

Worksheet

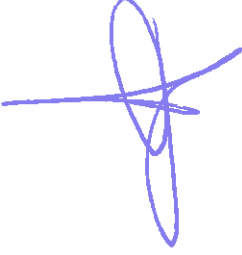
Leasing

Suite: 3709 Tower: PSV2 Date: Apr. 13/17 Completed by: Silvi

Lynobelle D'Silva

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to ^{20%.} 25% payable to Blaney McMurtry LLP in Trust
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). \$1500 + HST
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 57,620.
- ✓ ● 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



Administration Notes:

Lynobelle : (647) 299-0358
(905) 858-2567
bpinto66@gmail.com

1912

1913

1914

1915

1916

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

LYNOBELLE JANET D'SILVA (the "Purchaser")

Suite **3709** Tower **TWO** Unit **9** Level **36** (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.  **20%**

(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;

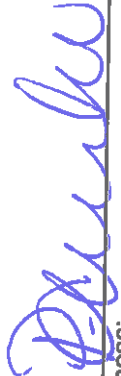
(d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;

(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 10 day of APRIL  **2017**  **2012**.

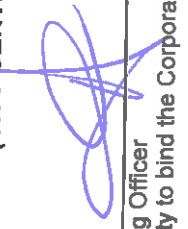

Witness:

Purchaser: **LYNOBELLE JANET D'SILVA**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 13 day of April  **2017**  **2012**.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: 
Authorized Signing Officer
I have the authority to bind the Corporation

2

3

4

PSV2 3709

RESIDENTIAL TENANCY AGREEMENT Ontario

1. This agreement is made on 11/11/2011 between:

Landlord

Lynobelle D'Silva & Bryan Pinto
Name

510 Curran Place Suite # 3709
Address

Mississauga, Ontario
City

L5B 0J8
Postal Code

Phone: (home) (905) 858-2567

Phone: (cell) (647) 299-0358 Bryan

Phone: (647) 703-5889 Lynobelle

Email: lynobelle@gmail.com

Tenant(s)

Bashar Frangool & Farah Toma
Name(s)

Child: Maryam Bashar (daughter 7yrs)
the premises Bashar Frangool & Farah Toma + One

Type of Property:

Two Bedroom Condominium

Only those tenants and occupants named are allowed to live in the premises without written consent of the landlord.

PREMISES

- 2.

510 Curran Place
Street

3709
Suite Number

Mississauga, Ontario
City/Town

L5B 0J8
Postal Code

Tenant's Phone Number: (cell) (647) 444-2555 Bashar

(cell) (647) 554-8222 Farah

Email Address: Bashar.Frangool@yahoo.com

EMERGENCY CONTACT

3. Next of Kin:

4. The current agent or property manager for the landlord:

PROPERTY MANAGER OR AGENT

Charlie Mendes, Anthony McCombe & Ron Lee / Toronto Renting Guide
Name

4716 Yonge Street Toronto, Ontario M2N 5M4
Address

charlie@renting416.com ron@renting416.com anthony@renting416.com
Phone: (416) 899-6920

(647) 291-5432 (647) 217-8060

20 B1-1

WHO TO
SERVE

☒ the landlord/owner (and/or) ☒ the agent or property manager

BF

AGREEMENT
BEGINS

6. The tenancy is for a fixed term, beginning on the 1st day of May, 2017. The occupancy is the 1st of May, 2017. The tenancy ends on the anniversary date of 30th day of April, 2018.

BF

RENT

7. The tenant will pay rent of \$1,800.00 per month by:

☐ Cash ☒ Cheque ☐ Other

BF

1st day of each month

Lynobelle D'Silva

BF

RENT
INCREASE

On-site sets provided rent guidelines annually, provided in August. Rent increase by landlords can only occur once every 12 months and 90 days written notice is required. These increases must abide by the annual professional guidelines. If the landlord wishes to increase the rent beyond the guidelines, an application to the Landlord and Tenant Board must be filed to obtain permission.

BF

Note: Rent increase rules only apply to an existing tenancy. After the tenant moves out, the landlord is able to increase the rent to whatever the market will bear.

RENT
INCLUDES

8. The following items, appliances, and services are included in the rent: (Check only those things that are included and provide additional information if required.)

☒ stove	☒ natural gas	☐ sewage disposal
☒ refrigerator	☐ cable service	☒ other (define) <u>Locker</u>
☒ laundry facilities	☒ heat	<u>Level 6th Floor</u>
☒ dishwasher	☒ water & tank rental	<u>Room: B1 Locker # 12</u>
☐ furniture	☒ garbage collection	
☐ carpets	☐ electricity	
☐ window coverings	☒ parking # of spaces <u>1</u> level # <u>P2 Spot # 94</u>	

☐ Lawn care	☒ Late payment charges	
☐ Snow removal	☒ Returned cheque charges	
☒ Garbage removal	☐ Parking @ \$ _____ / month	# of spaces _____
☒ Tenant insurance		

BF

Landlord Initials

BF

Tenant(s) Initials

121-2

10. [X] \$3,600.00 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066 2067 2068 2069 2070 2071 2072 2073 2074 2075 2076 2077 2078 2079 2080 2081 2082 2083 2084 2085 2086 2087 2088 2089 2090 2091 2092 2093 2094 2095 2096 2097 2098 2099 2100 2101 2102 2103 2104 2105 2106 2107 2108 2109 2110 2111 2112 2113 2114 2115 2116 2117 2118 2119 2120 2121 2122 2123 2124 2125 2126 2127 2128 2129 2130 2131 2132 2133 2134 2135 2136 2137 2138 2139 2140 2141 2142 2143 2144 2145 2146 2147 2148 2149 2150 2151 2152 2153 2154 2155 2156 2157 2158 2159 2160 2161 2162 2163 2164 2165 2166 2167 2168 2169 2170 2171 2172 2173 2174 2175 2176 2177 2178 2179 2180 2181 2182 2183 2184 2185 2186 2187 2188 2189 2190 2191 2192 2193 2194 2195 2196 2197 2198 2199 2200 2201 2202 2203 2204 2205 2206 2207 2208 2209 2210 2211 2212 2213 2214 2215 2216 2217 2218 2219 2220 2221 2222 2223 2224 2225 2226 2227 2228 2229 2230 2231 2232 2233 2234 2235 2236 2237 2238 2239 2240 2241 2242 2243 2244 2245 2246 2247 2248 2249 2250 2251 2252 2253 2254 2255 2256 2257 2258 2259 2260 2261 2262 2263 2264 2265 2266 2267 2268 2269 2270 2271 2272 2273 2274 2275 2276 2277 2278 2279 2280 2281 2282 2283 2284 2285 2286 2287 2288 2289 2290 2291 2292 2293 2294 2295 2296 2297 2298 2299 2300 2301 2302 2303 2304 2305 2306 2307 2308 2309 2310 2311 2312 2313 2314 2315 2316 2317 2318 2319 2320 2321 2322 2323 2324 2325 2326 2327 2328 2329 2330 2331 2332 2333 2334 2335 2336 2337 2338 2339 2340 2341 2342 2343 2344 2345 2346 2347 2348 2349 2350 2351 2352 2353 2354 2355 2356 2357 2358 2359 2360 2361 2362 2363 2364 2365 2366 2367 2368 2369 2370 2371 2372 2373 2374 2375 2376 2377 2378 2379 2380 2381 2382 2383 2384 2385 2386 2387 2388 2389 2390 2391 2392 2393 2394 2395 2396 2397 2398 2399 2400 2401 2402 2403 2404 2405 2406 2407 2408 2409 2410 2411 2412 2413 2414 2415 2416 2417 2418 2419 2420 2421 2

- 4 21 22

1253

of the tenancy is recommended. If an inspection report is prepared, it shall form part of the agreement for the property and the landlord shall provide a copy of it to the tenant. The landlord shall also provide a copy of the report to the local authority in the area of the property or keeping the property in a manner that is not contrary to the provisions of the Act.

- [] A form of inspection report is attached to the agreement.
[x] An inspection report is not attached.

11. The landlord and tenant promise to comply with the conditions set out in Schedule "A." The tenant acknowledges receipt of the rules of the residential premises and residential property which are attached hereto as Schedule "A."

12. **If the rent is unpaid one day after the due date, the landlord has the right to file an application to the Landlord and Tenant Board for rent arrears. If the tenant does not pay the rent within two weeks, eviction can occur.**

115

13. **All Notices to Terminate must be in writing. The tenant must give 60 days notice in writing to the landlord before the rent is due. If it is the landlord terminating the tenancy, depending on the situation, he or she must allow tenants the following notice periods:**

12-1

Note: A term may not end a sentence; the fixed term lease based on legitimate persons in society, limited on the expiration of the fixed term, is a term.

14. This document is for the benefit of and is binding on the undersigned and their heirs, assigns, administrators, and estates.

15. Any or all parties signing this document shall be jointly and severally responsible for all covenants and conditions.

Attachments (Initials required)

PL
PL
PL

Other _____

SIGN BOTH COPIES SEPARATELY.

Date 07 APRIL 2017

Landlord's signature

LYNOBETUE DILV4
Print name

Date APR 10 2017

Tenant's signature

BALLY FRINGS
Print name

Date _____

Tenant Signature

Print name

Date _____

Tenant's signature

Print name

Schedule "A"

The following conditions apply where the relationship of landlord and tenant exists, regardless of any agreement, declaration, lease, waiver, or other statement to the contrary:

Conditions:

1. Assign or Sublet

The tenant may assign or sublet the residential premises to another person with the consent of the landlord. If this tenancy agreement is for a fixed length of 6 months or more, the landlord must not arbitrarily or unreasonably withhold consent to assign or sublet. Under an assignment a new tenant must assume all of the rights and duties under the existing tenancy agreement, at the same rent. The landlord must not charge a fee or receive a benefit, directly or indirectly, for giving this consent.

If a landlord unreasonably withholds consent to assign or sublet or charges a fee, the tenant may apply to the Landlord and Tenant Board for arbitration. If the lease is broken within the first 12 months of the term, the ten-month cap on the fee is not applicable.

2. Repairs

(a) Landlord's Duties:

The landlord must provide and maintain the residential premises and residential property in a reasonable state of decoration and repair, including the residential premises and the residential property suitable for occupation by a reasonable tenant. The landlord must comply with health, safety, and building standards applied to ten

If the landlord is required to make a repair to comply with the above duties, the tenant may discuss it with the landlord. If the landlord refuses to make the repair, the tenant may apply to the Landlord and Tenant Board for the completion and costs of the repair.

(b) Tenant's Duties:

The tenant must maintain ordinary health, cleanliness, and sanitary standards throughout the residential premises and residential property. The tenant must take the necessary steps to repair damage to the residential premises and residential property caused by a willful or negligent act or omission of the tenant or invited guests of the tenant. The tenant is not responsible for reasonable wear and tear to the residential premises.

If the tenant does not comply with the above duties, the landlord may discuss the matter with the tenant and may seek a consent order with the approval of the Landlord and Tenant Board for the cost of repairs, service, Notice of Termination,

(c) Emergency Repairs:

The landlord must post the name and telephone number of the designated contact person for emergency repairs.

The tenant must make at least two attempts to notify the person designated by the landlord, and give a reasonable time for completion of the emergency repairs by the landlord.

If the emergency repairs are still required, the tenant may undertake the repairs and deduct the cost from the next month's rent, provided a statement of account and receipts are given to the landlord. The landlord may take over completion of the emergency repairs at any time.

- (i) major leaks in the pipes or roof,
- (ii) damaged or blocked water or sewer pipes or plumbing fixtures,
- (iii) repairs to the primary heating system, and
- (iv) defective locks that give access to the residential premises.

3. Occupants and Invited Guests

- (a) The landlord may not stop the tenant from having guests in the residential premises under reasonable circumstances. If the number of permanent occupants is

unreasonable, the landlord may discuss the issue with the tenant and may serve a

Notice of Termination. Disputes regarding the notice may be resolved through arbitration with the assistance of the Landlord and Tenant Board.

- (b) If the tenant lives in a hotel, the landlord may impose reasonable restrictions on invited guests and reasonable extra charges for overnight accommodation of invited guests.

4. Locks

Unless the tenant agrees, the landlord may change or add a lock or security device (for example, a door chain) to residential premises unless both agree, or unless ordered by an arbitrator. In an emergency, the landlord may change the lock on the main door of the residential property and the tenant may change a defective lock on the residential premises and promptly provide the other party with a copy of the lock key.

5. Entry of Residential Premises by the Landlord

- (a) For the duration of this tenancy agreement, the residential premises are the tenant's home and the tenant is entitled to privacy, quiet enjoyment, and to exclusive use of the residential premises.

(b) The landlord may enter the residential premises only if one of the following applies:

- (i) The landlord gives the tenant a written notice which states why the landlord needs to enter the residential premises and specifies a reasonable time not sooner than 24 hours and not later than 72 hours from the time of giving notice; entry must only occur during daylight hours (8 a.m. to 8 p.m.).
- (ii) There is an emergency.
- (iii) The tenant gives the landlord permission to enter at the time of entry or not more than one month before the time of entry for a specific purpose.
- (iv) The tenant has abandoned the residential premises.
- (v) The landlord has the order of an arbitrator or court saying the landlord may enter the residential premises.
- (vi) The landlord is providing maid service to a hotel tenant at a reasonable time.

6. Pets and Smoking

If the tenancy agreement does not permit smoking in the rental unit, the landlord has the right to give a Notice of Termination if the tenant smokes. If pets on the premises are dangerous, cause allergic reactions or cause problems for other tenants or the landlord, the landlord has the right to file a Notice of Termination. *Residential Tenancies Act* s. 29(1)(b) and s. 29(1)(c).

7. Application of the Residential Tenancies Act

The terms of this tenancy agreement and any changes or additions to the terms may not contradict or change any right or duty under the Residential Tenancies Act or a regulation made under the act and to the extent that a term of this tenancy agreement does contradict or change a right or duty under the Residential Tenancies Act or a regulation made under the act the term of this tenancy agreement is void.

Any change or addition to this tenancy agreement must be agreed to in writing and initiated by both the landlord and tenant and must be reasonable. If a change is not agreed to in writing, is not initiated by the landlord and tenant, or is not reasonable it is not enforceable.

8. Arbitration of Disputes

Despite any other provision of this tenancy agreement, under the Residential Tenancies Act a tenant has the right to apply for arbitration to resolve a dispute.

9. Additional Terms

The tenants may have all utilities in their name before possession of the property and provide confirmation prior to key release.

Tenant does have content insurance in their name before possession of the property.

Tenant must abide by all the Rules and Regulations provided by (property) management.

Tenant must register with building management prior to taking possession of the rental unit.

Tenants will be held responsible for all keys and must replace all own cost if lost or stolen.

Landlord's signature

Lynobelle Davis

Print name

Date

07 April 2017

Tenant Signature

MAH

Print name

Date

12 April 2017

Tenant Signature

Dishar Kojic

Print name

Date

FIRST CANADIAN PLACE
100 KING STREET WEST, B2 LEVEL
TORONTO, ONT., CANADA M5X 1A3

Canadian Dollar Money Order
Mandat en dollars Canadiens

- not exceeding
- n'excédant pas

\$2,500 Cdn.

Pay to the order of
Payez à l'ordre de

Amacion City Centre Seven New Development \$ 1,695.00

BANK OF CANADA	1111169500
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Lyubovelle Distive,

for Bank of Montreal/pour la Banque de Montréal
Montreal, Canada/Montréal, Canada

Purchaser's Name/Nom de l'acheteur

PSV2 - Suite 3709 (Leving Avenue Met)

Purchaser's Address/Adresse de l'acheteur

/100 Canadian Dollars Canadiens

William
President and Chief Executive Officer, BMO Financial Group[®]

William A. Downe

06 "12306758702000 :1700"25690:1

PSV2 # 3709 Leasing fee

1941 6/10/60 6.058 17 2729

PSV2 3799 Tenant's ID



Government of Canada
Gouvernement du Canada

PERMANENT
RESIDENT CARD

CARTE DE RÉSIDENT
PERMANENT



FRANGOOL
BASHAR WALEED B

ID No/No ID
6287 - 9564

Sex/ Sexe
M

Nationality/ Nationalité
IRQ

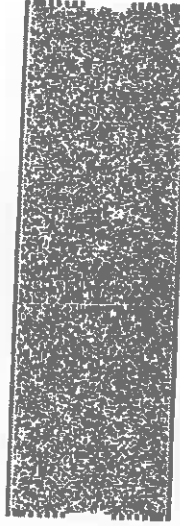
Date of Birth /
Date de naissance
22 DEC / DEC 77

Expiry/Expiration
30 OCT / OCT 18



Canada

PA1835302



182 cm
12 09 2013
FRANK BROWN / BRUNS
TORONTO
Expiry/Expiration 30/10/18

CACANPA18353029<62879564<<<<<5
7712223M1810301IRQ<131030<01<1
FRANGOOL<<BASHAR<WALEED<B<<<<<

PSV2 3709 first + last month rent



Invoice #

1230

1-May-17

Service address:

510 Curran Place
Suite # 3709

Mississauga, Ontario L5B 0J8

Bill to:

Lynobelle D'Silva
7097 Branigan Gate

Mississauga, Ontario L5N 7

QUANTITY	DESCRIPTION	UNIT PRICE	AMOUNT
1	Property Rental Service 510 Curran Place Suite # 3709 Mississauga, Ontario L5B 0J8 Tenants has paid first and last month's rent deposit \$1,800 x 2 = \$3,600 The landlord will pay Toronto Renting Guide separately a fee of one month's rent + hst	3,600.00	3,600.00
		SUBTOTAL	3,600.00
		HST 13%	0.00
			\$3,600.00
		MAKE ALL CHECKS PAYABLE TO: Toronot Renting Guide	
		PAY THIS AMOUNT	

DIRECT ALL INQUIRIES TO:

Charlie Rendes
416-899-6920
charlie@renting416.com

first approx 1201 + 1217 8098 2034



FEAS, Chemical Engineering

January 13, 2017

Private and Confidential

Farah Toma
310 Burnhamthorpe road west , unit 805
Mississauga, ON
L5B 4P9

Re: Offer of Employment - Graduate Assistant - Masters (CHE200 - ChemEng Fundamentals Tutorials),
Dr. Farhad Ein-Mozaffari

Dear Farah Toma,

Congratulations! On behalf of Ryerson University I am pleased to offer you the opportunity as a/an
Grad.Assist.- M 1-2 in FEAS, Chemical Engineering, for the Winter 2016/2017 Academic Term.

Please carefully read and consider the following terms and conditions of the offer.

1. Union Membership

This position is represented by the Canadian Union of Public Employees (CUPE) Local 3904, Unit 3. This offer and the terms specified are in accordance with the terms defined in the collective agreement. An electronic copy of the Collective Agreement can be found on Human Resources website at ryerson.ca/hr/collective-agreements.

2. Dates of Appointment

The start date of your appointment is January 27, 2017 and the end date of your appointment is April 8, 2017. Please confirm specific work time(s) and location(s) with your recruiter or your supervisor.

3. Compensation

The rate of pay before deductions (gross) for this opportunity is \$43.41 per hour and will be paid on a bi-weekly deferred basis. Additional information related to payroll including pay dates is found at ryerson.ca/hr/payroll.

4. Benefits

You will be entitled to receive statutory required benefits of Canadian Pension Plan (CPP), Employment Insurance (EI) and Worker's Compensation.

5. Vacation

In addition to your rate of pay, you will receive statutory 4% vacation pay per hour.

6. Workload and Hours of Work

The total contract hours of work for this opportunity are 97.50. You will need to confirm this and your work

schedule with your supervisor on your first day of employment.

7. Duties and Obligation

As a/an Grad.Assist.- M 1-2, you are expected to discharge the duties and obligation as per Article 12 of CUPE Local 3904 – Unit 3 Collective Agreement. Details of these responsibilities pertaining to this opportunity are provided on the last page of this agreement.

8. Ending Employment

You and/or the University may terminate (end) your employment prior to expiry of the contract upon providing written notice, in accordance with Article 16 or Article 17 of the CUPE Local 3904 – Unit 3 Collective Agreement.

9. University Policies

As an employee at Ryerson University you are expected to know and abide by the University Senate Academic policies available at ryerson.ca/senate/policies as well as University policies and procedures available at ryerson.ca/policies.

10. Employment Requirements

In accordance with the current policies of Ryerson University and your Collective Agreement, this offer and continued employment thereafter is conditional of the following:

- a. If you have not done so already, you are required to complete the mandatory eLearning for the Accessibility for Ontarians with Disabilities Act (AODA) and separately the Workplace Violence Prevention and Response within two (2) weeks of your appointment start date. To access the learning modules, go to ryerson.ca/hr/new_employees and navigate to "Getting Started", "Complete the mandatory eLearning". You will need your my.Ryerson user ID and password. Upon completion of each course, print your certificate and provide copies to your manager within two (2) weeks of your appointment start date.
- b. It is critical to Ryerson's success to remove barriers and promote the inclusion of all Ryerson employees including those from equity seeking groups. If you have not already done so, you are required to complete the Diversity Self-Identification in eHR. Your information will help us determine where we are now so we can set realistic equity, diversity and inclusion goals and measure our progress. While you might not identify as a member of an equity group, or may not want to answer all of the questions, we still need you to complete the Diversity Self-Identification. You have the option to select "Prefer not to answer" or "No" for each identification question. Visit ryerson.ca/diversityselfid for more information and instructions.
- c. You may be required to validate your academic qualifications through the provision of original transcripts no later than four (4) weeks from the date of your original appointment consistent with Article 11.05.C of the Collective Agreement. This requirement is waived for any subsequent appointments. If you have enhanced your academic credentials since your original appointment, you are required to validate this enhanced academic qualification through the provision of original transcripts no later than four (4) weeks from the date of this appointment. You will coordinate this with your recruiter.
- d. You are required to be legally authorized to work in Canada, prior to the start of this contract and for the entire duration of this employment offer with the University. It is your responsibility to obtain necessary work permits, including any extensions. It is understood and agreed that you will pay all costs and expenses that may be incurred in obtaining authorization for work, including but not limited to work permits.
- e. As a new or previous employee returning to Ryerson, you are required to provide a verified form of your date of birth and Social Insurance Number. In addition, if you are not a Canadian Citizen or a permanent resident of Canada, you will need to submit proof of your entitlement to work in Canada.

You will coordinate this with your recruiter before your start date.

Ryerson may, in its sole discretion, revoke this offer of employment if you fail to satisfy any of the conditions specified above including your eligibility to work.

We look forward to having you join our team and hope that you will find your experience at Ryerson both challenging and rewarding. Your supervisor is Farhad Ein-Mozaffari.

Please signify your acceptance of this position, and its terms and conditions by acknowledging your acceptance electronically, on-line no later than January 27, 2017. Your acceptance of this employment offer on or before the expiration date is considered acknowledgment that you, Farah Toma, have had adequate and reasonable opportunity to review the terms and conditions specified above to work at Ryerson University. Should you have questions pertaining to this offer, please contact Louise Lichacz in FEAS, Chemical Engineering, at 416/979-5000 EXT 5217.

Sincerely yours,

Louise Lichacz
Administrative Coordinator - Chemical Engineering
FEAS, Chemical Engineering

Responsibilities and Expected Hours of Work Breakdown for this Opportunity

15.0 Hours/Term Preparation for classes; preparation of written or audio-visual materials; revising and maintaining course related material.

40.0 Hours/Term Serving as tutor; leading discussions.

40.0 Hours/Term Assisting in the grading of tests, lab sets, essays and term papers. Proctoring tests, midterms and quizzes.

2.5 Hours/Term Performing invigilation duties for mid-term or final exams as required.

97.50 Estimated Total Hours of Work*

*Actual hours may vary at offer time dependent on qualifications and determined rate of pay. Employees can work up to a maximum of 130 hours per semester or 390 hours per academic. Employees shall not be guaranteed work and when not on assignment they shall not receive any pay or payment in lieu of benefits.

Class Schedule:

Section 1,2 3 : Mondays 14:00 - 16:00

Notice About Online Acceptance of Employment Letter

Your acceptance of this employment offer electronically, online on or before January 27, 2017, is considered acknowledgment that you, Farah Toma, have had adequate and reasonable opportunity to review the terms and conditions specified above as a/an Grad.Assist. - M 1-2 at Ryerson University.

If you are a new or returning employee to Ryerson, you will receive your Ryerson employee identification number through e-mail after accepting this offer and before the start of the course, processing time dependent. You will need this information to activate your Ryerson online identity that will be used to access the my.Ryerson Portal, e-mail, Brightspace (D2L), eHR, RAMSS, etc.



Equifax Credit Report and Score TM as of 04/01/2017

Name: Bashar B. Frangool

Confirmation Number: 3887592040

Credit Score Summary

Where You Stand

The Equifax Credit Score TM 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 very good. Based on this score, you should be able to qualify for credit with competitive interest rates, and a wide variety of credit offers should be available to you.

731 | Very Good

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

What's Impacting Your Score

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

- Number of inquiries in previous 12 months.
- Number of telco inquiries in the last 12 months.
- Total number of telco inquiries.

Your Loan Risk Rating

731 | Very Good

Your credit score of 731 is better than 32% of Canadian consumers.

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

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

- You may be able to obtain higher than average credit limits on your credit card.
- Many lenders may offer you attractive interest rates and offers.
- You may qualify for some special incentives and rewards that aren't always offered to the general public.

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.

The Bottom Line :

Delinquency Rates*

55%		33%		21%		11%		5%		2%		1%		1%	
															
300-499	500-549	550-599	600-649	650-699	700-749	750-799	800+								

Credit Inquiries to the File

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

2016-12-07	HSBC BK CAN TR 10082 (905)608-0115
2016-10-04	BELL MOBILITY (800)509-9904
2016-07-05	HSBC BANK CANADA (Phone Number Not Available)
2016-06-30	HSBC BANK CANADA (Phone Number Not Available)
2016-05-04	HSBC BK CAN TR 10860 (604)216-2000

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

2017-03-09	TDCT (866)222-3456
2017-02-28	HSBC BANK CANADA (866)406-4722
2016-11-01	HSBC BANK CANADA (Phone Number Not Available)

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

Complete and submit a [Consumer Credit Report Update Form](#) to Equifax.

By mail:

Equifax Canada Co.
Consumer Relations Department
Box 190 Jean Talon Station
Montreal, Quebec H1S 2Z2

By fax: (514) 355-8502

Equifax will review any new details you provide and compare it to the information in our files. If our initial review does not resolve the problem, we will contact the source of the information to verify its accuracy. If the source informs us that the information is incorrect or incomplete, they will send Equifax updated information and we will change our file accordingly. If the source confirms that the information is correct, we will not make any change to our file. In either case, you may add a statement to our file explaining any concerns you have. Equifax will include your statement on all future credit reports we prepare if it contains 400 characters or less.

If Equifax changes our file in response to your request, we will automatically send you an updated credit report to show you the changes. At your request, we will also send an updated credit report to any of our customers who received one within 60 days before the change was made.

PSV2 3709



Canada Trust

TD Canada Trust
80 Copper Creek Drive
Markham, Ontario L6B 0P2
T: 905 472 3677 F: 905 472 3453

Date: September 16th, 2016

Subject: Amacon Development (City Centre) Corp PSV2
Dwelling Unit 9, Level 36
Suite 3709, 510 Curran Place, Mississauga ON

Mortgage Amount: \$304,720

To Whom it May Concern,

This is to confirm that Mrs. Lynobelle D'Silva has the financial resources to purchase the above mentioned property.

Should you have any questions or concerns please contact the undersigned.

Sincerely,

Raja Paul
Manager, Residential Mortgages
T: 416-435-8854
F: 416-946-1751
www.rajapaul.com



Member of TD Bank Financial Group

