

Worksheet

Leasing

Suite: 1704 Tower: PSV 1 Date: May 18/17 Completed by: _____
Lisette pereira

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 ²⁰⁻¹⁻ N/A Provided @ occupancy
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. \$1,695. Draft NO. 889988
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 35,816.
- ✓ ● Copy of Tenant's ID Rec'd May 29/17
- ✓ ● Copy of Tenant's First and Last Month Rent Rec'd May 29/17
- ✓ ● 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:

(905) 302-3432

Invoice Receipt for \$1,695

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

Suite **1704** Tower **ONE** Unit **4** Level **16** (the "Unit")

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

Insert:

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


- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty percent (20%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the 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 18th day of May 2017.


Witness:


Purchaser: **Lisette Pereira**

THE UNDERSIGNED hereby accepts this offer.

DATED at _____ this _____ day of _____ **2017**.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

OREA Ontario Real Estate Association
Form 400
for use in the Province of Ontario

Agreement to Lease
Residential

Toronto
Real Estate
Board

This Agreement to Lease dated this 16 day of May, 2017
TENANT (Lessee), Aiena Marciskaya & Anton Tiourin
(Full legal names of all Tenants)
LANDLORD (Lessor), Lisette Pereira
(Full legal name 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:
4011 Brickstone Mews 1704 Mississauga Ontario L5B 0J7
2. **TERM OF LEASE:** The lease shall be for a term of One Year commencing 25th May 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 Canadian Dollars (CDN\$ 1,600.00) 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 _____ (Herewith/Upon acceptance/as otherwise described in this Agreement) by negotiable cheque payable to KINGSWAY REAL ESTATE BROKERAGE "Deposit Holder" in the amount of Three Thousand Two Hundred Canadian Dollars (CDN\$ 3,200.00) 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 this 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: Single Family Residence

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 checked="" 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 type="checkbox"/> | <input type="checkbox"/> |
| Hot water heater rental | <input type="checkbox"/> | <input type="checkbox"/> | Other: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| Water and Sewerage Charges | <input 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): AM/AT

INITIALS OF LANDLORD(S): LP

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7. **PARKING:** 1 parking

8. **ADDITIONAL TERMS:**

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant until **8** p.m. on the **18** day of **May**, **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 counteroffer, 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)
Email Address: **liraymond@yahoo.com**
(For delivery of Documents to Landlord)

FAX No. (For delivery of Documents to Tenant)
Email Address: **haikhan64@gmail.com**
(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 is made available by the Landlord and Tenant Board and available at www.tlb.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):

AM/AT

INITIALS OF LANDLORD(S):

LP



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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:

(Witness) _____
(Witness) _____
(Witness) _____

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

A. Tiourin
(Landlord or Authorized Representative)
Maretskaya
(Tenant or Authorized Representative)
(Guarantor)

● DATE 2017/05/16
(Seal)
● DATE 2017/05/16
(Seal)
● DATE _____
(Seal)

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:

(Witness) _____
(Witness) _____

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

Lisette Pereira
(Landlord or Authorized Representative)
B312176C808D492
(Landlord or Authorized Representative)

5/17/2017
(Seal)
DATE
(Seal)
DATE

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) _____ DATE _____ (Seal)

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes hereby made by written was finally acceptance by all parties at _____ a.m./p.m. this 17th day of May, 2017.

Lisette Pereira
(Signature of Landlord or Tenant)
B312176C808D492

INFORMATION ON BROKERAGE(S)	
Listing Brokerage	KINGSWAY REAL ESTATE BROKERAGE, BROKERAGE
RAYMOND LI	Tel.No. 905-268-1000
(Salesperson / Broker Name)	
Co-op/Tenant Brokerage	CENTURY 21 INNOVATIVE REALTY INC.
ABDUL HAI KHAN	Tel.No. (905) 270-8100
(Salesperson / Broker Name)	

ACKNOWLEDGEMENT

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

Lisette Pereira
(Landlord)
B312176C808D492...
DATE 5/17/2017
(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.

Maretskaya
(Tenant)
A. Tiourin
(Tenant)
DATE 2017/05/16
DATE 2017/05/16
Address for Service _____
Tel.No. _____
Tenant's Lawyer _____
Address _____
Email _____
Tel.No. _____ FAX No. _____

FOR OFFICE USE ONLY	
COMMISSION TRUST AGREEMENT	
To: Cooperating Brokerage shown on the foregoing Agreement to Lease: In consideration for the Cooperating 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:
<i>Raymond Li</i> (Authorized to bind the Listing Brokerage)	<i>[Signature]</i> (Authorized to bind the Cooperating Brokerage)

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**Schedule "A" to Agreement to Lease
4011 Brickstone Mews #1704**

Page 1 of 2

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.

Tenant agrees and acknowledges that he/she is responsible to deliver the rental payment to the Landlord on or before the first day of each rental period or extension of the original lease. For convenience purposes, tenant shall provide post dated cheques to Landlord for the term of the lease when taking possession of the property.

Tenant agrees to set up hydro account on the day possession starts and further agrees to pay all utility used during the whole lease terms and any extension thereof, Tenant agrees to show proof of utility accounts before accepting possession.

Tenant shall solely be responsible for his personal property located in the rented premises and shall obtain Tenant Insurance for liability of no less than One Million and should cover their own contents; Tenant agrees to maintain Tenant insurance at the entire tenancy and any extension thereafter. Tenant agrees to show proof of such insurance prior to be given keys to the property and on renewal of the lease.

Landlord shall not in any event whatsoever be liable for or be responsible for any personal injury or death that may be suffered or sustained by the Tenant or any member of the Tenant's family, his guests, or any other person who may be upon the rented premises; or any loss of or damage or injury to any property including cars and contents thereof belonging to the Tenant or to any member of the Tenant's family, his guests, or to any other person while such property is on the rented premises.

Tenant covenants to maintain, keep and leave the premises in any ordinary state of cleanliness and to repair any damage caused to the premises by his wilful or negligent conduct or that of person who are permitted on the premises by the Tenant, except to normal wear and tear.

Tenant shall not have the right to assign or sublet the whole or any part of the premises without the written consent of the Landlord; In the event that the Landlord consents to such assignment, the Tenant agrees to be responsible for all necessary charges such as commission / administrative costs for drawing up a new lease (one month rent + HST).

Only persons named on rental application form have the right to reside on the premises, additional persons whether temporary or long term should be approved by Landlord in writing before occupying.

Tenant hereby warrants that no one will be allowed to smoke inside the premises.

Tenant hereby agrees not to keep pets inside the premises.

Tenant agrees to pay a \$200 deposit for two unit key, one mailbox key, one locker room key and two fobs. Such deposit shall be refundable at the end of the lease when all these items are returned to the Landlord.

Tenant covenants and agrees that the premises is to be used for Single Family Residential and will not be used for any illegal activity; Tenant further agrees to not to run any sort of business such as home day care, Airbnb or short term rentals using the property.

Tenant agrees to be responsible for booking the elevator with building management for moving in and out subject to building elevator schedule. This has no impact on the lease commencement or termination date.

A. Tourin

(Tenant)

A. Moraskaya

DocuSigned by:

Lisette Pereira

(Landlord) 176C608D482...



Form 401
for use in the Province of Ontario

Schedule B
Agreement to Lease – Residential

Toronto
Real Estate
Board

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

TENANT (Lessee), Hena Maretskaya / Anton Tsvetkov, and
Lisette Pereira

LANDLORD (Lessor), 4011 Brickstone Mews #1704

for the lease of 16 May 2017
dated the 16 day of May, 2017

The Tenant and Landlord hereby acknowledge and agree that, in accordance with Section 27 of the Real Estate & Business Brokers Act 2002, Kingsway Real Estate Brokerage [hereinafter referred to as "the Brokerage"] will place the deposit from this Agreement to Lease into the Brokerage's statutory Real Estate Trust Account at TD Canada Trust and no interest shall be earned, received or paid on the the deposit.

Tenant shall submit the deposit by certified cheque, bank draft, or money order only, payable to Kingsway Real Estate Brokerage, within twenty-four (24) business hours of acceptance of Agreement to Lease.

The Parties acknowledge that information provided by any Real Estate Salesperson or Real Estate Brokerage shall NOT be construed as expert legal advice, tax advice, advice on zoning changes, engineering advice, or environmental advice, and parties acknowledge that the Salesperson and the brokerage have advised parties to seek independent professional advice on any of the above matters and concerns.

Unless otherwise stated in this Agreement, the Landlord represents that the Property is not subject to and Local Improvement Charges, or special charges, and that the Landlord has not received any notification of future changes which may affect the Property. The portion of any such charges which may be outstanding or levied in respect to the Property shall be adjusted in favour of the buyer upon completion of this transaction.

Unless otherwise stated in this Agreement, the chattels (if any) which are included in the Lease Price are being leased in "as is" condition, without warranty.

The Tenant and Landlord hereby give permission to both Real Estate Brokerages so named in this agreement to use information relating to the Lease of the subject property, including the price, in future marketing materials and for the purpose of Market Evaluations.

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

INITIALS OF TENANTS:

AM AT

INITIALS OF LANDLORD(S):

DS UP

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Schedule "A" to Agreement to Lease
4011 Brickstone Mews #1704
Page 2 of 2

Tenant agrees to pay the Landlord a service charge of \$50.00 for each and every cheque that is NSF.

Tenant agrees to obtain written consent from the Landlord with respect to any physical changes of the leased premises; such as painting, wallpaper and broom etc. No taping of poster to the wall or to any doors on the subject property. Normal hanging of wall decorations or wall-mount televisions are permitted provided it is patched up at the end of the Lease at Tenant's own expense.

Landlord shall ensure that appliances, electrical, mechanical, HVAC and plumbing systems, as well as all appliances are in normal working order at the commencement of the lease, any existing defects or malfunctions of the property and its chattels or fixtures shall be reported to landlord within 72 hours of Tenant being given possession by email or in writing.

In the event of any breakdown of appliances, electrical, mechanical, HVAC or plumbing system, Landlord will not be liable or responsible for damages, personal discomfort or any illness arising therefrom but the Landlord will carry out all necessary repairs or replacements in a reasonable time promptly and with best efforts; Tenant agrees to pay the entire cost of repair or first \$100 whichever is less per incident if it is due to normal wear and tear, Landlord agrees to cover the balance. In the case of repair or replacement is required due to Tenant's negligence or wilful damage, the Tenant agrees to be responsible for the entire cost of the repair or replacement.

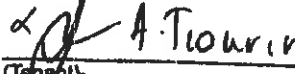

Tenant acknowledges that under the Tenant Protection Act Section 20(1), the Landlord has the right to enter the rented premises within 8:00 a.m. to 8:00 p.m. Landlord or his Agent will give 24 hours written or email notice to the Tenant before entering. Tenant further acknowledges that he/she cannot change the lock or add any additional lock on the rented premises.

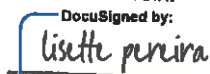
Tenant acknowledges that 60 days before the Lease expires; Tenant must inform the Landlord of his/her intention to renew the Lease. If the tenant decided to terminate the tenancy, the tenant must give the landlord at least 60 days written notice. The termination date must be the last day of the rental period.

Tenant further agrees to allow the Landlord to show the unit to prospective tenants during reasonable hours, being between 8:00am to 8:00 pm, commencing 60 days prior to expiry of this lease upon being provided 24 hour notice in writing or by email. Tenant further agrees to allow the Landlord or his agent to install a lock box on the property during the showing period. Tenant should not refuse any showing appointments if proper notice is provided.

The parties hereto consent and agree to the use of electronic signature pursuant to the Electronic Commerce Act 2000, S.O. 2000, c17 as amended from time to time with respect to this Agreement and any other documents respecting this transaction.

This Agreement to Lease is conditionally accepted with the condition of Tenant satisfying the Landlord concerning the personal credit worthiness of the Tenant. The Tenant hereby consents to having the Landlord conduct or cause to be conducted a personal and/or credit investigation in respect to the Tenant. Unless the Landlord gives notice in writing delivered to the Tenant personally or in accordance with any other provisions for the delivery of notice in this Agreement to Lease or any Schedule thereto not later than 11:59pm on the second business day after the acceptance of this offer, that this condition is fulfilled, this Offer shall be null and void and the deposit shall be returned to the Tenant in full without deduction. This condition is included for the benefit of the Landlord and may be waived at the Landlord's sole option by notice in writing to the Tenant as aforesaid within the time period stated herein.


(Tenant) A. Tiouarin

A. Maletsky

DocuSigned by:

(Landlord) Lisette Pereira
8C808D492...

Rental Application
Residential

Toronto
Real Estate
Board

I/We hereby make application to rent 1704-4011 Bickston News Mississauga ON L5L 0J7
from the day of 20 17 at a monthly rental of \$ 1600
to become due and payable in advance on the 1st day of each and every month during my tenancy

1. Name: Malek Mueletkaya Date of birth: 14/03/1986 SIN No (Optional):
Drivers License No: M2576 0183 65314 Occupation: Customs & Trade Compliance Specialist

2. Name: Anton Tidurin Date of birth: 11/01/1985 SIN No (Optional):
Drivers License No: T4546-05408-SM11 Occupation: Small Business Operator / self-employed

3. Other Occupants: Name Relationship Age
Name Relationship Age
Name Relationship Age

Do you have any pets? NO If so, describe
Why are you vacating your present place of residence? Will be sold by owner

LAST TWO PLACES OF RESIDENCE
Address: 1012-1550 Rathburn Rd E Mississauga ON L4L 5P7
From September 2012 To May 2017
Name of Landlord: Jean Syngos
Telephone: 416-620-0407

PRESENT EMPLOYMENT
Employer: ISX Canada
Business address: 60 Standish Court, Mississauga
Business telephone: 905-405-3535
Position held: Customs & Trade Compliance Specialist Transportation & Customs Analyst
Length of employment: 5 years
Name of supervisor: Nicole Johnson
Current salary range: Monthly \$5200.00/year

PRIOR EMPLOYMENT
Employer: Anixter Canada
Business address: Foster Crescent Mississauga ON
Business telephone:
Position held: Bill Holverson
Length of employment: 12 years
Name of supervisor:
Current salary range: 38,000.00/year

SPOUSE'S PRESENT EMPLOYMENT
Employer: Self-employed
Business address:
Business telephone:
Position held:
Length of employment: 2 years
Name of supervisor:
Current salary range: Monthly gross \$160,000.00/year

PRIOR EMPLOYMENT
Employer: Barrie Glass & Mirror Ltd
Business address:
Business telephone:
Position held:
Length of employment: 2 years
Name of supervisor:
Current salary range:

FINANCIAL OBLIGATIONS
Name of Bank: Branch: Address:
Chequing Account # Savings Account #
Payments to Amount: \$
Payments to Amount: \$

PERSONAL REFERENCES
Name Address Length of Acquaintance Occupation
Name Address Length of Acquaintance Occupation
Name Address Length of Acquaintance Occupation

AUTOMOBILE(S)
Make Model Year Licence No
Make Model Year Licence No

The Applicant consents to the collection, use and disclosure of the Applicant'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 Applicant 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.

The Applicant represents that all statements made above are true and correct. The Applicant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this rental. The Applicant authorizes the verification of the information contained in this application and information obtained from personal references. This application is not a Rental or Lease Agreement. In the event that it is application is not accepted, any deposit submitted by the Applicant shall be returned.

Signature of Applicant: [Signature] Date: 2017/05/16
Signature of Applicant: [Signature] Date: 2017/05/16
Telephone: 416-238-2062 Telephone: 647-984-6647

OREA Ontario Real Estate Association
Form 801
for use in the Province of Ontario

Offer Summary Document
For use with Agreement of Purchase and Sale

Toronto
Real Estate
Board

For Brokerage submitting the offer on behalf of the Buyer:
When sent to the Listing Brokerage this form can be used as evidence that you have a written signed offer from a Buyer to the Seller.
REAL PROPERTY ADDRESS: 4011 Brickstone Mews | 704 Mississauga C (the "property")
[municipal address and/or legal description]
for an Agreement of Purchase and Sale dated: the day of 20..... ("offer")

This offer was submitted by **BROKERAGE:** CENTURY 21 INNOVATIVE REALTY INC.

SALES REPRESENTATIVE/BROKER: ABDUL HAI KHAN

I/We, Alena Maretskaya & Anton Tiourin, have signed an offer for the property

Buyer signature: [Signature] Dated: 2017/05/16 Buyer signature: [Signature] Dated: 2017/05/16

This offer was submitted, (by fax, by email or in person) to the Listing Brokerage at 9 a.m./p.m. on the 16 day of May, 2017. Irrevocable until 8 a.m./p.m. on the 18 day of May, 2017.

(For Buyer counter offer - complete the following)
I/We, Alena Maretskaya & Anton Tiourin, have signed an offer for the property

Buyer signature: _____ Date: _____ Buyer signature: _____ Date: _____

An offer was submitted, (by fax, by email or in person) to the Listing Brokerage at 8 a.m./p.m. on the day of 20..... Irrevocable until a.m./p.m. on the day of 20.....

For Listing Brokerage receiving the offer:

SELLER(S): Liselle Pereira

SELLER(S) CONTACT: Kingsway Real Estate Brokerage (by phone / email / fax)

LISTING BROKERAGE: Raymond Li

SALES REPRESENTATIVE/BROKER: email 10pm 16th May 17

This offer was received, (by fax, by email or in person) by the Listing Brokerage at a.m./p.m. on the day of 20.....

This offer was presented, (by fax, by email or in person) to the Seller(s) at a.m./p.m. on the day of 20.....

Offer was: ☒ Accepted ☐ Signed Back/Countered ☐ Expired/Declined

Comments:

The trademarks REALTOR®, REALTOR and the REALTOR logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.
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Form 123
for use in the Province of Ontario

BUYER: Alena Maretskaya & Anton Tiourin

SELLER: Lisette Pereira

REAL PROPERTY: 4011 Brickstone Mews #1704

Mississauga L5B 0J7

In accordance with the terms and conditions of the Agreement of Purchase and Sale dated the 16 day of May

20.17, regarding the above property, I/We hereby waive the condition(s) which read(s) as follows:

This Agreement to Lease is conditionally accepted with the condition of Tenant satisfying the Landlord concerning the personal credit worthiness of the Tenant. The Tenant hereby consents to having the Landlord conduct or cause to be conducted a personal and/or credit investigation in respect to the Tenant. Unless the Landlord gives notice in writing delivered to the Tenant personally or in accordance with any other provisions for the delivery of notice in this Agreement to Lease or any Schedule thereto not later than 11:59pm on the second business day after the acceptance of this offer, that this condition is fulfilled, this Offer shall be null and void and the deposit shall be returned to the Tenant in full without deduction. This condition is included for the benefit of the Landlord and may be waived at the Landlord's sole option by notice in writing to the Tenant as aforesaid within the time period stated herein.

All other terms and conditions in the aforementioned Agreement of Purchase and Sale to remain unchanged.

For the purposes of this Waiver, "Buyer" includes purchaser, tenant, and lessee, and "Seller" includes vendor, landlord, and lessor, and "Agreement of Purchase and Sale" includes an Agreement to Lease.

WAIVED at Mississauga, Ontario, at 11:00am a.m./p.m. this 17 day of May 20.17

SIGNED, SEALED AND DELIVERED in the presence of:	IN WITNESS whereof I have hereunto set my hand and seal:
(Witness)	DocuSigned by: Lisette Pereira (Buyer/Seller) B312176C808D482...
(Witness)	(Seal) DATE 5/17/2017
	(Seal) DATE
	(Buyer/Seller)

Receipt acknowledged at a.m./p.m. this day of 20. by:

Print Name: Signature:

1500414 02/1

THIS DOCUMENT CONTAINS SECURITY FEATURES - SEE REVERSE



CANADIAN DOLLAR DRAFT

889988

HIGHWAY 10 AND EGLINTON
MISSISSAUGA ON L5R 3E7

DATE 20170518
Y Y Y M M D D

PAY TO ORDER OF AMACON CITY CENTRE SEVEN NOW DEVELOPMENT
PARTNERSHIP

\$ 1,695.00

SUM OF EXACTLY 1,695 DOLLARS ***** 00/100

CANADIAN FUNDS

TO:
ANY BRANCH OF
THE BANK OF NOVA SCOTIA

AUTH NO. 0623	THE BANK OF NOVA SCOTIA
AUTH NO. L6649	AUTHORIZED OFFICER M. Halliwell
	AUTHORIZED OFFICER

PSV 1704 Leave fee

PSV1-1704

⑈889988⑈ ⑆38562002⑆ 00000⑈43 18382⑈

© Registered trademark of The Bank of Nova Scotia



Ontario

Driver's Licence
Permis de conduire

ON
CANADA



Alena Maretskaya

1. NAME / NOM

MARETSKAYA,
ALENA

2. 1412-1359 RATHBURN RD E
MISSISSAUGA, ON, L4W 5P7

3. NUMBER /
NUMERO

M0576 - 01808 - 65314

4. ISS / DEL

2017/02/28

4b EXP / EXP 2022/03/14

5. DO / REF

DT0450438

10 HGT / HAUT. 173 cm

6. SEX / SEXE

F

7. CLASS /
CATEG

G

8. RES /
COND

9. DOR / DEN 1986/03/14

M0576-01808-65314
2017/02/28 - 2022/03/14

Alena Maretskaya



Driver's Licence
Permis de conduire

ON
CANADA



1 NAME (NOM)
TIOURIN,
ANTON

2 202 STRACHAN TRAIL
BEETON, ON, L0G 1A0

4 NUMBER
NUMERO
T4546 - 05408 - 50111

4A ISS/DEL
2016/12/21
4B EXP/EXP
2021/03/11

4C REF
DR4179139
4D HGT/HAUT
175 cm

5 SEX/SEX
M

6 CLASS
CLASSE
G

7 TEST
CONG.



8 SIGNATURE
1985/01/11



RECEIPT OF DEPOSIT

In the event the conditions in your agreement of purchase and sale are not satisfied & a mutual release is signed, the funds will not be returned until a full 30 days clearing period has passed with TD Canada trust.

DATE: May 18, 2017 TIME: 10:24 Am
RECEIVED FROM: Abdul Hai Khan
AMOUNT: \$3,200.00 THE SUM OF: Three Thousand Two
Hundred — DOLLARS

PAYMENT METHOD: ☐ CERTIFIED CHEQUE ☐ BANK DRAFT ☐ CHEQUE (NOT CERTIFIED) ☐ OTHER

PROPERTY ADDRESS: 441 Brickstone Mews #1704 (Exclusive)

LISTING AGENT: Raymond Li

PROPERTY LISTED AS: ☒ RENTAL ☐ SALE

☐ OTHER

RECEIVED BY: Mehvish M.



10358 (1215)

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

The Toronto-Dominion Bank

80781598

800 BURNHAMTHORPE ROAD WEST
MISSISSAUGA, ON L5C 2R9

DATE 2017-05-18
YYYYMMDD

Transit-Serial No. 1202-80781598

Pay to the
Order of KINGSWAY REAL ESTATE BROKERAGE

\$ *****3,200.00

THREE THOUSAND TWO HUNDRED00/100 Canadian Dollars
Authorized signature required for amounts over CAD \$5,000.00

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

Authorized Officer [Signature] Number
Countersigned

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

⑈80781598⑈ ⑆09612⑈004⑆

⑈3808⑈



60 Standish Court
Mississauga, Ontario
Canada L5R 0G1

905 405 8000
tjxcanda.ca

May 17, 2017

TO WHOM THIS MAY CONCERN:

The intent of this letter is to confirm that **Alena Maretskaya** is employed with our Company in the capacity of Regular Full-time Product Compliance Analyst at our TJX Home Office, Mississauga location.

Alena began employment with us on **July 16th, 2012** and earns an annual salary of **\$ 49,607.00**.

This information is provided in the strictest confidence as requested by the associate.

Should you require further information, please feel free to contact me at 1-877-777-6100.

Sincerely,
TJX Canada

Shamele Mahipalan

Shamele Mahipalan
HR Coordinator
HR Express

WINNERS

HOMESENSE

Marshalls

Winners Merchants International L.P. does business as TJX Canada. Les Marchands International Winners S.E.C. fait affaire sous le nom TJX Canada.

Protected B when completed / Protégé B une fois rempli

Employer's name - Nom de l'employeur
WINNERS MERCHANTS INT'L LP
60 STANDISH COURT
MISSISSAUGA ON L5R 0G1

Year
Année

Canada Revenue
Agence
2016

Agence du revenu
du Canada

T4

Statement of Remuneration Paid
État de la rémunération payée

54 Employer's account number / Numéro de compte de l'employeur

12 Social Insurance Number
Numéro d'assurance sociale
558 054 938

Exempt - Exemption
CPP/QPP EI PPIP
28 ☐ ☐ ☐ ☐
RPC/RRO AE RPAP

Province of employment
Province d'emploi

10 **ON**

Employment code
Code d'emploi

29

Employment income - line 101
Revenu d'emploi - ligne 101

14 **49,729 20**

Income tax deducted - line 437
Impôt sur le revenu déduit - ligne 437

22 **7,280 70**

Employee's CPP contributions - line 300
Contributions de l'employé au RPP - ligne 300

16 **2,288 34**

EI insured earnings
Gains assurés d'AE

24 **49,579 42**

Employee's QPP contributions - line 300
Contributions de l'employé au RRO - ligne 300

17

CPP/QPP pensionable earnings
Gains assujettis à la pension - RPP/RRO

26 **49,729 20**

Employee's EI premiums - line 312
Contributions de l'employé à l'AE - ligne 312

18 **932 16**

Union dues - line 212
Contributions syndicales - ligne 212

44

RPP contributions - line 207
Contributions à un RPA - ligne 207

20

Charitable donations - line 349
Dons de bienfaisance - ligne 349

46

Pension adjustment - line 206
Facteur d'indemnité - ligne 206

52 **1,695 00**

RPP or CRPP replacement number
N° d'ajustement d'un RPA ou d'un RPOB

50 **1012103**

Employee's PPIP premiums - see over
Contributions de l'employé au RPAP - voir au verso

55

PPIP insured earnings
Gains assujettis au RPAP

56

A 06611 Z

Box - Case	Amount - Montant	Box - Case	Amount - Montant	Box - Case	Amount - Montant
Other information (see over)	40 149 78	85 64 80			
Autres renseignements (voir au verso)					

T4 (14)

Protected B when completed / Protégé B une fois rempli

Employer's name - Nom de l'employeur
WINNERS MERCHANTS INT'L LP
60 STANDISH COURT
MISSISSAUGA ON L5R 0G1

Year
Année

Canada Revenue
Agence
2016

Agence du revenu
du Canada

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Province d'emploi

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Code d'emploi

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Employee's PPIP premiums - see over
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55

PPIP insured earnings
Gains assujettis au RPAP

56

Box - Case	Amount - Montant	Box - Case	Amount - Montant	Box - Case	Amount - Montant
Other information (see over)	40 149 78	85 64 80			
Autres renseignements (voir au verso)					

T4 (14)

Part 1 – Business income2. ☒ If you have business income, tick this box and complete this part. Do not complete parts 1 and 2 on the same form.

Gross sales, commissions, or fees (including GST/HST collected or collectible)	160,076 09	1
Minus any GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included on line 1)	18,415 83	2
Subtotal (line 1 minus line 2)	141,660 26	3

(For those using the quick method) Government assistance calculated as follows:

GST/HST collected or collectible on sales, commissions and fees eligible for the quick method		4
GST/HST remitted, calculated on (sales, commissions and fees eligible for the quick method plus GST/HST collected or collectible) multiplied by quick method remittance rate		5

Subtotal (line 4 minus line 5)		6
	141,660 26	7

Adjusted gross sales (line 3 plus line 6) - Enter this amount in Part 3 at line 16.

Part 2 – Professional income3. ☐ If you have professional income, tick this box and complete this part. Do not complete parts 1 and 2 on the same form.

Gross professional fees including work-in-progress (WIP) (including GST/HST collected or collectible)		8
Minus any GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included on line 8) and any WIP at the end of the year you elected to exclude (see Chapter 2 of Guide T4002)		9
Subtotal (line 8 minus line 9)		10

(For those using the quick method) Government assistance calculated as follows:

GST/HST collected or collectible on professional fees eligible for the quick method		11
GST/HST remitted, calculated on (professional fees eligible for the quick method plus GST/HST collected or collectible) multiplied by the applicable quick method remittance rate		12

Subtotal (line 11 minus line 12)		13
---	--	-----------

Work-in-progress (WIP), start of the year, per election to exclude WIP (see Chapter 2 of Guide T4002)

		14
Adjusted professional fees (line 10 plus line 13 plus line 14) - Enter this amount in Part 3 at line 16		15

Part 3 – Gross business or professional income

Adjusted gross sales (Part 1 line 7) or adjusted professional fees (Part 2 line 15)	8000	141,660 26	16
---	------	------------	----

Plus			
Reserves deducted last year	8290		17
Other income	8230		18
Subtotal (line 17 plus line 18)			19

Gross business or professional income (line 16 plus line 19)	8299	141,660 26	20
---	------	------------	-----------

Report the gross business or professional income from line 20 on the applicable line of your income tax and benefit return as indicated below:

- business income at line 162;
- professional income at line 164; or
- commission income at line 166.

For Parts 4, 5 and 6, if GST/HST has been remitted or an input tax credit has been claimed, do not include GST/HST when you calculate the cost of goods sold, expenses, or net income (loss).

Part 4 – Cost of goods sold and gross profit

If you have business income, fill out Part 4. Enter only the business part of the costs.

Gross business income (from Part 3 line 20)		141,660 26	21
Opening inventory (include raw materials, goods in process, and finished goods)	8300		22
Purchases during the year (net of returns, allowances, and discounts)	8320		23
Direct wage costs	8340		24
Subcontracts	8360	55,546 47	25
Other costs	8450	8,602 59	26
Subtotal (add lines 22 to 26)		64,149 06	27
Minus			
Closing inventory (include raw materials, goods in process, and finished goods)	8500		28
Cost of goods sold (line 27 minus line 28)	8518	64,149 06	29
Gross profit (line 21 minus line 29)		8519	77,511 20
			30



Print This Page

Close Window

Equifax Credit Report and Score™ as of 05/15/2017

Name: Alena Maretskaya

Confirmation Number: 3673071241

Credit Score Summary


EQUIFAX

824

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

What's Impacting Your Score

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

- » Most recent telco inquiry.
- » Total number of telco inquiries.
- » Average age of national card trades.

Your Loan Risk Rating

EQUIFAX

824

Excellent

Your credit score of 824 is better than 84% of Canadian consumers.

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

The Bottom Line :

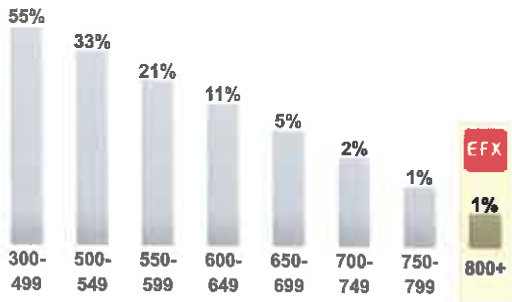
Lenders consider many factors in addition to your score when

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

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

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

Delinquency Rates*



* Delinquency Rate is defined as the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two year period.

CREDIT REPORT

Personal Information

Personal Data

Name: ALENA MARETSKAYA
SIN:
Date of Birth: 1986-03-XX

Current Address

Address: 1359 RATHBURN RD E #1412
MISSISSAUGA, ON
Date Reported: 2013-01 2007-04

Previous Address

Address: 24 PARK MANOR DR
ETOBICOKE, ON
Date Reported: 2013-01 2007-04

Current Employment

Employer: TJX CANADA
Occupation:

Previous Employment

Employer: HOUSE OF SHOES
Occupation:

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.

An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a car loan or a student loan. Mortgage information may appear in your credit report, but is not used to calculate your credit score. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.

Note: The account numbers have been partially masked for your security.

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$8,000.00
Account Number:	XXX...824	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$511.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2009-07	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-05
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

Phone Number:	<u>(416)763-5124</u>	High Credit/Credit Limit:	\$32,000.00
Account Number:	XXX...915	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$2,892.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-06	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-05
Months Reviewed:	35		
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		

FIDO

Phone Number:	(888)268-2106	High Credit/Credit Limit:	
Account Number:	XXX...898	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$185.00

Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2013-11	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	42		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

CDA STUDENT LOANS PR

Phone Number:	<u>(888)815-4514</u>	High Credit/Credit Limit:	\$3,201.00
Account Number:	XXX...866	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2010-02	Date of Last Activity:	2016-05
Status:	Paid as agreed and up to date	Date Reported:	2016-12
Months Reviewed:	68		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Student loan		

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$9,000.00
Account Number:	XXX...898	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-03	Date of Last Activity:	2014-11
Status:	Paid as agreed and up to date	Date Reported:	2015-11
Months Reviewed:	20		
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		

AMERICAN EXPRESS

Phone Number:	<u>(800)668-6500</u>	High Credit/Credit Limit:	\$12,000.00
Account Number:	XXX...500	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00

Date Opened:	2012-12	Date of Last Activity:	2014-12
Status:	Paid as agreed and up to date	Date Reported:	2015-02
Months Reviewed:	26		
Payment History:	No payment 30 days late		
	No payment 60 days late		
	No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed		
	Account paid		

CIBC

Phone Number:	<u>(905)270-7931</u>	High Credit/Credit Limit:	\$10,000.00
Account Number:	XXX...543	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2011-05	Date of Last Activity:	2014-06
Status:	Paid as agreed and up to date	Date Reported:	2015-01
Months Reviewed:	44		
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.)

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2015-07-31	BELL CANADA (800)730-7121
2014-06-20	CIBC (416)763-5124

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.

2017-05-15	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-05-15	EQUIFAX PERSONAL SOL (800)871-3250
2017-04-30	CIBC ACCOUNT UPDATE (800)465-2255

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

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

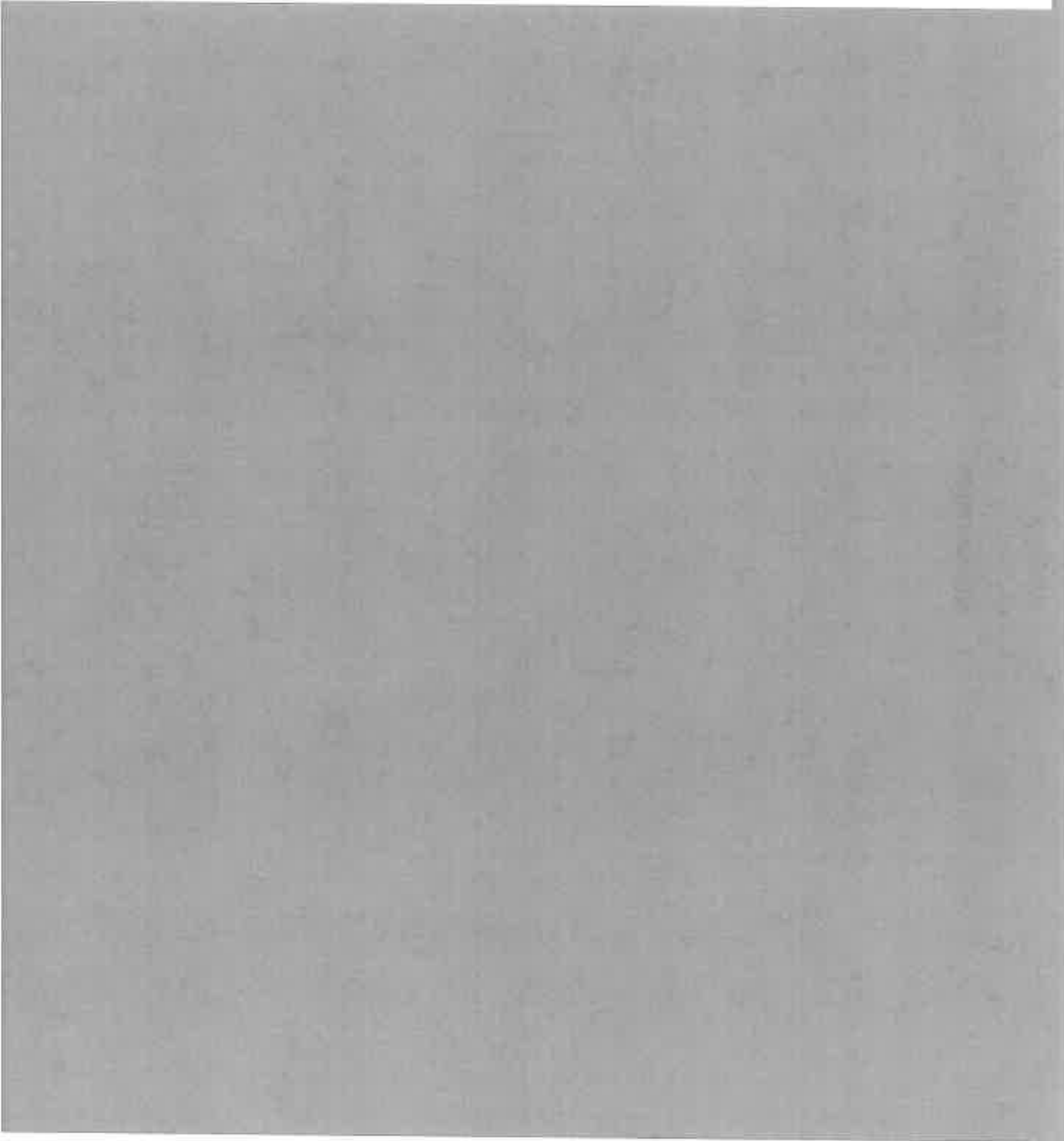
By mail:

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.





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Close Window

Equifax Credit Report and Score™ as of 05/15/2017

Name: Anton Tiourin

Confirmation Number: 3682040930

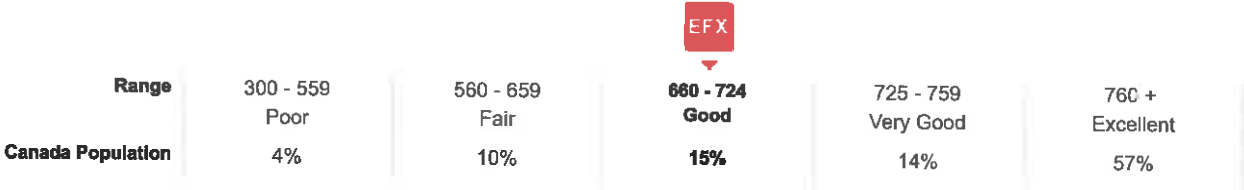
Credit Score Summary

EQUIFAX

718 | Good

Where You Stand

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



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 trades with high utilization.
- » Average utilization for open revolving trades.
- » Number of trades older than 12 months 30+ days.

Your Loan Risk Rating

EQUIFAX

718 | Good

Your credit score of 718 is better than 28% of Canadian consumers.

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

The Bottom Line :

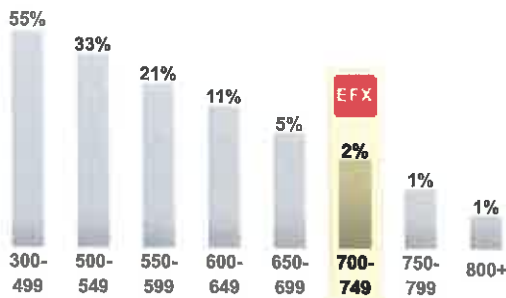
Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider

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.

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

Delinquency Rates*



* Delinquency Rate is defined as the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two year period.

CREDIT REPORT

Personal Information

Personal Data

Name: ANTON TIOURIN
SIN:
Date of Birth: 1985-01-XX

Other Names:

Also Known as: ANTON THOURIN XX

Current Address

Address: 202 STRACHAN TRAIL
BEETON, ON
Date Reported: 2016-12 2015-07 2014-08

Previous Address

Address: 15 EVA RD #901
ETOBICOKE, ON
Date Reported: 2016-12 2015-07 2014-08

Current Employment

Employer: SEBRIA WINDOWS
Occupation: HOSPITALITY/SERVICE INDUS

Previous Employment

Employer: BARRIE GLASS AND MIRROR LTD
Occupation: INSTALLER
Employer: TAS CONSTRUCTION
Occupation: CONTRUCTION

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.

SERV. CARTES DESJ.

Phone Number:	(514)875-8750	High Credit/Credit Limit:	\$32.00
Account Number:	XXX...500	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$30.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2016-12	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	05		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Deferred payment plan		

VISA DESJARDINS

Phone Number:	(800)363-3380	High Credit/Credit Limit:	\$2,000.00
Account Number:	XXX...000	Payment Amount:	\$50.00
Association to Account:	Individual	Balance:	\$1,359.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-03	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	24		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2015-07)		
Comments:	Monthly payments Amount in h/c column is credit limit		

CANADIAN TIRE BANK

Phone Number:	<u>(800)459-6415</u>	High Credit/Credit Limit:	\$4,800.00
Account Number:	XXX...674	Payment Amount:	\$112.00
Association to Account:	Individual	Balance:	\$4,846.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2012-12	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	53		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

BMO 2305

Phone Number:	<u>(705)734-7930</u>	High Credit/Credit Limit:	\$28,248.00
Account Number:	XXX...122	Payment Amount:	\$410.00
Association to Account:	Individual	Balance:	\$11,127.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2012-10	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	55		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Secured Monthly payments		

TD CREDIT CARDS

Phone Number:	<u>(800)983-8472</u>	High Credit/Credit Limit:	\$6,500.00
Account Number:	XXX...988	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$754.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-07	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	72		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2015-11)		
Comments:	Monthly payments Amount in h/c column is credit limit		

ROGERS COMMUNICATION

Phone Number:	<u>(877)764-3772</u>	High Credit/Credit Limit:	
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Account Number:	XXX...079
Association to Account:	Individual
Type of Account:	Open
Date Opened:	2009-08
Status:	Paid as agreed and up to date
Months Reviewed:	70
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late
Prior Paying History:	
Comments:	Monthly payments

Payment Amount:	Not Available
Balance:	\$238.00
Past Due:	\$0.00
Date of Last Activity:	2017-03
Date Reported:	2017-04

TREND FINANCIAL

Phone Number:	<u>(416)907-8286</u>
Account Number:	XXX...640
Association to Account:	
Type of Account:	Installment
Date Opened:	2010-03
Status:	Paid as agreed and up to date
Months Reviewed:	25
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late
Prior Paying History:	One payment past due (2012-12)
Comments:	Account paid Lease account

High Credit/Credit Limit:	\$15,000.00
Payment Amount:	\$500.00
Balance:	\$0.00
Past Due:	\$0.00
Date of Last Activity:	2012-12
Date Reported:	2016-06

CHASE FUTURE SHOP PL

Phone Number:	<u>(877)862-1214</u>
Account Number:	XXX...047
Association to Account:	Individual
Type of Account:	Revolving
Date Opened:	2011-12
Status:	Paid as agreed and up to date
Months Reviewed:	40
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late
Prior Paying History:	One payment past due (2013-05)
Comments:	Transferred or sold Monthly payments

High Credit/Credit Limit:	\$2,000.00
Payment Amount:	\$58.00
Balance:	\$0.00
Past Due:	\$0.00
Date of Last Activity:	2015-03
Date Reported:	2015-04

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](tel: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:	2015-03
Industry Class:		Creditor's Name and Amount:	704021958 435682 ONTARIO LIMITED O/A BROADWAY \$7566
Maturity Date:	2018-03		
Comments:	Security Deposit Unknown		

Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2012-10
Industry Class:		Creditor's Name and Amount:	681974829 BANK OF MONTREAL BANQUE DE MONTREAL \$28248
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.

2015-05-22	METCAP LIVING MGNT (416)340-1600
2015-02-10	RIFCO (403)314-1288
2015-02-09	BANQUE NATIONALE (514)871-7412
2015-02-09	VISA DESJARDINS (514)397-4789
2015-02-09	BMO 5286 (Phone Number Not Available)
2015-02-09	AUTOCAPITAL (855)446-2886
2015-02-09	SCOTIABANK (877)375-2771
2015-02-06	TD AUTO FINANCE CAN (800)832-3321
2015-02-05	SCOTIA DEALER ADVANT (877)375-2771
2015-02-04	BROADWAY AUTO SALES (905)775-6497

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2017-05-15	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-05-15	EQUIFAX PERSONAL SOL (800)871-3250
2017-05-09	BANK OF MONTREAL (877)304-4121
2017-04-22	SERV. CARTES DESJ. (Phone Number Not Available)
2017-04-21	R C M P (306)780-5560
2017-04-17	CANADIAN TIRE BANK (800)459-6415
2017-03-09	TDCT (866)222-3456
2016-01-29	R C M P (306)780-5560

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By mail:

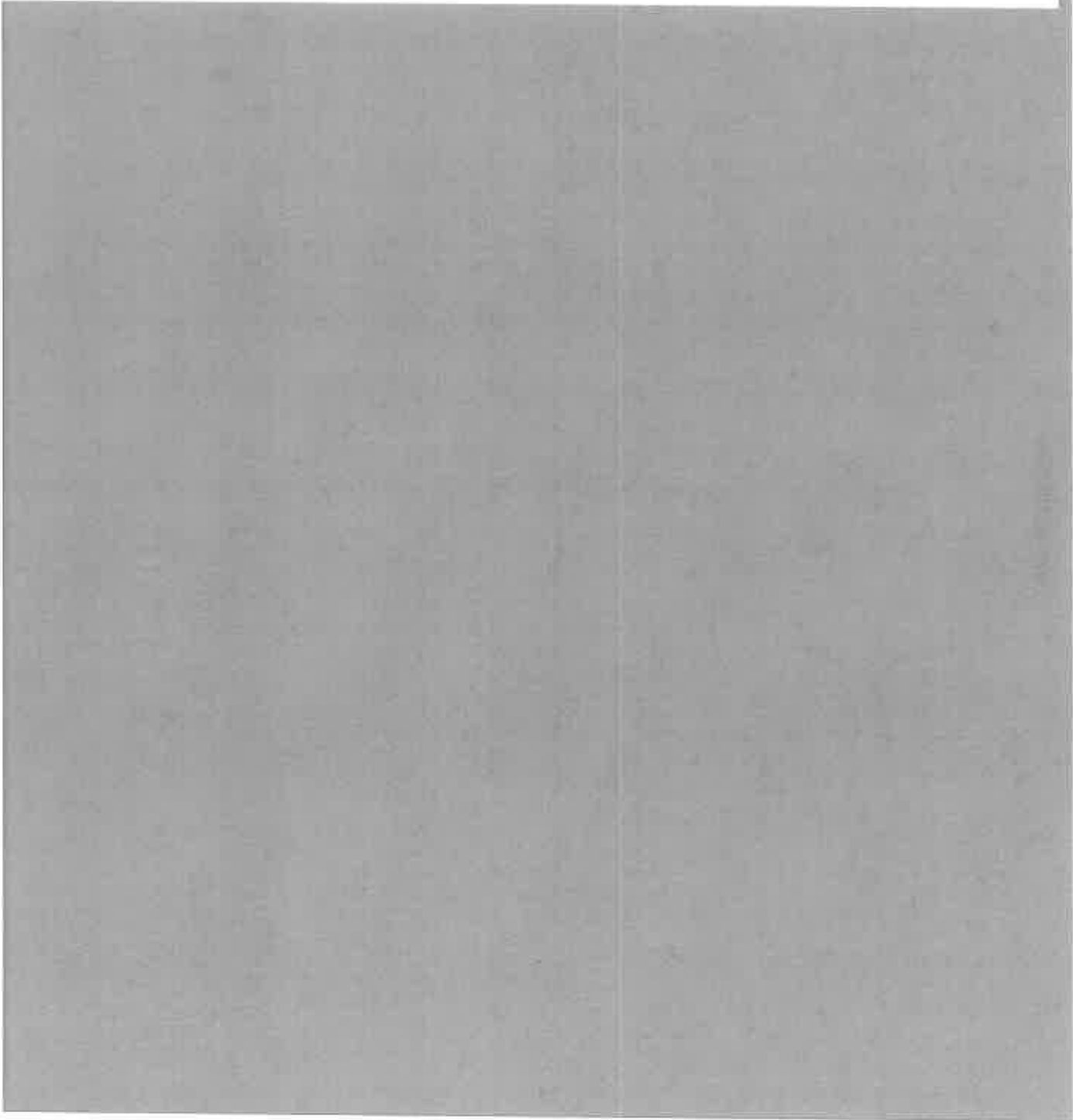
Equifax Canada Co.
Consumer Relations Department
Box 190 Jean Talon Station
Montreal, Quebec H1S 2Z2

By fax: [\(514\) 355-8502](#)

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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.



March 21, 2017

LISETTE PEREIRA
3695 KANEF CRES #103
MISSISSAUGA, ON, L5R4B6

Dear lisette Pereira

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

We are pleased to advise you that based on the information you provided, you qualify¹ for a residential first mortgage on a principal residence as follows:

Mortgage Loan Amount²: \$ 209,520
Amortization: 30 Y

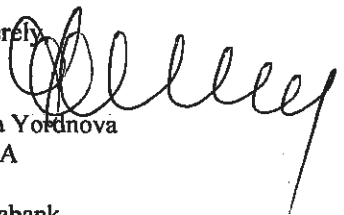
Interest Rate: (valid for 120 days from your application date
March 21, 2017)

Term³: 5 Y

Please note that if you change the mortgage term selected or if the interest rate changes, the mortgage loan amount may require revision.

Thank you for applying for a mortgage with Scotiabank. Please contact us when you find the home that meets your needs, or if you have any questions on this or any other financial matter.

Sincerely,



Maya Yordnova
Sn F A

Scotiabank
34 Eglinton Av W
Mississauga
Ontario L5R 3E7

Ph # 905-5683445 ext 4300
Fax# 905-5682468

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 provided.

² Subject to sale of your current property at 6856 Gracefield Drive. Also meeting the conditions of the approval noted on the application.

³ If the term chosen is less than 3 years, you must qualify at the greater of the 3 year posted rate or the actual interest rate chosen.