


Worksheet Leasing

Suite: 3101 Tower: PSV 2 Date: Mar. 22/17 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 25% payable to Blaney McMurtry LLP in Trust *N/A 20% given @ 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). *\$1500 + HST*
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 48,135.
- ✓ ● 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


Mar 22.17

*Emailed to Amacon - March 22, 2017
Distributed -*

MR PARAMJIT SANDHU
MRS NIRMAL SANDHU

221

CERTIFIED

DATE 2017-03-21
Y Y Y Y M M D D

PAY TO THE
ORDER OF

Amman City Centre Seven New Development \$ 1695.00
one thousand Six hundred Ninety Five Dollars Partnership



Canada Trust

SPRINGDALE SQUARE SHOPPING CENTRE
55 MOUNTAINASH ROAD AT BOVAIRD
BRAMPTON, ONTARIO L6R 1W4

(MEMO)

PSV 2 #3101

Paramjit - Nirmal Sandhu
6346128

⑈221⑈ ⑆11852⑈004⑆ 1185

9011500⑈

Rec'd Mar 22/17
K L

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

PARAMJIT SINGH SANDHU (the "Purchaser")

Suite **3101** Tower **TWO** Unit **1** Level **30** (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 Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 04 day of MARCH 2017 2012 *

Witness:

Paramjit Singh Sandhu
Purchaser: **PARAMJIT SINGH SANDHU**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 6 day of March 2017 2012 *

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

[Signature]
Authorized Signing Officer
I have the authority to bind the Corporation

Agreement to Lease Residential



This Agreement to Lease dated this 28 day of February, 2017
TENANT (Lessee), David Anthony Eden (Full legal names of all Tenants)

LANDLORD (Lessor), Paramjit Singh Sandhu & Nirmit Sandhu (Full legal names of landlord)
ADDRESS OF LANDLORD _____ (Legal address for the purpose of receiving notices)

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

1. PREMISES: Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:
3101-510 Curran Pl Mississauga LSB 0G4

2. TERM OF LEASE: The lease shall be for a term of One Year commencing April 1st 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 Seven Hundred Canadian Dollars (CDN\$ 1,700.00), 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 (Herein/Upon acceptance/as otherwise described in this Agreement)
by negotiable cheque payable to Paramjit Singh Sandhu "Deposit Holder"
in the amount of Three Thousand Four Hundred Canadian Dollars (CDN\$ 3,400.00) 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: 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 type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input type="checkbox"/>
Oil	<input type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: _____	<input type="checkbox"/>	<input 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): [Signature]

INITIALS OF LANDLORD(S): [Signature]

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7. **PARKING:** Unit 21 Level B

8. **ADDITIONAL TERMS:** As per Schedule A

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 Tenant until 11:59 a.m./p.mon the 1 day of March 2017 after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

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

FAX No.: [For delivery of Documents to Landlord] FAX No.: [For delivery of Documents to Tenant]
Email Address: Dave.eden@woodbridgegroup.com Email Address: nav.sandhu@hotmail.com
[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)

(Tenant or Authorized Representative)

(Seal) DATE FEB 28, 2017

(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)

(Landlord or Authorized Representative)

(Seal) DATE Feb 28, 2017

(Witness)

(Landlord or Authorized Representative)

(Seal) DATE Feb 28, 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 FEB 28, 2017

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage Tel.No.

(Salesperson / Broker Name)

Co-op/Tenant Brokerage Tel.No.

(Salesperson / Broker Name)

ACKNOWLEDGEMENT

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

(Landlord)

(Landlord)

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)

(Tenant)

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), David Anthony Eden

, and

LANDLORD (Lessor), Paramjit Singh Sandhu & Nirmal Sandhu

for the lease of 3101-510 Curran Pl

Mississauga

L5B 0G4

dated the 28 day of February, 2017

1. **USE OF PREMISES:** The premises shall be used and occupied by Tenant and Tenant's immediate family and no part of the premises shall be used at any time during the term of this agreement by Tenant for the purpose of carrying out any business.

2. **CONDITION OF PREMISES:** Tenant warrants that Tenant has examined the premises and is leasing the premises in its current condition. The Tenant shall keep at Tenant's own expense, the lawns in good condition and shall not injure or remove the shade trees, shrubbery, hedges or any other tree or plant which may be in, upon or about the premises, and shall keep the sidewalks in front, at the sides of the premises and driveway free of snow and ice at Tenant's own expense.

3. **INSURANCE AND TAX:** Landlord shall pay real estate taxes, condominium fees and parking as included in this Agreement to Lease and maintain fire insurance on the premises. Tenant acknowledges that the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property or liabilities. The Tenant shall have and maintain throughout the term of this lease, insurance policy for the coverage of Tenant's personal property.

4. **ALTERATIONS AND IMPROVEMENTS:** Tenant shall make no alterations or improvements on the premises without the prior written consent of the Landlord.

6. **AGREEMENT:** Tenant and Landlord agree that this accepted Agreement to Lease shall form a complete lease and no other lease will be signed between the parties.

7. **INSPECTION OF PREMISES:** Landlord and Landlord's representative or salesperson shall have the right to enter the premises, from 8a.m to 8p.m, with 24 hour notice to the Tenant. Landlord and its representatives shall further have the right to exhibit the premises and to display the usual 'For Sale', 'for rent' or 'vacancy' signs on the premises at any time within forty-five (45) days before the expiration of this lease. Residential lease Clause (2)

8. **APPLIANCES:** Landlord represents and warrants that the appliances, as listed in this Agreement to Lease, will be in good working order at the commencement of this lease term. Tenant agrees to maintain said appliances in a state of ordinary cleanliness and will be responsible for the first \$50 per occurrence of the repair of any appliance. Landlord will pay balance of the repair cost, if any. The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use: Fridge, Stove, Washer, and Dryer.

9. **KEYS:** The Landlord agrees to give all access cards, pass codes and keys to the Tenant upon closing.
Continue on next page.....

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

INITIALS OF TENANT(S):

D. Eden

INITIALS OF LANDLORD(S):

P. Sandhu



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TENANT (Lessee), David Anthony Eden

LANDLORD (Lessor), Paramjit Singh Sandhu & Nirmal Sandhu

for the lease of 3101-510 Curran Pl

Mississauga

LSB 0G4

dated the 28 day of February, 2017

OE PS

10. IDENTIFICATION AND POST DATED CHEQUES: Tenant agrees to provide 10 postdated cheques, each of \$1900 to cover the rest of the lease term, before taking possession of the premises. Tenant will provide two pieces of government identification to the Landlord before taking possession of the premises.

11. CARPET: Landlord agrees to have the carpets professionally cleaned prior to the commencement of the lease at the Landlord's cost, and Tenant shall have the carpets professionally cleaned at the end of the lease term, at Tenant's cost.

12. BY- LAWS: Tenant shall comply with all the By-laws of the Municipality and Regional Municipality. If subject property is a condominium, then Tenant shall also comply with all the By-laws of the Condominium Corporation.

13. SMOKING: Tenant will not smoke inside the house or allow anyone to smoke inside the house.

14. RENT INCREASE: Tenant agrees that an increase of rent will be in effect on the second year of this lease and onward, in accordance with the guidelines established under the applicable law.

15. Interest on Deposit: Tenant and Landlord agree that no interest will be paid on security deposit paid by Tenant to Landlord.

The following person(s) will stay in the said premises during the term of the lease term:

David Eden

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

INITIALS OF TENANT(S):

OE


INITIALS OF LANDLORD(S):

PS



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Driver's Licence
Permis de conduire

ON
CANADA

1,2 NAME / NOM
EDEN,
DAVID, A

3 5840 RAFTSMAN COVE
MISSISSAUGA, ON, L5M 6N9

4a NUMBER
H7M2P0

4b ISS/DEL
2016/06/10

5 DOI / RÉF
DN1015944

15 SEX / SEXE
M

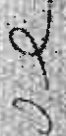
8 CLASS /
CATÉG.
G

12 REST /
COND
X

6 E1821 - 15616 - 20824

4b EXP / EXP.
2018/08/24

16 HGT / HAUT.
178 cm



1 DOB / DSN
1962/08/24



MR DAVID A EDEN
2566 CARBERRY WAY
OAKVILLE, ON L6M 4R8

017

DATE 2017-02-28
Y Y Y Y M M D D

PAY TO THE
ORDER OF

Paramjit Singh Sandhu
Thirty Four Hundred - 00 \$3400.00

100 DOLLARS Security features included. Details on back.



Canada Trust
2993 WESTOAK TRAILS BLVD.
OAKVILLE, ONTARIO L6M 5E4

MEMO

First & Last Rent
510 CURRAN APT 3101

⑈017⑈ ⑆31252⑈004⑆ 3125⑈3248275⑈



Print This Page

Close Window

Equifax Credit Report and Score™ as of 02/27/2017

Name: David Anthony Eden

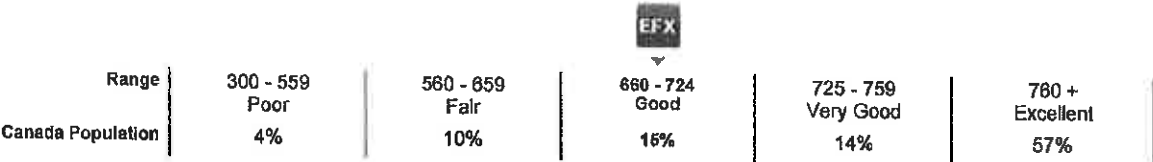
Confirmation Number: 2159732243

Credit Score Summary

Where You Stand

710 | Good

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score good. Based on this score, you should be able to qualify for credit with average interest rates and offers.



What's Impacting Your Score

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

- Number of national card trades ever 30+ days in last 24 months.
- Number of trades with 60 days or worse within the last 2 years.
- Total monthly payments.

Your Loan Risk Rating

710 | Good

Your credit score of 710 is better than 25% of Canadian consumers.

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

The Bottom Line :

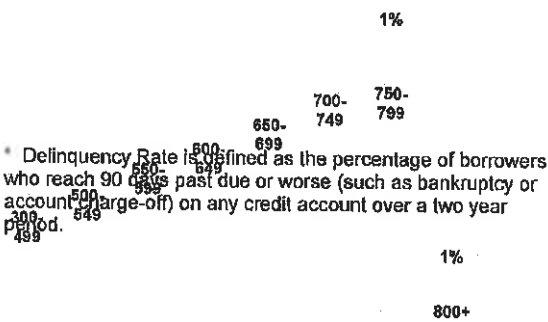
Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan 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.



CREDIT REPORT

Personal Information

Personal Data
Name: DAVID ANTHONY EDEN
SIN: 474XXX739
Date of Birth: 1962-08-XX

Current Address	Previous Address
Address: 5840 RAFTSMAN COVE MISSISSAUGA, ON	Address: 3220 MUNSON CRES BURLINGTON, ON
Date Reported: 2016-06 2015-08 2009-08	Date Reported: 2016-06 2015-08 2009-08
Current Employment	Previous Employment
Employer: L3 WESCAN	Employer: 9056334001 WESCAM
Occupation:	Occupation: WESCAM

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: \$8,000.00
Account Number: XXX...099	Payment Amount: \$71.00

Association to Account:	Individual	Balance:	\$3,031.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2012-05	Date of Last Activity:	2016-12
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	57		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

CITI CARDS HOME DEP

Phone Number:	(800)233-8557	High Credit/Credit Limit:	\$2,501.00
Account Number:	XXX...815	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2009-09	Date of Last Activity:	2011-09
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	72		
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		

CDN DEALER LEASE SER

Phone Number:	(800)909-9127	High Credit/Credit Limit:	\$46,506.00
Account Number:	XXX...939	Payment Amount:	\$1,192.00
Association to Account:	Individual	Balance:	\$44,121.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2016-12	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	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:	Lease account Monthly payments		

ROYAL BANK OF CANADA

Phone Number:	(800)769-2511	High Credit/Credit Limit:	\$39,579.00
Account Number:	XXX...001	Payment Amount:	\$295.00
Association to Account:	Individual	Balance:	\$24,825.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2014-08	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	30		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	BI-weekly payments		

TDCT BANK

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$20,000.00
Account Number:	XXX...275	Payment Amount:	\$158.00
Association to Account:	Individual	Balance:	\$15,857.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-03	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	22		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Personal line of credit Monthly payments		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...565	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$105.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	1993-06	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	71		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

PRESIDENTS CHOICE MC

Phone Number:	(866)246-7262	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...473	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	Not Available
Date Opened:	2008-03	Date of Last Activity:	2011-07
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	72		
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 Monthly payments		

CANADIAN TIRE BANK

Phone Number:	(800)459-6415	High Credit/Credit Limit:	\$18,800.00
Account Number:	XXX...650	Payment Amount:	\$6.00
Association to Account:	Individual	Balance:	\$6.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-09	Date of Last Activity:	2016-06
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$6,000.00
Account Number:	XXX...231	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-06	Date of Last Activity:	2016-03
Status:	Paid as agreed and up to date	Date Reported:	2016-11
Months Reviewed:	28		
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 Monthly payments		

BANK OF MONTREAL M C

Phone Number:	(800)263-2263	High Credit/Credit Limit:	\$4,000.00
Account Number:	XXX...519	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2013-01	Date of Last Activity:	2014-11
Status:	Paid as agreed and up to date	Date Reported:	2016-05
Months Reviewed:	40		
Payment History:	01 payments 30 days late 01 payments 60 days late No payment 90 days late		
Prior Paying History:	Two payments past due (2015-04) One payment past due (2015-03)		
Comments:	Closed at consumer request Account paid		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$19,500.00
Account Number:	XXX...165	Payment Amount:	\$4.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	1986-05	Date of Last Activity:	2015-11
Status:	Paid as agreed and up to date	Date Reported:	2016-02
Months Reviewed:	58		
Payment History:	03 payments 30 days late 01 payments 60 days late No payment 90 days late		
Prior Paying History:	Two payments past due (2015-10) One payment past due (2015-09) One payment past due (2014-12)		
Comments:	Monthly payments Amount in h/c column is credit limit		

ROYAL BANK OF CANADA

Phone Number:	(800)769-2511	High Credit/Credit Limit:	\$25,440.00
Account Number:	XXX...001	Payment Amount:	\$158.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2010-05	Date of Last Activity:	2014-11
Status:	Paid as agreed and up to date	Date Reported:	2014-11
Months Reviewed:	46		
Payment History:			

Prior Paying History:
No payment 30 days late
No payment 60 days late
No payment 90 days late

Comments: Account paid
BI-weekly payments

TDCT TR0327

Phone Number: (866)222-3456

Account Number: XXX...418

Association to Account: Joint

Type of Account: Revolving

Date Opened: 2011-07

Status: Paid as agreed and up to date

Months Reviewed: 41

Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Home equity
Closed at consumer request

High Credit/Credit Limit: \$210,000.00

Payment Amount: \$261.00

Balance: \$0.00

Past Due: \$0.00

Date of Last Activity: 2014-11

Date Reported: 2014-11

TDCT TR0868

Phone Number: (866)222-3456

Account Number: XXX...969

Association to Account: Joint

Type of Account: Mortgage

Date Opened: 2009-06

Status: Paid as agreed and up to date

Months Reviewed: 38

Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Account paid
Mortgage

High Credit/Credit Limit: \$267,000.00

Payment Amount: \$650.00

Balance: \$0.00

Past Due: \$0.00

Date of Last Activity: 2014-11

Date Reported: 2014-11

* This item is not displayed to all credit grantors. It does not impact your credit score as returned on this report; however some lenders may use a different score where it is factored in to the scoring algorithm.

TDCT TR0327

Phone Number: (866)222-3456

Account Number: XXX...802

Association to Account: Joint

Type of Account: Installment

Date Opened: 2011-11

Status: Paid as agreed and up to date

Months Reviewed: 37

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: \$70,000.00

Payment Amount: \$323.00

Balance: \$0.00

Past Due: Not Available

Date of Last Activity: 2014-11

Date Reported: 2014-11

TDCT TR0327

Phone Number: (866)222-3456

Account Number: XXX...803

Association to Account: Joint

High Credit/Credit Limit: \$40,000.00

Payment Amount: \$183.00

Balance: \$0.00

Type of Account:	Installment	Past Due:	Not Available
Date Opened:	2012-02	Date of Last Activity:	2014-11
Status:	Paid as agreed and up to date	Date Reported:	2014-11
Months Reviewed:	34		
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		

TDCT TR0327

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$60,000.00
Account Number:	XXX...801	Payment Amount:	\$276.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Installment	Past Due:	Not Available
Date Opened:	2011-11	Date of Last Activity:	2012-11
Status:	Paid as agreed and up to date	Date Reported:	2012-11
Months Reviewed:	13		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Monthly payments		

TDFS RCS BIRKS 107

Phone Number:	(800)832-3321	High Credit/Credit Limit:	\$5,700.00
Account Number:	XXX...841	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2011-12	Date of Last Activity:	2012-05
Status:	Paid as agreed and up to date	Date Reported:	2012-10
Months Reviewed:	10		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

TDCT TR0535

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$20,000.00
Account Number:	XXX...199	Payment Amount:	\$263.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	1998-02	Date of Last Activity:	2011-07
Status:	Paid as agreed and up to date	Date Reported:	2011-07
Months Reviewed:	06		
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		

CANADIAN TIRE BANK

Phone Number:	(800)459-6415	High Credit/Credit Limit:	\$3,000.00
Account Number:	XXX...818	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2010-11	Date of Last Activity:	2011-06
Status:	Paid as agreed and up to date	Date Reported:	2011-06
Months Reviewed:	05		
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		

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:	723675123 CANADIAN DEALER LEASE SERVICES INC \$64882
Maturity Date:			
Comments:	Security Deposit Unknown		

Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2014-08
Industry Class:		Creditor's Name and Amount:	699053445 ROYAL BANK OF CANADA
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.

2016-06-03	CIBC (905)607-8701
2014-08-13	LUXURY SPORTS CARS (905)265-8500
2014-06-23	CIBC CREDIT CARD SVC (800)465-4653

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.

2017-01-24	BANK OF MONTREAL (877)304-4121
2017-01-17	CANADIAN TIRE BANK (800)459-6415
2017-01-10	TDCT (866)222-3456
2016-05-06	AUTH ECONSUMER REQUE (Phone Number Not Available)
2016-05-06	EQUIFAX PERSONAL SOL (800)871-3250
2016-02-28	CIBC ACCOUNT UPDATE (800)465-2255
2015-01-06	AUTH CPC ECOA (800)267-1177

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.



February 27, 2017

Re: Verification of Employment for David Eden

To Whom It May Concern,

This letter is to confirm that David Eden is contracted through Lannick Technology and currently holds a position at Woodbridge Group as an IT Project Manager. David's contract began on October 31, 2017 and is expected to be renewed for 3-4 years. His pay rate is \$95.00/hour working approximately 80 bi-weekly hours.

This letter is to validate David's employment. If you require anything further, please feel free to contact Sarah Trueman directly at strueman@lannick.com.

Yours truly,

Sarah Trueman

Associate, Recruitment Services

DIRECT: 416-343-3591 | FAX: 416-340-1344



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Date: Feb 24, 2017

This is to certify that:

Name(s): Paramjit Singh Sandhu
Nirmal Sandhu

(collectively "You", "Your")

Current Address: 38 Prudhomme Drive
Brampton, ON
L6R0G9

Qualifies for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust") with the following terms:

Mortgage Amount	\$ 256720
Interest Rate	2.89%
Interest Rate Expiry Date	2018
Term	5
Amortization	30

If the Interest Rate above is filled in with a rate, and the interest rates are lower on the day funds are advanced You will receive the lower rate.

Any time before Your closing date, You can change the Term; the Interest Rate will be adjusted accordingly to the posted rate for that Term at the date of change. A new Pre-Qualification Certificate will then be issued voiding this one.

This pre-qualification is valid for 90 days from the date of this Pre-Qualification Certificate.

Final Approval is subject to:

- 1) confirmation of credit application details (including income);
- 2) confirmation of down payment from non-borrowed sources;
- 3) satisfactory credit investigation;
- 4) no change in, and the accuracy of, the information provided;
- 5) the property to be mortgaged meeting TD Canada Trust's normal lending requirements;
- 6) Canada Mortgage and Housing Corporation or GE Capital Mortgage Insurance Canada approval if required pursuant to TD Canada Trust's normal lending requirements



Additional Conditions:

510 Curran Place, Suite 3101, Mississauga ON
Property being purchased for \$ 320,990.00
Income to be verified as per TD standard guidelines as a condition of mortgage financing.
Pre-approval is valid until tentative closing date, at which time Full/Final Approval is to be done

9435 Mississauga Rd, Brampton ON
Branch location

905 451 6035
Branch telephone number

Per: [Signature]
The Toronto-Dominion Bank