

Worksheet Leasing

Suite: 2403 Tower: PSV2 Date: Mar. 22/17 Completed by: Silvi
Franklin Puello + Iliana Caicedo

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust
- ✓ ● 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). \$1,000 + HST
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 54,435.
- ✓ ● 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

PSV2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

FRANKLIN ANTONIO PUELLO and ILIANA ELENA CAICEDO (the "Purchaser")

Suite 2403 Tower TWO Unit 3 Level 23 (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 One Thousand Dollars (\$1,000.00) 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 21 day of Jan 2017.

Witness:

Witness:

Purchaser: FRANKLIN ANTONIO PUELLO

Purchaser: ILIANA ELENA CAICEDO

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 22 day of January 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation

Agreement to Lease
Residential



This Agreement to Lease dated this 17 day of March, 2017

TENANT (Lessee), Anna Antar
(Full legal names of all Tenants)

LANDLORD (Lessor), Franklin Puello and Iliana Caicedo
(Full legal name of Landlord)

ADDRESS OF LANDLORD 2419 New Wood Drive, Oakville, On, L6H-5Y2
(Legal address for the purpose of receiving notices)

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

1. PREMISES: Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:
#2403 - 510 CURRAN PL Mississauga L5B 0J8

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

3. RENT: The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of One Thousand Six Hundred Fifty Canadian Dollars (CDN\$ 1,650.00), payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. DEPOSIT AND PREPAID RENT: The Tenant delivers upon acceptance
(Herewith/Upon acceptance/as otherwise described in this Agreement)

by negotiable cheque payable to..... "Deposit Holder"
in the amount of Three Thousand Three Hundred

Canadian Dollars (CDN\$ 3,300.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the First and Last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

For the purposes of this Agreement, "Upon Acceptance" shall mean that the Tenant is required to deliver the deposit to the Deposit Holder within 24 hours of the acceptance of this Agreement. The parties to this Agreement hereby acknowledge that, unless otherwise provided for in this Agreement, the Deposit Holder shall place the deposit in trust in the Deposit Holder's non-interest bearing Real Estate Trust Account and no interest shall be earned, received or paid on the deposit.

5. USE: The Tenant and Landlord agree that unless otherwise agreed to herein, only the Tenant named above and any person named in a Rental Application completed prior to this Agreement will occupy the premises.
Premises to be used only for: 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	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oil	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Internet</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>

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

INITIALS OF TENANT(S): AA

INITIALS OF LANDLORD(S): [Signature]

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7. **PARKING:** 1 Underground Parking

8. **ADDITIONAL TERMS:** 1 Locker

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by _____ until _____ p.m. on the _____ day of _____, 20____ after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

11. **NOTICES:** The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. **Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices.** Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.

FAX No.: _____ FAX No.: _____
(For delivery of Documents to Landlord) (For delivery of Documents to Tenant)

Email Address: _____ Email Address: _____
(For delivery of Documents to Landlord) (For delivery of Documents to Tenant)

12. **EXECUTION OF LEASE:** Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given. The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at www.lib.gov.on.ca)

13. **ACCESS:** The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.

14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.

15. **RESIDENCY:** The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or, becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c.1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.

16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

17. **CONFLICT OR DISCREPANCY:** If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.

18. **FAMILY LAW ACT:** Landlord warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.O. 1990 unless the spouse of the Landlord has executed the consent hereinafter provided.

19. **CONSUMER REPORTS:** The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S):



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

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness)

Anna Ant
(Tenant or Authorized Representative)

(Seal) DATE 20-03-17

(Witness)

(Tenant or Authorized Representative)

(Seal) DATE

(Witness)

(Guarantor)

(Seal) DATE

We/I the Landlord hereby accept the above offer, and agree that the commission together with applicable HST (and any other tax as may hereafter be applicable) may be deducted from the deposit and further agree to pay any remaining balance of commission forthwith.

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness)

[Signature]
(Landlord or Authorized Representative)

(Seal) DATE 17 MAR/2017

(Witness)

[Signature]
(Landlord or Authorized Representative)

(Seal) DATE 17 Mar/2017

SPOUSAL CONSENT: The undersigned spouse of the Landlord hereby consents to the disposition evidenced herein pursuant to the provisions of the Family Law Act, R.S.O.1990, and hereby agrees to execute all necessary or incidental documents to give full force and effect to the sale evidenced herein.

(Witness)

(Spouse)

(Seal) DATE

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at a.m./p.m. this day of, 20.....

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage Tel.No.

(Salesperson / Broker Name)

Co-op/Tenant Brokerage Tel.No.

(Salesperson / Broker Name)

ACKNOWLEDGEMENT

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

(Landlord) DATE

(Landlord) DATE

Address for Service

..... Tel.No.

Landlord's Lawyer

Address

Email

Tel.No.

FAX No.

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

(Tenant) DATE

(Tenant) DATE

Address for Service

..... Tel.No.

Tenant's Lawyer

Address

Email

Tel.No.

FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

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

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

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

Acknowledged by:

(Authorized to bind the Listing Brokerage)

(Authorized to bind the Co-operating Brokerage)



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

TENANT (Lessee), Anna Antar, and

LANDLORD (Lessor), Franklin Puello and Iliana Caicedo

for the lease of #2403 - 510 CURRAN PL Mississauga

L5B 0J8 dated the 17 day of March, 2017

The Tenant submits with this offer, the first and last month's rent and will provide on or before occupancy, ~~20~~ post dated cheques for the balance of the lease. *[Signature]*

The Tenant and landlord agree that an accepted Agreement to Lease shall form a completed lease and no other lease will be signed between the parties.

The Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in good working order at the commencement of the lease term. The Tenant agrees to maintain the said appliances in a state of ordinary cleanliness, save for normal wear and tear.

The Tenant agrees to report promptly any required repairs or breakdown of appliances, plumbing electrical etc. and the Landlord shall have the problem rectified as soon as possible.

Landlord shall permit Tenant to sublet during the lease term.

The Tenant agrees to pay for and be responsible for such minor repairs up to and including the first \$50.00 such as light bulbs, tab washers etc., considered as normal wear and tear.

The Tenant agree that during the last sixty days (60) of the term or any extension thereof, the premises may be shown at reasonable times, with twenty-four (24) hours notice by appointment to prospective purchasers or tenants. Further, a "For Rent or For Sale" sign may be displayed on premises.

The Landlord shall have the unit cleaned and ensure everything is in working order.

Landlord shall pay real estate taxes on the premises, (condominium fees and parking, if applicable) and maintain fire insurance on the premises. The tenant acknowledges that the landlord's fire insurance on the premises provides no coverage for the tenant's personal property. The tenant agrees to purchase and maintain fire and liability insurance for personal property to be in force and effects as of the first day of occupancy.

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

INITIALS OF TENANT(S):

[Handwritten initials AA]

INITIALS OF LANDLORD(S):

[Handwritten signature]

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1500414 05/10



CANADIAN DOLLAR DRAFT

173560

DIXIE AND EGLINTON
MISSISSAUGA ON L4W 2R1

DATE 2017 03 20

PAY TO ORDER OF BLANEY MCMURTRY LLP IN TRUST

\$ 40,380.00

SUM OF EXACTLY 40,380 DOLLARS ***** 00/100

CANADIAN FUNDS

TO:
ANY BRANCH OF
THE BANK OF NOVA SCOTIA

AUTH NO. Y0007
AUTH NO. 6076

THE BANK OF NOVA SCOTIA

AUTHORIZED OFFICER

AUTHORIZED OFFICER

⑈173560⑈ ⑆38562⑈002⑆ 00000⑈43 84392⑈

08166

© Registered trademark of The Bank of Nova Scotia

1500414 05/10



CANADIAN DOLLAR DRAFT

173559

DIXIE AND EGLINTON
MISSISSAUGA ON L4W 2R1

DATE 2017 03 20

PAY TO ORDER OF AMACON DEVELOPMENT (CITY CENTRE) CORP

\$ 1,130.00

SUM OF EXACTLY 1,130 DOLLARS ***** 00/100

CANADIAN FUNDS

TO:
ANY BRANCH OF
THE BANK OF NOVA SCOTIA

AUTH NO. Y0007
AUTH NO. 6076

THE BANK OF NOVA SCOTIA

AUTHORIZED OFFICER

AUTHORIZED OFFICER

⑈173559⑈ ⑆38562⑈002⑆ 00000⑈43 84392⑈

08165

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3/20 117
8

PSV 2 2403





Royal Bank of Canada
Banque Royale du Canada
2866 HAZELTON PLACE
MISSISSAUGA, ON

57807941 0-516

DATE 20170320
Y/M D/M/D/J

PAY TO THE ORDER OF FRANKLIN PUELLO AND LILIANA CAICEDO
PAYER À L'ORDRE DE

\$3,300.00

ELITE \$3,300.00

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

CANADIAN DOLLARS CANADIENS

REOBJET ELITE FURNISHED SUITES INC.

PURCHASER NAME

NOM DE L'ACHETEUR

PURCHASER ADDRESS

ADRESSE DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

Chen

COUNTERSIGNED / CONTRESIGNÉ

⑈57807941⑈ ⑆00144003⑆ 09901305⑈

PSV2 2403 - First + last month's rent

DETACH BEFORE CASHING
DÉTACHER AVANT D'ENCAISSER
FORM 16516 (05-2010)
0578341



Print This Page

Close Window

Equifax Credit Report and Score™ as of 06/05/2016

Name: Anna Antar

Confirmation Number: 4020321594

PSV2 2403
Tenant's Credit Check

Credit Score Summary

779 | 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.



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 revolving trades with high utilization in last 6 months.
- Average utilization for open revolving trades.
- Total balance for open national card trades.

Your Loan Risk Rating

779 | Excellent

Your credit score of 779 is better than 56% 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.

Delinquency Rates*



6/5/2016	Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more		
Phone Number:	(866)286-4517	High Credit/Credit Limit:	\$2,000.00
Account Number:	XXX...878	Payment Amount:	\$45.00
Association to Account:	Individual	Balance:	\$1,557.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-05	Date of Last Activity:	2016-05
Status:	Paid as agreed and up to date	Date Reported:	2016-05
Months Reviewed:	11		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

SCOTIABANK VISA

Phone Number:	(800)387-6508	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...469	Payment Amount:	\$18.00
Association to Account:	Individual	Balance:	\$523.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-05	Date of Last Activity:	2016-04
Status:	Paid as agreed and up to date	Date Reported:	2016-04
Months Reviewed:	24		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

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



5705 Long Valley rd

Suite 411

Mississauga, Ontario

L5M 0M3

May 30, 2016

To Whom It May Concern

Dear Sir/Madam

This is to Confirm that Mrs. Anna Antar has been working with us as a full time Business Development and sales Executive since October 15, 2013. On a salary of \$5,550.00/month (\$66,600 per year)

In case you require any further information, please feel free to contact me directly at 905-783-5483

Regards

Al Habib

Owner and Co-Founder

ELITE FURNISHED SUITES

A handwritten signature in black ink, consisting of several overlapping loops and strokes, positioned below the printed name and title.



TRAFALGAR RIDGE, OAKVILLE, ONTARIO
2391 TRAFALGAR ROAD OAKVILLE Ontario Canada L6H 6K7
73452
(905) 257-4810

FRANKLIN PUELLO
ILIANA CAICEDO
2419 NEW WOOD DRIVE

02/08/2017

OAKVILLE, ON
L6H5Y2

Dear FRANKLIN PUELLO and ILIANA CAICEDO

Congratulations! You have been pre-approved for a Scotia® Mortgage!

We are pleased to advise that based on the information you provided, you qualify for a residential mortgage on your principal residence¹.

The details of the approval are as follows:

Mortgage Loan Amount..... \$226,425.00
Maximum Approved Amount.. \$432,447.12
Amortization..... 300 months
Interest Rate..... 3.10%
Term..... 60 months closed

This mortgage pre-approval and interest rate shown above is for Scotiabank Flexible package and expires on 05/27/2017.

Your interest rate is guaranteed until the expiry of this approval. Please note that if you change the mortgage term selected or the interest rate, the mortgage loan amount may require revision.

Thank you for applying for a pre-approved mortgage with Scotiabank. Please contact us when you find the home that meets your needs, or if you have any questions regarding your financial needs.

Yours truly,

Alejandro Quintos - (905) 332-4350

1. Subject to the home meeting our residential mortgage standards, an appraisal report being obtained that is satisfactory to us, verification of employment, income, required equity, and maximum permitted loan amounts. It is also based on the estimated taxes, heating and condo fees provided.
2. The Mortgage Loan Amount stated includes any mortgage default insurance premium that may be required. Mortgage Loans in excess of 80% of the home's value require mortgage default insurance. This amount is based on your requested amount.
3. The Maximum Approved Amount stated includes any mortgage default insurance premium that may be required. Mortgage Loans in excess of 80% of the home's value require mortgage default insurance. This amount is the maximum amount you qualify for.
4. Interest rate is calculated semi-annually not in advance.
5. If the term chosen is less than 5 years, you must qualify using the Bank of Canada Benchmark rate.