL AGREEMENT

Pursuant to Section 9(1) of the *Rental of Residential Property Act*, hereinafter called "the Act," and section 3 of the Regulations

PARTIES

I. THIS AGREEMENT MADE this 1st day of April, 2017,
BETWEEN:

Ehab Aziz
(Name)

hereinafter called the LESSOR

3215 Swiss Crt.
(Street Address and Post Office Box where applicable)

Mississauga L5N5T9
(Community) (Postal Code)

647 888 7830
(Telephone Number(s))

AND

Leana Crystal Stater
(Name(s))

hereinafter called the LESSEE(s).

PREMISES

II. In consideration of the mutual benefits and promises herein, THE PARTIES AGREE THAT:

1. The lessor will rent to the lessee and the lessee will rent from the lessor the following residential premises:

☒ Apartment ☐ Single Family Home
☐ Room ☐ Mobile Home
☐ Portion of Duplex or Row Housing ☐ Mobile Home Site

located at 1609-510 Curran Place
(Street Address and Apartment Number where applicable)

Mississauga ON L5B0J8
(Community) (Postal Code)

The Superintendent or Property Manager of the residential premises (if different from the lessor) is

Duka Property Management Inc
(Name)

3397 American Dr. # 21
(Street Address and Post Office Box where applicable)

Mississauga ON L4V 1T8
(Community) (Postal Code)

905 673 7338
(Telephone Number(s))

TERM

2. This agreement is to begin on the 1st day of April, 2017.

OR

FIXED TERM

This agreement is to begin on the _____ day of _____, 20____,
and end on the 31st day of March, 2018.

RENT

3. The lessee will pay rent at the following rate:

\$ 1950.00 per Month (Week/Month).

The first payment of rent is due on the 1st day of each month (week/month).
Payments shall be delivered/mailed to

(Name)

(Address)

EAH

SERVICES & FACILITIES

4. The rent mentioned above includes payments for the following services and facilities:

- | | | |
|---|---|--|
| <input checked="" type="checkbox"/> Heat | <input checked="" type="checkbox"/> Water | <input checked="" type="checkbox"/> Hot Water |
| <input checked="" type="checkbox"/> Electricity | <input checked="" type="checkbox"/> Cooking Stove | <input checked="" type="checkbox"/> Refrigerator |
| <input checked="" type="checkbox"/> Washer & Dryer (without charge) | | |
| <input checked="" type="checkbox"/> Washer & Dryer (coin operated) | | |
| <input checked="" type="checkbox"/> Cable TV Hook-up Apparatus | | |
| <input checked="" type="checkbox"/> Cable TV Service | | |
| <input checked="" type="checkbox"/> Janitorial Service for Common Areas | | |
| <input checked="" type="checkbox"/> Parking | | |
| <input checked="" type="checkbox"/> Snow Removal for Parking Lot & Walkways | | |
| <input checked="" type="checkbox"/> Grass Cutting | | |
| <input checked="" type="checkbox"/> Other (Specify) | | |

The following services and facilities are the responsibility of the Lessee:

- ☐ None
☐ Other (Specify)

Hydro - Phone - TV - Internet

SECURITY DEPOSIT

5. ☐ A security deposit is not required.

OR

☒ A security deposit in the amount of \$ 1950.00 has been/is to be paid by the lessee to the lessor. (Not to exceed one week's rent under a weekly agreement; otherwise, one month's rent.)

STATUTORY CONDITIONS

III. THE PARTIES ACKNOWLEDGE THAT

1. By operation of sections 6 and 7 of the Act, the statutory conditions set out in those sections (a copy of which is attached as Schedule "A") apply to this agreement.
2. By operation of section 11 of the Act, the lessee may terminate this agreement by serving on the lessor a notice of termination in accordance with the notice requirements set out in subsection 11(2) (a copy of which is attached as Schedule "B").
3. By operation of section 12 of the Act, the lessor may not terminate this agreement other than for a cause set out in sections 13, 14, or 15 of the Act and in accordance with the applicable notice requirement as set out in those sections (a copy of which is attached as Schedule "C").

TERMINATION BY LESSEE

TERMINATION BY LESSOR

IV. THE PARTIES AGREE THAT

1. The additional terms or conditions [if any] set out on Schedule "D" and initialed by both parties apply to this rental agreement.
2. This agreement is binding upon the lessor, his/her heirs, assigns, personal representatives, and successors in title, and the lessee and his/her assigns.

WITNESS

WITNESS

WITNESS

Ehab G. Aziz
LESSOR

LEANA STATER
LESSEE

LESSEE

NOTE:

ONCE THE LESSEE SIGNS, THE LESSOR MUST ENSURE THAT THE LESSEE RECEIVES A COPY OF THE AGREEMENT AND INFORMATION RE THE PREMISES. (See ss. 30 and 31 of Act, attached as Schedule "E".)

SCHEDULE "A"
STATUTORY CONDITIONS

6. Notwithstanding any agreement, waiver, declaration or other statement to the contrary, where the relationship of lessor and lessee exists in respect of residential premises by virtue of this Act or otherwise, there shall be deemed to be a rental agreement between the lessor and lessee, with the following conditions applying as between the lessor and lessee as statutory conditions governing the residential premises:

1. Condition of Premises

The lessor shall keep the premises in a good state of repair and fit for habitation during the tenancy and shall comply with any enactment respecting standards of health, safety or housing notwithstanding any state of non-repair that may have existed at the time the agreement was entered into.

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2. Services

Where the lessor provides or pays for a service or facility to the lessee that is reasonably related to the lessee's continued use and enjoyment of the premises, such as heat, water, electric power, gas, appliances, garbage collection, sewers or elevators, the lessor shall not discontinue providing or paying for that service to the lessee without permission from the Director.

3. Good Behaviour

The lessee and any person admitted to the premises by the lessee shall conduct themselves in such a manner as not to interfere with the possession, occupancy or quiet enjoyment of other lessees.

4. Obligation of the Lessee

The lessee shall be responsible for the ordinary cleanliness of the interior of the premises and for the repair of damage caused by any willful or negligent act of the lessee or of any person whom the lessee permits on the premises, but not for damage caused by normal wear and tear.

5. Subletting Premises

(1) Where a fixed term rental agreement is for a period greater than six months, the lessee may assign or sublet the premises subject to the consent of the lessor, which consent will not unreasonably be withheld or charged for unless the lessor has actually incurred expense in respect of the grant of consent, in which case he shall be entitled to recover such reasonable expenses as were actually incurred.

(2) Subsection (1) does not apply to

- (a) a rental agreement in respect of residential premises that are developed under the *National Housing Act* R.S.C. 1985, Chap. N-11 or the *Housing Corporation Act* R.S.P.E.I. 1988, Cap. H-11 and are administered by or for the Government of Canada, the Government of the province, or an agency thereof;
- (b) non-profit housing; or
- (c) co-operative housing where the lessee is a member of the housing co-operative.

6. Entry of Premises

Except in the case of an emergency, the lessor shall not enter the premises without the consent of the lessee unless the lessor has served written notice stating the date and time of the entry to the lessee at least twenty-four hours in advance of the entry and the time stated is between the hours of 9 a.m. and 9 p.m.

7. Entry Doors

Except by mutual consent, the lessor or the lessee shall not during occupancy under the rental agreement alter or cause to be altered the lock or locking system on any door that gives entry to the premises.

8. Late Payment Penalty

Where the rental agreement contains provision for a monetary penalty for late payment of rent, the monetary penalty shall not exceed one per cent per month of the monthly rent.

9. Quiet Enjoyment

The lessee shall have quiet enjoyment of the residential premises, and shall not be barred from free access to them during the term of the rental agreement.

10. Delivery of Possession

Where notice of termination has been given in accordance with this Act, and all remedies in relation thereto have been exhausted, the lessee shall deliver up possession of the residential premises.

7. In addition to the statutory conditions set out in section 6, the following statutory conditions apply in respect of an agreement to rent a mobile home site or a mobile home:

1. Other than withholding, on reasonable grounds, his consent to a subletting of the mobile home site, the lessor shall not restrict in any way the right of a lessee of a mobile home site from selling, renting or otherwise parting with the possession of a mobile home owned by the lessee.

2. The lessor shall not receive any compensation or benefit from any negotiations of the lessee to trade, sell, rent or otherwise part with possession of a mobile home situate on that site, unless provided for in a separate written agency agreement that is entered into by the lessee after the lessee has entered into the rental agreement and has moved onto the site.

3. (1) The lessor of a mobile home site shall not require a lessee to pay a fee where the lessee is moving a mobile home to or from a site.

(2) Subsection (1) does not preclude a lessor from requiring a lessee to pay any reasonable expenses or damages which the lessor has actually incurred as a result of the moving or removing.

4. (1) Except as provided in this condition, the lessor shall not restrict in any way the right of the lessee to purchase goods or services from the person of the lessee's choice.

(2) The lessor may set reasonable standards for mobile home equipment.

5. The lessor is responsible for compliance with any municipal bylaws or other enactment in respect of the common areas of the mobile home park and the services provided by the lessor to the lessee in the mobile home park.

6. The lessee is responsible for compliance with any municipal bylaws or other enactment in respect of the mobile home and the mobile home site on which it is located to the extent that the lessor is not responsible.

SCHEDULE "B"

11. (1) A lessee may terminate a rental agreement by serving on the lessor a notice of termination which complies with section 18.

(2) A notice of termination is to be served by the lessee

(a) if the premises are let under a fixed term agreement, at least two months before the expiration of any fixed term, to be effective on the last day of that term;

- (b) if the premises are let from month to month, at least one month before the due date for payment of rent, to be effective on the day preceding the due date;
- (c) if the premises are let from week to week, at least one week before the due date for payment of rent, to be effective on the day preceding the due date.

SCHEDULE "C"

13. (1) Where a lessee fails to pay rent in accordance with the rental agreement, the lessor may, on any day following the day the rent was due, serve the lessee with a notice of termination to be effective not earlier than twenty days after the date it is served.
- (2) A lessee may, within ten days of being served with a notice of termination under subsection (1) deliver to the lessor all the rent due as of that date, whereupon the notice shall be void.
- (3) Where a lessee is persistently or habitually late in the payment of rent the lessor may apply to the Director for such order, including termination of the rental agreement as the Director considers just.
- (4) This section applies in place of all other remedies, statutory or otherwise, for failure to pay rent.
14. (1) The lessor may also serve a notice of termination upon the lessee where
 - (a) statutory condition 3 or 4, or any other term of rental agreement has been breached, other than failure to pay rent;
 - (b) occupancy by the lessee has resulted in the residential property or residential premises being damaged to an extent that exceeds reasonable wear and tear, and the lessee has failed within a reasonable time after the damage occurred to take the necessary steps to repair the damage;
 - (c) the lessee has failed to give, within thirty days after the date he entered into a rental agreement, the security deposit requested pursuant to section 10;
 - (d) the lessee has knowingly misrepresented the residential property or residential premises to a prospective lessee or purchaser of the residential property or residential premises;
 - (e) the safety or other lawful right or interest of the lessor or other lessee in the residential property has been seriously impaired by an act or omission of the lessee or a person permitted in or on the residential property or residential premises by him;
 - (f) the number of persons permanently occupying the residential premises violates public health or fire safety standards prescribed by any Act or regulations;
 - (g) the residential premises must be vacated to comply with an order by a provincial, regional or municipal government authority respecting zoning, health, safety, building or fire prevention standards;
 - (h) the lessee has purported to assign or sublet the residential premises in violation of this Act;
 - (i) the rental agreement is for a fixed term with an option to renew and the lessee has not exercised the option.
- (2) Subject to subsection (3), a notice of termination pursuant to subsection (1) shall
 - (a) in the case of a month to month or fixed term rental agreement, be served not less than one month before the date on which it is to be effective;
 - (b) in the case of a week to week rental agreement, be served not less than one week before the date on which it is to be effective.
- (3) Where notice has been given for any of the reasons set out in subsection (1), the Director may, upon the application of the lessor, order that the termination be effective earlier than the date provided for in subsection (2).
- (4) An application made by a lessor pursuant to subsection (3) shall be heard at the same time as any application made by the lessee pursuant to subsection 16(1)
15. (1) Where the lessor in good faith seeks to
 - (a) have possession of the premises for occupation by himself, his spouse, children or parents, or the parents of his spouse;
 - (b) convert the premises to a use other than residential use;
 - (c) renovate the premises where the nature of the renovations are advised to the lessee and are such that the renovations cannot be carried out while the lessee occupies the premises;
 - (d) demolish the premises,
 the lessor may serve the lessee with a notice of termination to be effective not less than two months after it is served.
 - (1.1) Where
 - (a) the lessor is the owner of residential premises comprising not more than two rental units;
 - (b) the lessor enters into an agreement of sale of the residential premises to a purchaser; and
 - (c) the purchaser has sworn an affidavit that he wishes to have possession of the premises for occupation by himself, his spouse, children or parents or the parents of his spouse,
 the lessor may serve the lessee with a notice of termination to be effective not less than two months after it is served and the notice shall be accompanied by a copy of the affidavit referred to in clause (c).
 - (2) Notwithstanding subsection (1), where a lessor serves a notice of termination under this section respecting a mobile home site, other than when the lessee is renting a mobile home and the mobile home site under a single rental agreement, the period of notice shall not be less than six months.
 - (3) Where a lessor serves a lessee notice of termination under this section, the lessee may, at any time during the period of notice
 - (a) give to the lessor at least ten days written notice of a termination date earlier than that specified by the lessor; and
 - (b) pay the lessor, on the date he gives notice of termination under clause (a), the proportionate amount of rent due up to the date the earlier termination is specified to be effective, or, where the rent has been paid in advance, claim and receive from the lessor reimbursement of that proportionate amount.

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SCHEDULE "D"

**ADDITIONAL TERMS OR CONDITIONS - SECTION IV
OF RENTAL AGREEMENT**

These additional terms or conditions may not conflict with the requirements of the Act.

SCHEDULE "E"

30. (1) Where a rental agreement in writing is executed by a lessee, the lessor shall ensure that a fully executed duplicate original copy of the agreement is delivered to the lessee at the time of signing or within twenty-one days after the lessee signed the agreement.
- (2) Where subsection (1) is not complied with, only the provisions of this Act and the standard form rental agreement are binding upon the lessee, and the lessee is not bound by any additional terms contained in the written agreement unless and until it is served on him in accordance with subsection (1).
- (3) Where a written rental agreement has been entered into before the effective date and the lessee has not been supplied with a copy of the agreement, the lessor shall, within twenty-one days of the effective date deliver a copy of the agreement to the lessee in compliance with subsection (1).
31. (1) The lessor shall at the time of entering into the rental agreement provide the lessee with the following information in writing:
- (a) the name and address of the lessor;
 - (b) the name and telephone number of the person responsible for the premises.
- (2) Where the lessor rents more than one residential premises in the same building and retains possession of part for the use of all lessees in common, the lessor shall post and maintain posted in the common area a notice giving the information required by subsection (1).

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© Registered Institution of The Bank of Nova Scotia



158 LAKESHORE ROAD EAST
MISSISSAUGA ON L5G 1E6

CANADIAN DOLLAR DRAFT

109640

DATE 20 17 Y M 04 D 04

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

PSV # 1609 - Lease fee

⑈109640⑈ ⑆38562⑈002⑆ 00000⑈43 20842⑈



Driver's Licence
Permis de conduire

ON
CANADA



1,2 NAME/ NOM

STATER,
LEANA, CRYSTAL

8 72-1560 BLOOR ST

MISSISSAUGA, ON, L4X 1R8

4d NUMBER/
NUMERO

S8155 - 45128 - 35723

4a ISS/ DEL

2016/07/29

4b EXP/ EXP 2018/07/23

5 DD/ REF

DN6235127

16 HGT/ HAUT. 163 cm

1b SEX/ SEXE

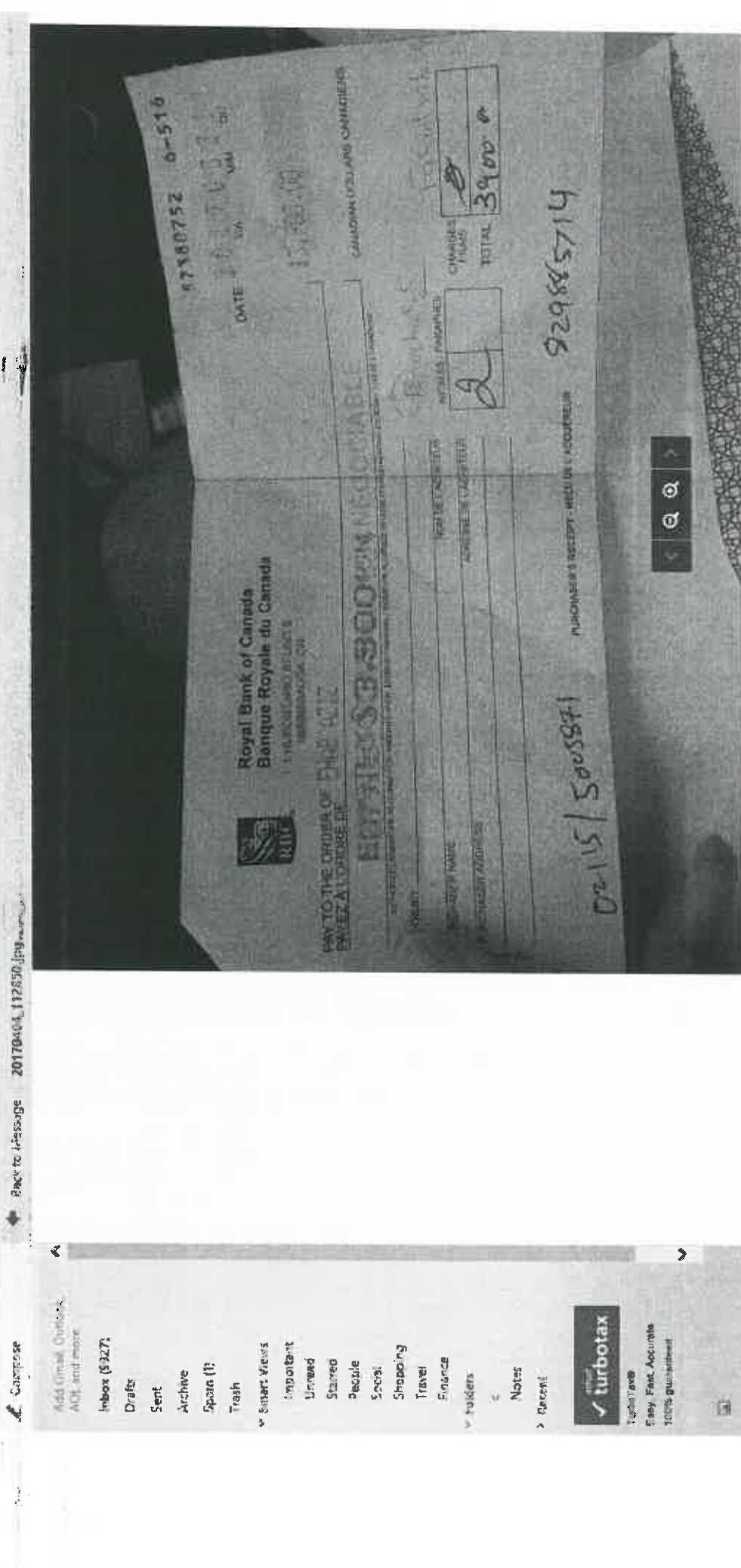
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9 CLASS/
CATEG

G

12 REST/
COND

DOB/ DDM 1983/07/23



PERSONAL & CONFIDENTIAL



March 9, 2017

To Whom It May Concern:

This letter is to confirm the employment of Leanna Stater, who has been employed with Edge Imaging since August 15, 2015.

In her position of IT- Business Analyst, Leanna is paid \$65,574 per year.

Trust you will find the above in order, should you require any further information, please contact me.

Yours truly,

Edge Imaging Toronto Inc.,

Pam Cutaia

Territory Manager

Pcutaia@edgeimaging.ca


905-802-5445

memories made easy



A Truly Canadian Company

Advice Slip


Stater, Leanna
72-1560 Bloor St
Mississauga, On L4X1R8

Edge Imaging Toronto Inc.
940 Gateway Drive
Burlington, Ontario
L7L 5K7

Pay Period	
Start Date	End Date
Sunday, March 12, 2016	Saturday, March 25, 2017
EmployeeID	Pay Date
LSTA01	Friday, March 31, 2017
Gross Pay	Net Pay
\$2,522.08	\$1,875.47

CODE	DESCRIPTION	UNITS	TOTAL	YTD UNITS	YTD TOTAL
Income	Employee Expenses			1.00	\$55.00
EXPEN	Hourly	75.00	\$2,522.08	420.50	\$15,146.48
HORLY	Photo Mileages	0.00	\$0.00	985.00	\$344.75
KMPHO	Reimb. Stat.			1.00	\$40.48
STATP	Holiday Pay				
			\$2,522.08		\$15,572.71
Benefits			\$0.00		\$0.00
Deductions					
Federal Tax	FED	1.00	326.37		\$1,958.22
Provincial Tax	PROV	1.00	160.95		\$321.90
CPP	CPP	1.00	118.18	6.00	\$709.08
EI	EI	1.00	\$41.11	6.00	\$246.66
			646.61		\$3,235.86
				YTD Net Pay	\$11,638.05



Print This Page

Close Window

Equifax Credit Report and Score™ as of 03/11/2017

Name: Leanna Crystal Stater

Confirmation Number: 3208655203

Credit Score Summary

Where You Stand

772 | Excellent

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 to be excellent. Based on this score you should be able to qualify for some of the lowest interest rates available and a wide variety competitive credit offers should be available to you.

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

What's Impacting Your Score

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

- Total number of national credit cards inquiries.
- Percentage of revolving trades opened within the last 2 years to total trades.
- Average age of national card trades

Your Loan Risk Rating

772 | Excellent

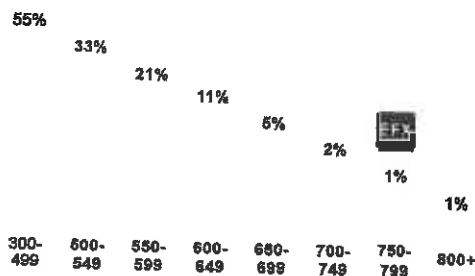
Your credit score of 772 is better than 85% of Canadian consumers.

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 extremely low risk.

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.

* 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: LEANNA CRYSTAL STATER
SIN: 486XX024
Date of Birth: 1983-07-XX

Current Address

Address: 1560 BLOOR ST #72
MISSISSAUGA, ON
Date Reported: 2014-11 2013-10 2009-05

Previous Address

Address: 2485 HURONTARIO ST.
#1102 MISSISSAUGA, ON
Date Reported: 2014-11 2013-10 2009-05

Current Employment

Employer: EDGE IMAGING
Occupation: IT- BUSINESS ANALYST

Previous Employment

Employer:
Occupation: PHOTOGRAPHER
Employer:
Occupation: PHOTOGRAPHER

Special Services

SPS-SpecialServices/CodeDescription:	Consumer interview
Date Reported:	2011-04
SPS-SpecialServices/CodeDescription:	Consumer interview
Date Reported:	2011-04
SPS-SpecialServices/CodeDescription:	Consumer interview
Date Reported:	2011-08

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 BANK

Phone Number:	(800)728-3277	High Credit/Credit Limit:	\$1,100.00
Account Number:	XXX...048	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$273.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-02	Date of Last Activity:	2016-12
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	36		
Payment History:	No payments 30 days late		
	No payment 60 days late		

11/03/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

Prior Paying History: No payment 90 days late
Comments: Monthly payments
Amount in h/c column is credit limit

SCOTIA DEALER ADV

Phone Number: (877)375-2771
Account Number: XXX...272
Association to Account: Individual
Type of Account: Installment
Date Opened: 2012-03
Status: Paid as agreed and up to date
Months Reviewed: 32
Payment History: No payments 30 days late
No payments 60 days late
No payment 90 days late
Prior Paying History:
Comments: Account paid
Auto

High Credit/Credit Limit: \$6,003.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2014-06
Date Reported: 2014-11

ROGERS COMMUNICATION

Phone Number: (877)764-3772
Account Number: XXX...954
Association to Account: Individual
Type of Account: Open
Date Opened: 2008-10
Status: Paid as agreed and up to date
Months Reviewed:
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Closed by credit grantor

High Credit/Credit Limit:
Payment Amount: Not Available
Balance: \$0.00
Past Due: Not Available
Date of Last Activity: 2013-07
Date Reported: 2014-07

CAPITAL ONE BANK

Phone Number: (800)728-3277
Account Number: XXX...923
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2009-04
Status: Paid as agreed and up to date
Months Reviewed: 23
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

High Credit/Credit Limit: \$1,650.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2012-12
Date Reported: 2012-12

ANNANDALE LEAS

Phone Number: (905)683-5722
Account Number: XXX...599

Association to Account: Individual
Type of Account: Installment
Date Opened: 2008-03
Status: Paid as agreed and up to date
Months Reviewed: 10
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Account paid
Monthly payments

High Credit/Credit Limit: \$23,643.00
Payment Amount: \$453.00
Balance: \$0.00
Past Due: Not Available
Date of Last Activity: 2012-03
Date Reported: 2012-09

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
Industry Class:
Maturity Date:
Comments: Security Deposit Unknown
Date Filed: 2012-03
Creditor's Name and Amount: 677036583 SCOTIA DEALER
ADVANTAGE INC \$6003

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.

2016-10-28 FREEDOM MOBILE INC. (877)946-3184
2015-12-10 INTUIT INC. (650)944-5189
2014-03-18 SCOTIA DEALER ADVANT (877)375-2771

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.

2017-01-10	CAPITAL ONE (800)481-3239
2016-12-29	BORROWELL INC. (416)800-0950
2015-12-10	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.



MCAP

MCAP Service Corporation
200 King St W, Suite 400
Toronto, ON M5H 3T4
www.mcap.com

March 21, 2017

Application Number: 8800644.1
Broker Reference Number: 12496

PRE-APPROVED MORTGAGE CERTIFICATE

Congratulations Ehab Aziz and Jacqueline Kaleeny Morcos! You have been pre-approved for a mortgage with the following terms:

Mortgage Amount:	\$269,900.00	Insurance Premium:	
Purchase Price:	\$359,900.00	Downpayment:	\$90,000.00
Term:	5 Year Fixed Rate		
Interest Rate:	2.84%		

With this certificate, we protect you from rising interest rates and guarantee you the rate noted above, up to the expiry date of this pre-approval.

For terms less than 5 years, today's 1-4 year fixed rates have also been reserved for you (as noted below), although the amount you qualify for may vary. The interest rates shown are maximum rates, provided your mortgage is funded with us prior to the expiry date of July 19, 2017.

<u>Product</u>	<u>Maximum Rate</u>
1 Year Fixed Rate	2.64%
2 Year Fixed Rate	2.54%
3 Year Fixed Rate	2.64%
4 Year Fixed Rate	2.89%

Please ensure the following supporting documents* are readily available and are submitted to us upon you entering into an offer to purchase:

- Proof of income used to qualify
- Proof of non-borrowed downpayment (if applicable)
- Complete Purchase and Sale Agreement
- MLS Listing or Builders Sketch & Floor Plan

We are proud to offer customers a variety of mortgage programs that are available on many of our products. You may become eligible for a special program once you have entered into an Offer to Purchase and selected one of the products shown above. This pre-approval does not guarantee eligibility for any programs.

This pre-approval is also conditional upon the following:

- Receipt of satisfactory current credit bureau report at the time of purchase.
- Insurer undertaking to insure the purchased property. (If applicable)

Although you have been pre-approved, we strongly suggest that when you enter into an Offer to Purchase, you make your offer subject to financing to protect yourself from risk as this pre-approval is conditional and should not be regarded as a guarantee to provide financing. This Pre-approval is valid for **ONE** Offer to Purchase on one property which is completed on or before the expiry date set out above. If for any reason the designated Offer to Purchase does not complete prior to the expiry date set out above, this Pre-approval Certificate will become void.

We are offering this pre-approval solely based on the information provided to us at time of application for a first mortgage. Final approval and funding is subject to all standard underwriting guidelines being met and all supporting documents being acceptable to us.

Yours Truly,

MCAP Service Corporation
Ontario Mortgage Brokerage #10515

OR-094-004E

Page 1 of 2

MCAP Service Corporation

* We reserve the right to request additional information or documents based on the nature of the transaction.