Worksheet

Leasing

!	Suite	:: 2504 Tower:
	So	ami khatih
	Pleas	se mark if completed:
√	•	Copy of 'Lease Prior to Closing' Amendment
√	•	Copy of Lease Agreement
	•	Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust
√	•	Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to <u>Amacon City Centre Seven New Development Partnership</u> .
V	•	Agreement must be in good standing. Funds in Trust: \$ 55, 193.
J	•	Copy of Tenant's ID
✓	•	Copy of Tenant's First and Last Month Rent
	•	Copy of Tenant's employment letter or paystub (Se H = employed)
J	•	Copy of Credit Check
1	•	Copy of the Purchasers Mortgage approval
1	•	The elevator will not be allowed to be booked until all of the Above items have been completed and submitted
	Adı	ministration Notes:
-		
-		
-		

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

SAMI KHATIB (the "Purchaser")

Suite 2504 Tower ONE Unit 4 Level 24 (the "Unit")

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

Insert:

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

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicencee to the Residential Unit or the balance of the Property by the sublicencee (including, but not limited to, any activities of the sublicencee 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 sublicencee including, but not limited to, a review of the sublicencee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicencee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of Five Hundred Dollars (\$500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement					
DATED at Mississauga , Ontario this <u>316+</u> day of	fH	2012. ⁷			
Witness:		Purchaser: SAMI KHATIB			
YES:					
THE UNDERSIGNED hereby accepts this offer.					
DATED at	_this	day of			
	AN	MACON DEVELOPMENT (CITY CENTRE) CORP.			
	PE	ER:Authorized Signing Officer			

I have the authority to bind the Corporation



Confirmation of Co-operation and Representation



vince of Ontario

	2 1 . A T 2 . C . C . C . C . C . C . C . C . C .
BUYER:	Mohamed Abdo
SELLER:	Sami Khatib

For the transaction on the property known as: #2504 -4011 BRICKSTONE MEWS Mississauga L5B 0J7 **DEFINITIONS AND INTERPRETATIONS:** For the purposes of this Confirmation of Co-operation and Representation:

"Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to

The following information is confirmed by the undersigned salesperson/broker representatives of the Brokerage(s). If a Co-operating Brokerage is involved in the transaction, the brokerages agree to co-operate, in consideration of, and on the terms and conditions as set out below.

DECLARATION OF INSURANCE: The undersigned salesperson/broker representative(s) of the Brokerage(s) hereby declare that he/she is insured as

required by the Real Estate and Business Brokers Act, 2002 (REBBA 2002) and Regulations.

 LISTING BROK 	ERAGE
----------------------------------	-------

- The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that: The Listing Brokerage is not representing or providing Customer Service to the Buyer. (If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage) The Listing Brokerage is providing Customer Service to the Buyer.
- MULTIPLE REPRESENTATION: The Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and represents the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brokerage must be impartial and equally protect the interests of the Seller and the Buyer in this transaction. The Listing Brokerage has a duty of full disclosure to both the Seller and the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brakerage. However, the Listing Brokerage shall not disclose:
 - That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;

 - That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;
 The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;

 The price the Buyer should offer or the price the Seller should accept;

And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.

However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

Additional comments and/or disclosures by Listing Brokerage: (e.g. The Listing Brokerage represents more than one Buyer offering on this property.)

2. P	ROPERTY	SOLD BY	BUYER	BROKERAGE -	PROPERTY	NOT LISTED
------	---------	---------	-------	--------------------	-----------------	------------

Ł.	PROPERTY SOLD BY BUYER BROKERAGE - PROPERTY NOT LISTED
	The Brokeragerepresent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid
	(does/does not)
	by the Seller in accordance with a Seller Customer Service Agreement
	or: by the Buyer directly

Additional comments and/or disclosures by Buyer Brokerage: (e.g. The Buyer Brokerage represents more than one Buyer offering on this property.)

INITIALS OF BUYER(S)/SELLER(S)/BROKERAGE REPRESENTATIVE(S) (Where applicable)

Mal

CO-OPERATING/BUYER BROKERAGE

05 SELLER

LISTING BROKERAGE

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Revised 2017 Page 1 of 2 Form 320 WEBForms® Dec/2016 3180 RIDGEWAY DR #36B MISSISSAUGA

Tel: (905) 997-6000 Fax: (905) 997-6303

[Authorized to bind the Cooperating/Buyer Brokerage)

[Authorized to bind the Cooperating/Buyer Brokerage)

ABDULKAREEM TATTAN

[Print Name of Broker/Salesperson Representative of the Brokerage)

CONSENT FOR MULTIPLE REPRESENTATION (To be completed only if the Brokerage represents more than one client for the transaction)

The Buyer/Seller consent with their initials to their Brokerage representing more than one client for this transaction.

ACKNOWLEDGEMENT

BUYER'S INITIALS

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Form 320 Revised 2017 Page 2 of 2

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SELLER'S INITIALS



ORFA Ontario Real Estate Agreement to Lease Residential



Form 400 for use in the Province of Ontario

This A	Agreement to Lease dated this .24.	da	vof May	• •		20 17
	ANT (Lessee), Mohamed Al		•			
	,		(Full legal na	nes of all Tenants)		.
LAN	DLORD (Lessor), Sami Khat	TO	(Full legal n	ame of Landlord)		
ADD	RESS OF LANDLORD	[Legal	address for the r	ourpose of receiving notices)		***************************************
	enant hereby offers to lease from t					
1.	PREMISES: Having inspected the	e premises and provid	ded the present	tenant vacates, I/we, the Te	enant hereby offer to lease, pre	mises known as:
	#2504 -4011 BRICKSTO	NE MEWS		Mississauga	Terres to the	L5B 0J7
2.	TERM OF LEASE: The lease sha	ll be for a term of .2.	Years	cc	ommencing May 26, 2017	***************************************
3.	RENT: The Tenant will pay to the	said Landlord monthi	y and every m	onth during the said term of	the lease the sum of	
	One Thousand Six Hundr	ed Seventy-Five			Canadian Dollars (CDN\$.1,67	5.00
	payable in advance on the first d upon completion or date of occur			the currency of the said term	m. First and last months' rent to	be paid in advance
4.	DEPOSIT AND PREPAID REN	T: The Tenant delivers	upon acce	ptance {Herewith/Upon acceptance/a	s otherwise described in this Agree	nent)
	by negotiable cheque payable to					
	in the amount of Three Thou	sand Three Hund	lred Fifty			
	Canadian Dollars (CDN\$.3,350	0.00	.) as a deposit	to be held in trust as secur	rity for the faithful performance	by the Tenant of all
	terms, covenants and conditions month's rent. If the Agreement is	of the Agreement and not accepted, the dep	l to be applied posit is to be re	by the Landlord against the turned to the Tenant without	First and tinterest or deduction.	Last
	For the purposes of this Agreeme hours of the acceptance of this A the Deposit Holder shall place the received or paid on the deposit.	greement. The partie	s to this Aareer	nent hereby acknowledge th	nat, unless otherwise provided f	or in this Agreement
5.	USE: The Tenant and Landlord Application completed prior to the Premises to be used only for: Fa	nis Agreement will oc	cupy the premi	I to herein, only the Tenant ses.	t named above and any person	n named in a Rental
6.	Gas Oil Electricity Hot water heater rental Water and Sewerage Charges The Landlord will pay the proper to cover the excess of the Separ- the current year, and to be pay-	LANDLORD TI	ENANT	Cable TV Condominium/Cooperativ Garbage Removal Other: Other:	re fees Appropriate the Lar	tool on the saw to-
	shall become due and be payal	Die on demand on the	lenant.		Johnson Howeve	i, and the full discount
		INITIALS OF TEN	ANT(S):	mu)	INITIALS OF LANDLORD	s): (1)5)

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DocuSign E	Envelope ID: 103BC71B-2B38-4C3C-94BC-3D8B1E29EDF7
7.	PARKING: 1 Underground Parking
8.	ADDITIONAL TERMS: 1 Locker
9.	SCHEDULES: The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: Schedule(s) A
10.	IRREVOCABILITY: This offer shall be irrevocable by Tenant until 11:59 p.m. on the 25
	day of <u>May</u>
11.	NOTICES: The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices. Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.
	FAX No.: FAX No.: (For delivery of Documents to Landlord) (For delivery of Documents to Tenant)
	(For delivery of Documents to Landlord) Email Address: omar.s@rokslogistics.com (For delivery of Documents to Landlord) Email Address: abdulkareem.tattan@gmail.com (For delivery of Documents to Landlord) (For delivery of Documents to Tenant)
12	EXECUTION OF LEASE: Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given. The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at www.ltb.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	Fig. 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 Landford, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landford in writing in the event that such insurance is cancelled or otherwise terminated.
15	is 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 become Tay Act. PSC 1985 c.1. (ITA) as greened of four 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. MI

INITIALS OF TENANT(S): (

INITIALS OF LANDLORD(5):

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 BINDING AGREEMENT: This Agreement and acception premises and to abide by the terms and conditions he 		constitute a binding c	greement by the po	arties to enter into the Lease of the	
SIGNED, SEALED AND DELIVERED in the presence of:	IN WITNESS wh	ersof Phrasis Indiana		5/24/2017	
(Witness)	(Tenant or Authoriz	ed Rep reservetiss bF45B.		DATE	
Witness)	(Tenant or Authoriz	ed Representative)	(540	DATE	
Witness)	(Guarantor)	·····	{Sec	DATE	
We/I the Landlord hereby accept the above offer, and agapplicable) may be deducted from the deposit and further					
SIGNED, SEALED AND DELIVERED in the presence of:	IN WITNESS W	pereof I have hereunt	set my hand and s	seal:	
(Witness)	(Landlord of Aotho	rized Representative)	Non Be	DATE May 24, 201	
(Witness)	(Landlard or Autho	rized Representative)	(See	DATE	
SPOUSAL CONSENT: The undersigned spouse of the Land Act, R.S.O.1990, and hereby agrees to execute all necessar					
(Witness)	(Spouse)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		DATE	
CONFIRMATION OF ACCEPTANCE: Notwithstanding anyth	ing contained herein to	the contrary, I confirm	this Agreement with a	III changes both typed and written wa	
finally acceptance by all parties at	24 day of	MS	.,20.17	(Signature of Landford or Tenant)	
Co-op/Tenant Brokerage CLOUD REALTY ABDULKAREEM TATTAN	[Salesperson / E	,	Tel.No, (90	05) 997-6000	
	ACKNOWLE	DGEMENT			
DAT	my lawyer.	Molland (Tehant) 452675EB948F45	e the Brokerage to fo Abbo B	y of this accepted Agreement of orward a copy to my lawyer. 5/24/201 DATE DATE	
(Landlord) Address for Service		(Tenant)		DAIL	
Tel.No				Tel.No.	
Landlord's Lawyer		Tenant's Lawyer			
Address	1				
Email	***************************************	Email	*******************************	***************************************	
Tel.No. FAX N	lo.	Tel.No.	***************************************	FAX No.	
FOR OFFICE USE ONLY	COMMISSION TR	LUST AGREEMENT			
To: Co-operating Brokerage shown on the foregoing Agreement to Lease: In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.					
DATED as of the date or to time of the acceptance of the forego	oing Agreement to Leas	e. Ac	knowledged by Docusia	gned by:	
(Authorized to bind the Listing Brokelings)	***************************************	(Au	thorized to bind the	gregging Brokerage)	
The trademarks REALTOR®, REALTORS® and the REALTOR® loga are managed association (CREA) and identify real estate professionals who are managed to the control of the contro	e controlled by The Canad ambers of CREA. Used und				

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Form 400 for use in the Province of Ontario

Schedule A Agreement to Lease - Residential



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

TENANT (Lessee), Mohamed Abdo		, and
LANDLORD (Lessor), Sami Khatib		
for the lease of #2504 -4011 BRICKSTONE	MEWS	Mississauga
L5B 0J7	dated the 24 day of May	, 20 17

The Tenant submits with this offer, the first and last month's rent and will provide on or before occupancy, 22 post dated cheques for the balance of the lease.

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

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

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

Landlord shall permit Tenant to sublet during the lease term.

The Tenant agrees to pay for and be responsible for such minor repairs up to and including the first \$75.00 such as light bulbs, tab washers etc., considered as normal wear and tear.

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

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

Landlord agrees that the builder will be installing blinds for the unit.

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

INITIALS OF TENANT(5):



INITIALS OF LANDLORD(S):



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Form 401 for use in the Province of Ontario

Schedule ___A Agreement to Lease - Residential



TENANT (Lessee), Mongha I Mode (Lessor), and LANDLORD (Lessor), Since (Lesson) Mongha I Mode (Lessor), Mongha I Mo

Tenant agrees not to make any decorating changes to the premises without the express written consent of the Landlord or his authorized agent.

The Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least twenty four (24) hours written notice of such showing, and to allow the Landlord to affix a For Sale or For Rent sign on the property within 60 days prior to the end of the Lease term

Landlord shall pay real estate taxes, and maintain fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property. Tenant agrees to have tenant/liability insurance valid and will give a copy of policy to Landlord prior to occupancy.

Tenant agrees to pay the cost of hydro electricity required on the premises during the term of the lease. Tenant further agrees to provide proof to the Landlord on or before the date of possession that the services have been transferred to the Tenant's name.

Tenant agrees to pay the first \$75.00 for any minor service needed in condo premises.

Landlord warrants that all appliances, chattels and fixtures will be in good working order prior to occupancy.

Tenant agrees to pay Landlord a \$300 refundable key/fob deposit to be returned on Lease completion and all keys/fobs returned.

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

INITIALS OF TENANTS:

MI

INITIALS OF LANDLORD(S):



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Form 401 Revised 2014 Page 1 of 1 WEBForms® Dec/2016



B Schedule Agreement of Purchase and Sale



This Schedule is attached to and forms part of the Agreement of Purchase and Sale between:	
This Schedule is attached to and forms part of the Agreement of Purchase and Sale between: BUYER, Maned Abdo	and
SELLER, Sami Chafib	, usiu
for the property known as 2504 - 4011 Rull Slove Mars	
dated the 24 day of May ,20	17

West-100 Metro View Realty Ltd. advise the parties to this Agreement that the Real Estate Trust account, in which the deposit for this transaction [The Deposit] shall be placed in a Non Interest Bearing Real Estate Trust Account, carning no interest on the deposit and unless it is requested by the Parties in writing in this Agreement that the deposit be placed in an interest bearing Term deposit there will be no interest paid or earned on the deposit funds being held.

The Buyer agrees to provide a certified cheque or bank draft as a deposit within one [1] banking day [excluding Saturday, Sunday and statutory holidays] from the date of acceptance of this offer. No cash deposits will be accepted.

The Parties to this Agreement acknowledge that the real estate Broker[s] so named in this Agreement has recommended that the Parties obtain independent professional advice prior to signing this document. The Parties further acknowledge that no information provided by West-100 Metro View Realty Ltd. is to be construed as legal, tax or environmental advice and all sizes and measurements are approximate and is to be verified by the Buyer.

The Buyer and Seller hereby acknowledge that the Province of Ontario has implemented current value assessment and properties may be re-assessed on an annual basis. The Buyer and Seller agree that no claim will be made against the Seller, West-100 Metro View Realty Ltd. or Salesperson, for any changes in property tax as a result of a re-assessment of the property.

The Brokerages and registrants named in the attached Confirmation of Cooperation and Representation represent and warrant that they have fully complied with the FINTRAC requirements for customer/client identification by reference to original government issued photo identification, or such other means as approved under the regulations, including name, address, date of birth, occupation and employment and have such information on file and available for inspection.

This form must be initialed by all parties to the Agreement of Purchase and Sale.

INITIALS OF BUYER(S):

INITIALS OF SELLER(S):

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Ma

The Toronto-Dominion Bank

80818138

3037 CLAYHILL ROAD MISSISSAUGA, ON L5B 4L2

DATE

2017-04-20

YYYYMMDD

Transit-Serial No.

1878-80818138

Pay to the AMACON CITY CENTRE SEVEN NEW DEVELOPMENT *******565.00 Order of Canadian Dollars Authorized signature required for amounts over CAD \$5,000.00 The Toronto-Dominion Bank Toronto, Ontario Canada M5K 1A2 Authorized Officer Number

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

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

#BOB18138# #09612#004#



pdf

Please_Doc...tionand.pdf 1.6 MB



Royal Bank of Canada Banque Royale du Canada

2955 HAZELTON PLACE MISSISSAUGA, ON

DATE 2 0 1 7 0 5 2 5

58457695 3-516

PAY TO THE ORDER OF WEST-100 METRO VIEW REALTY LTD BRKG

\$3,350.00

ECCI 4 \$3.35024
SIGNATURE REQUIRED FOR AMOUNTS OVER \$5,000.00 CANADIAN. / SIGNATURE AUTORISEE R

CANADIAN DOLLARS CANADIENS

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER \$5,000,00 CANADIAN. / SIGNATURE AUTORISÉE REQUISE POUR UN MONTANT EXCÉL RE/OBJET 2504-4011 Brickstone New 15++ Last Rent

PURCHASER NAME	NOM DE L'ACHETEUR	AUTHORIZED, SIGNATURE / SIGNATURE AUTORISEE	
PURCHASER ADDRESS	ADRESSE DE L'ACHETEUR	Marreer	
	ASTEROL DE L'AGRETEUX	_ / Quite	
		COUNTERSIGNED ACONTRESIGNE	
		/	

#58457695# #00144#003# 099#013#5#



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➤ Close Window

Equifax Credit Report and Score ™ as of 04/06/2017

Name: Mohammed H. Abdo

Confirmation Number: 3293767400

Credit Score Summary

Where You Stand

767 Excellent

The Equifax Credit Score ™ ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score 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.

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

What's Impacting Your Score

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

Percentage trades opened within the last 2 years to total trades.

Most recent telco Inquiry.

Number of telco inquiries in the last 12 months.

Your Loan Risk Rating

767 Excellent

Your credit score of 767 is better than 48% of Canadian consumers.

The Equifax Credit Score $^{\text{TM}}$ ranges from 300-900. Higher scores are viewed more favorably.

The Bottom Line:

EBY.

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.

Delinquency Rates*

55% 33% 21% 11%

EFX

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.

2%

Delinquency sage is defined as the percentage of borrowers who reatily 30 days past due or worse (such as bankruptcy or a two year period.

800+

CREDIT REPORT

Personal Information

Personal Data

MOHAMMED H ABDO

Name: SIN:

524XXX211

Date of Birth:

1971-12-XX

Other Names:

Also Known as:

MOHAMED A ABDO XX

Current Address

Date Reported:

Address: 2891 RIO CRT UNIT 131

MISSISSAUGA, ON

Previous Address

Address:

Date Reported:

30 GORDONRIDGE PL APT

SCARBOROUGH, ON 2016-07 2009-03 2007-11

Current Employment

2016-07 2009-03 2007-11

Previous Employment

INFINITY TECHNOLOGIES I

Employer: Occupation: WISPER NETWORKS

Employer: 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 <u>not</u> 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.

ROYAL BANK VISA

Association to Account:

Phone Number. Account Number: Not Available

XXX...203

Joint

High Credit/Credit Limit:

\$6,500.00

Payment Amount: Balance:

Not Available \$0.00

Type of Account: Revolving 1999-12 Date Opened:

Status: Paid as agreed and up to date

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

ROYAL BK

Phone Number: Not Available XXX...001 Account Number: Individual Association to Account: Type of Account: Revolving Date Opened: 2017-03

Status: Paid as agreed and up to date

Months Reviewed:

Payment History: No payment 30 days late

No payment 60 days late No payment 90 days late

Prior Paying History:

Comments:

Monthly payments
Amount in h/c column is credit limit

ROYAL BK

Phone Number: Not Available Account Number: XXX...001 Association to Account: Individual Type of Account: Mortgage Date Opened: 2017-03

Status: Too new to rate or opened but not used

Months Reviewed: 01

Payment History: No payment 30 days late

No payment 60 days late No payment 90 days late

Prior Paying History:

Comments:

Mortgage Monthly payments

ROYAL BANK VISA

Phone Number: Not Available Account Number: XXX...239 Association to Account: Individual Type of Account: Revolvina Date Opened: 2016-11

Status: Paid as agreed and up to date

Months Reviewed:

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

Prior Paying History:

Comments: U.S. dollar account

Monthly payments

High Credit/Credit Limit: \$1.00

Not Available Payment Amount: Balance: Not Available Past Due: Not Available

\$0.00

2017-04

2017-04

Date of Last Activity:

Payment Amount:

Date of Last Activity:

Payment Amount:

Date Reported:

Date of Last Activity:

Balance:

Past Due:

Date Reported:

Balance:

Past Due:

Past Due:

Date of Last Activity:

Date Reported:

Date Reported: 2017-03

High Credit/Credit Limit: \$366,000.00

High Credit/Credit Limit: \$7,500.00

\$1,439.00

\$0.00

2017-03

Not Available

\$0.00

\$0.00

2017-02

2017-03

\$366,000.00

https://www.econsumer.equifax.ca/canadaotc/viewPopUpDetail.ehtml?prod_cd=CAECS&s... 4/6/2017

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

FIDO

(888)288-2106 Phone Number:

Account Number: XXX...796 Association to Account: Individual Type of Account: Open 2016-07 Date Opened:

Paid as agreed and up to date

09 Months Reviewed:

No payment 30 days late Payment History:

No payment 60 days late No payment 90 days late

Prior Paying History:

Date Opened:

Monthly payments Comments:

FIDO

(888)288-2106 Phone Number: XXX...502 Account Number: Association to Account: Individual Type of Account: Open

Paid as agreed and up to date Status:

2013-06

Months Reviewed:

Payment History: 01 payments 30 days late

No payment 60 days late No payment 90 days late

Prior Paying History: One payment past due (2014-10) Closed at consumer request Comments:

Account paid

High Credit/Credit Limit:

Payment Amount: Not Available \$130.00 Balance: Past Due: \$0.00 Date of Last Activity: 2017-02 2017-03 Date Reported:

High Credit/Credit Limit:

Payment Amount: Not Available \$0.00 Balance: Past Due: \$0.00 Date of Last Activity: 2014-10 Date Reported: 2014-11

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

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

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, Gamishment 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.

2016-07-09

BELL CANADA (800)730-7121

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.

 2017-03-07
 LA CAPITALE UNICA (800)561-7279

 2017-03-04
 AUTH ECONSUMER REQUE (Phone Number Not Available)

 2017-03-04
 EQUIFAX PERSONAL SOL (Phone Number Not Available)

 2017-01-10
 BEST BUY CANADA (250)472-2326

 2017-01-09
 BEST BUY CANADA (250)472-2326

 2016-06-14
 LA CAPITALE UNICA (800)561-7279

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.

TD Canada Trust

PERSONAL CR - MMS/BROKER 3500 STEELES AVE E 4TH FLR TWR 3 MARKHAM, ON L3R0X1 www.tdcanadatrust.com

January 1st, 2017

Sami Khatib 393 Winfield Terr Mississauga, ON L5R 1N9

Dear Valued Customer:

Re: Mortgage Approval Confirmation

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust"), secured by the property at Suite 2504-4011 Brickstone Mews - Mississauga, Ontario (the "Property"), with the following terms and on the following conditions, including the Standard Conditions included at the bottom of the letter, following the signature line:

Applicant(s):

Sami Khatib

Principal Amount:

\$256,952.12

Fixed Annual Interest Rate:

4.64% per annum, calculated semi-annually not in advance April 1st, 2017

Interest Rate Expiry Date:

This means the Interest Rate for the Term selected will expire on this date.

Prepayment Option: Closed to prepayment privileges, subject to terms of mortgage

Term: Amortization: 5 years 30 years

Anticipated Closing Date:

March 24th, 2017

Other charges may be payable to TD Canada Trust on closing, including Appraisal and Administration fees (including our legal fees and costs for registering the mortgage).

This Approval Confirmation is valid until July 25th, 2017.

Any Mortgage Approval Confirmation previously issued for this property is no longer valid.

Signed by:

Per:

The Toronto-Dominion Bank

Standard Conditions

- Confirmation of credit application details;
- No change in, and the accuracy of, the information provided:
- Execution of TD Canada Trust documentation;
- The Property meeting TD Canada Trust's normal lending requirements;
- The Property meeting the mortgage default insurer's requirements; 528322 (0212)
- Valid First Mortgage Security to be provided on the Property. 528322