

Worksheet
Leasing

Suite: 4203 Tower: PSV Date: May 17/17 Completed by: Silvi
Nenad Stolic

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 \$40,980
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). Draft No. 57631497
\$1,130 Draft No. 57631498 3-516 5-516.
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 20,000.
- ✓ ● Copy of Tenant's ID
- ✓ ● Copy of Tenant's First and Last Month Rent
- ✓ ● Copy of Tenant's employment letter or paystub
- ✓ ● Copy of Credit Check
- ✓ ● Copy of the Purchasers Mortgage approval Rec'd
- ✓ ● The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

NENAD STOLIC (the "Purchaser")

Suite **4203** Tower **ONE** Unit **3** Level **41** (the "Unit")

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

Insert:

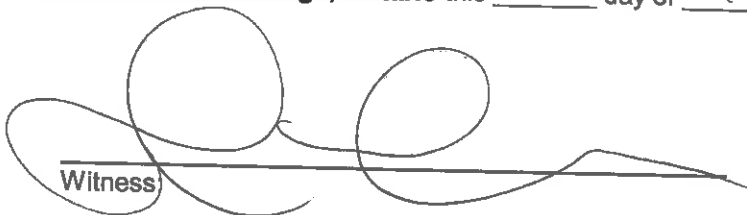
Notwithstanding paragraph 22 of this Agreement, the Purchaser shall be entitled to seek the Vendor's approval to assign the occupancy licence set out in Schedule C to the Agreement to a third party, on the following terms and conditions:

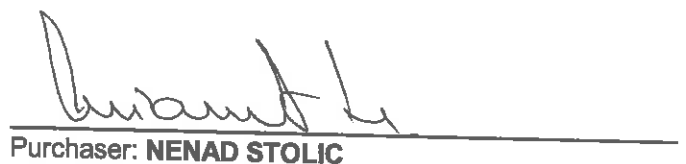
- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Dollars (\$1,000.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 14 day of February 2017.


Witness


Purchaser: **NENAD STOLIC**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 15 day of February 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

15 May 17, RA

2

Tenancy Agreement for 4011 Brickstone Mews #4203

Nenad and Mirjana Stolic
1139 Royal York Rd. Apt. 103
Toronto, ON
M9A 4A8

TENANCY AGREEMENT dated 2017-05-05
Made pursuant to the provisions of the Residential Tenancies Act, S.O. 2006, Chap.17(hereinafter "R.T.A")

BETWEEN : Nenad Stolic (Landlord)

| | | | | |
|---------------------|---------|----------|-------------|-------------------|
| 1139 Royal York Rd. | Toronto | Ontario | M9A 4A8 | Landlord's office |
| Address | City | Province | Postal Code | current address |

NOTE: This is the legal name and address of the landlord to be used for purpose of giving notices or other documents under the R/T/A and this lease. Tenant acknowledges the name and address of the Landlord are subject to change and in such event the will direct notices accordingly to the new Landlord.

AND

| | |
|--------------|--------|
| Yazid Osseni | Tenant |
| | Tenant |

Rented Premises

The Landlord agrees to rent to the Tenant and the Tenant agrees to rent from the Landlord.

| | | | | | |
|------|----------------------|-------------|----------|-------------|--------------------|
| 4203 | 4011 Brickstone Mews | Mississauga | Ontario | L5B 0G7 | The address of the |
| Unit | Address | City | Province | Postal Code | Rented Premises. |

Parking and locker rental are included in this agreement. Hydro bill is to be paid by the tenant.

It is understood and agreed that only the following persons shall occupy the Rented Premises in addition to the Tenant:

| | |
|--|----------|
| | Occupant |
| | Occupant |

Occupant spouses bound by this agreement

Tenant undertakes to notify the Landlord, in writing, in the event a spouse of the Tenant occupies the Rented Premises at any time while this agreement is in effect. In the event the Rented Premises are occupied as a principal residence by a spouse as defined in the R.T.A. and where such spouse obtains the status of "Tenant" of the Rented Premises, this agreement shall be deemed to be amended to include such spouse as a Tenant and shall be fully binding upon such person, jointly and severally with the Tenant in all respects, including the obligation to pay any arrears of rent.

Covenants

The Tenant agrees to abide by the covenants, agreements and all provisions of this Agreement and is deemed to have given notice hereof to any person who resides in the Rented remises. It is agreed that the Landlord shall be entitled to enforce the provisions of this agreement against the Tenant in a Court or Tribunal of competent jurisdiction in the event of a breach of performance thereof by the Tenant and the Landlord shall have the right to re-enter the Rented Premises and obtain vacant possession thereof in the event of non-payment of rent or breach of any of the covenants, agreements or provisions of this Agreement by the Tenant; provided such rights are exercised in accordance with the R.T.A.

Term

The Tenant shall occupy the rented Premises, subject to present tenant vacating, for a term beginning on the June 1st day of 2017 and ending on 31st day of May 2018 subject to the terms of the this Agreement. If the Landlord is unable to give possession of the Rented Premises on the commencement of the term for any reason, including, but not limited to construction or renovation delays or an over holding tenant, the Landlord shall not be subject to any liability to the Tenants or occupants and shall give possession as soon as the Landlord is able to do so. The rent should abate until possession of the Rented Premises is offered by the Landlord to the Tenant. Failure to give possession on the date of commencement of the term shall not in any way affect the validity of this Tenancy Agreement, the obligations of the Tenant or in any way be construed to extend the term of this Tenancy Agreement. This Agreement shall be enforceable against all Tenants named as such herein, regardless of whether such Tenant actually chooses to occupy the Rented Premises.

Rent

Monthly rental payable in advance \$1,575.00, which shall be due and payable on the first day of each month for the term referred under paragraph Term herein.

Rental cheques are payable to **Nenad Stolic**. Rent paid by anyone other than the Tenant named in this agreement shall be deemed to have been paid on behalf of the Tenant.

1. Arrears of rent shall bear interest of 2% per month compounded monthly which is equivalent to 26.82 percent per annum, calculate from the date following the date upon which the rent is due until paid and such interest should be deemed as rent hereunder.
2. All payments herein are to be made by money order or certified cheque only, unless otherwise directed by the Landlord. Acceptance of other forms of payment from time to time by the Landlord shall not be deemed a waiver of this term.
3. If the Monthly Rental is paid by cheque and the cheque is not honoured at the bank upon which it is drawn, the Tenant shall pay to the Landlord in respect of the dishonoured cheque, the sum of \$20.00 as a service and administrative charge for each such cheque in addition to the aforementioned Monthly Rental.
4. The Tenant agrees to deposit with the Landlord the sum of **\$3,150** as prepaid rent to be applied toward payment of the rent for the last rent period of the tenancy. In the event of a lawful rent increase, the Tenant shall pay an additional amount to the rent deposit in an amount equal to the increased Monthly Rental. The increased deposit may be paid by way of a credit by the Landlord of interest payable in respect of the deposit herein.
5. It is further agreed between the parties that the rent chargeable pursuant to this Agreement and any statutory or other renewals thereof has been negotiated taking into account a reduction to allow for any future disruptions or inconvenience the Tenant may experience as a consequence of the Landlord or building management performing work at the residential complex or Rented Premises pursuant to its statutory obligations under the R.T.A. or any other provincial, federal or municipal legislation and therefore the Tenant shall not seek damages or any abatement of rent in such circumstances.

Bankruptcy

In the event of bankruptcy of the Tenant, the Landlord shall rank as a preferred creditor pursuant to the Bankruptcy and Insolvency Act in respect of arrears of rent for a period of three months next preceding the bankruptcy. If the Tenant becomes a bankrupt, the balance of the term of this Tenancy Agreement shall be terminated and the Tenant shall become a month to month tenant subject to all of the terms and conditions of this Tenancy Agreement and subject to the rights of the Trustee. On the day following the date the Tenant becomes a bankrupt the Tenant's obligation to pay rent shall immediately commence for the balance of the month in which the Tenant becomes bankrupt and, thereafter, rent shall be payable in advance of the first day of each month as provided in paragraph **Rent** of this Agreement.

Use

1. The Tenant agrees to use Rented Premises as a residential dwelling and for no other purpose whatsoever.
2. The Tenant agrees not to conduct, permit or suffer any act or activities on or about Rented Premises for which consideration would normally be payable, including but not limited to activities such as the operation of the babysitting or child care services, or the operation of any other business or commercial use. Specifically, the Tenant shall at no time seek compensation from the Landlord, howsoever arising, in respect of any interruption to any economic activity engaged in by the Tenant or members of the Tenant's household at the Rented Premises.
3. The Tenant shall not permit the Rented Premises to be occupied by anyone other than the persons listed in clause **Rented Premises** unless authorized by the Landlord in writing. The Landlord shall be deemed not to have Notice of such occupancy unless the Tenant complied with this term.
4. The Tenant agrees not to permit a sale or auction to be held on the Rented Premises without written consent of the Landlord.

Condition of the Premises

The tenant hereby acknowledges that the Rented Premises, appliances and appurtenances are in clean condition free of visible defects and fit for habitation and use. The Tenant hereby undertakes to notify the Landlord, in writing, with seven (7) days of the commencement of the term of this Agreement, of any defects or deficiencies in the condition of the Rented Premises. The Tenant agrees that there is no promise, representation or undertaking, by, or binding upon the Landlord, with respect to any alteration, remodeling, decorating or installation of equipment or fixtures in the Rented Premises. The Tenant hereby agrees to maintain the Rented Premises in the same condition as existed at the commencement of this Tenancy Agreement, or as improved by the Landlord thereafter, reasonable wear and tear excepted.

Repairs

In the event of a breakdown of the electrical or mechanical systems, the Landlord should not be liable for damages or personal discomfort; however, the Landlord should carry out the repairs with reasonable diligence.

Care of Rented Premises

The Tenant agrees to keep the Rented Premises in a reasonable state of cleanliness and shall be liable for the repair of damage to the Rented Premises or residential complex caused by the willful or negligent conduct of the Tenant, other occupants of the Rented Premises or persons who are permitted in the residential complex by the Tenant. The Tenant shall

not make any alterations to, or decorate the Rented Premises without the Landlord's prior written approval and shall, upon termination of the tenancy, remove any alterations and decorating and restore the Rented Premises to the same condition as it was on the date of the commencement of this Tenancy Agreement, reasonable wear and tear excepted.

Maintenance Issues

The Tenant covenants to advise the Landlord, in writing, of any repairs or maintenance required to be done by the Landlord. It is agreed that any request for maintenance or repairs not made in writing shall not be subject to any legal proceeding by the Tenant against the Landlord in a court of law or before tribunal of competent jurisdiction. It is further agreed that, upon written notice to the Landlord of any repairs or maintenance required to be done, the Tenant shall allow the Landlord a reasonable opportunity to effect repairs or maintenance that the Landlord is required to undertake by law or under this Agreement. The Tenant shall not call on any person not employed by the Landlord to effect any repair or maintenance of the Rented Premises.

Right of Entry by Landlord

The Tenant agrees that the Landlord, at the Landlord's sole discretion, shall be entitled to enter the Rented Premises for purpose of making maintenance inspections, repairs and alterations, including renovations and pest control measures, regardless of whether the Tenant believes such inspections, repairs, renovations or measures are necessary, and the Landlord shall not be treated as a trespasser for the purpose of such entry; furthermore, the Tenant agrees that the Landlord may enter Rented Premises in the manner specified by the R.T.A. or to inspect such premises in preparation for a hearing before a court or tribunal. It is further agreed that the Landlord's exercise of a right of entry under this clause shall not constitute a breach of the covenant with the Tenant for quiet enjoyment of the Rented Premises.

Rules and Regulations

1. Fire

- 1.1. The Tenant shall not do, bring or keep anything in the Rented Premises, or permit or suffer such act which will in any way create a risk of fire or increase the rate of fire insurance on the building or contents.
- 1.2. Barbecuing on balconies or making of fires shall not be permitted in or about Rented Premises.

2. Noise

- 2.1. The Tenant should not cause, permit or suffer any noise or interference which is disturbing to the comfort or reasonable enjoyment of the Rented Premises by the others.

3. Painting and Alteration

- 3.1. The Tenant shall not permit the painting of any portion of the Rented Premises, or erect or cause to be erected any structure in, about or upon Rented Premises, or permit or make any alterations or changes in or about the Rented Premises without the prior written consent of the Landlord.
- 3.2. Wallpaper shall not be installed without prior written consent of the Landlord.
- 3.3. Spikes, hooks, screws, nails, stick-on or glued hangers shall not be put into or upon any woodwork or doors or windows of the Rented Premises.
- 3.4. No adhesive products or self-adhesive products shall be used within the Rented Premises, including, but not limited to self-adhesive hangers, clothes hooks, refrigerator decorations and bathroom decals.

4. Electric Light Bulbs

The Landlord shall furnish electric light bulbs in the fixtures and fuses in any panel box installed by the Landlord at the time the Tenant takes possession of the Rented Premises, but not thereafter. Upon termination of the tenancy, the Tenant shall be responsible for ensuring that all electric light bulbs and fuses are in place and in operable condition.

5. Smoke Detectors

- 5.1. The Tenant acknowledges receipt of smoke alarm maintenance information and agrees to immediately notify the Landlord in writing of any damage or malfunction of any smoke detector supplied by the Landlord and the Landlord agrees to service same, provided:
 - 5.1.1. The Landlord shall furnish a battery for each smoke detector requiring same at the time the Tenant takes possession of the Rented Premises. The battery shall thereafter be replaced as needed by the Tenant and
 - 5.1.2. if the malfunction is due to the Tenant's removal of or failure to replace the battery, or tampering or adjustments made thereto or removal thereto by the Tenant or his guests the Tenant shall reimburse the Landlord for any expense incurred for replacement or servicing the equipment.

6. Shades and Balconies

- 6.1. No awnings, shades, flower boxes, arials, satellite dishes, or other items shall be erected over or placed outside windows, doors, balconies or inside patios. Balconies or patios shall not be used for the hanging or drying of clothes or for storage. No objects whatsoever shall be thrown, propelled or projected from the Rented Premises, and no Tenant shall permit or tolerate such act.
- 6.2. Drapes and drapery tracks where provided by the Landlord shall not be removed. The Tenant shall not install or permit to be installed over the windows or doors any flags, sheets, towels, metal or similar items which, in the sole opinion of the Landlord are detrimental to the appeal of the building.

dryer, humidifier, dehumidifier and refuse compactor, without first obtaining the written consent of the Landlord and paying to the Landlord the required charge for the use thereof. The Tenant shall properly care for all appliances supplied by the Landlord and notify the landlord in writing if such appliances require repair; further, any damage to such appliances shall be paid for by the Tenant.

17. Waterbeds

- 17.1. The Tenant shall obtain, at their own expense, an appropriate liability insurance for any water bed installed in the Rented Premises and shall provide proof of same to the Landlord prior to installation of any water bed. Further, the Tenant shall be liable for all claims and actions initiated by the Landlord, another Tenant or any other person for any injury to any person or damage to any property on or about the Rented Premises as a result of water leaking, issuing or flowing from any water bed installed in the Rented Premises.

18. Moving

- 18.1. Household furniture and effects may be removed from the Rented Premises only at such time and in such manner prescribed by the Landlord.
- 18.2. The Tenant shall not damage any part of the building or Rented Premises by moving furniture or other articles in or out and The Tenant agrees to indemnify the Landlord for any expenses incurred in repairing any damage so caused.

19. Locks

- 19.1. The Tenant shall not alter or add to the locking system on any door giving direct entry to the Rented Premises without written permission by the Landlord. The Tenant hereby consents to any change of locks in the building including that of the door giving direct entry into the Rented Premises, provided the Landlord gives the Tenant replacement keys.
- 19.2. In the Event the Tenant or Tenant's guests lock themselves out of the Rented Premises, the Landlord shall not be obligated to unlock the Rented Premises and the Tenant will be responsible for all costs of re-entry including, but not limited to, locksmith charges, charges for damages howsoever caused and any service charges payable to the Landlord if the Landlord agrees to unlock the Rented Premises.

20. General

- 20.1. The rules, regulations and posted notices governing the use of any additional services by the Landlord or the Condominium corporation shall be observed and adhered to. Such services may include, but shall not be limited to, swimming pools, sauna baths, exercise rooms, recreational areas and similar services which are for exclusive use of the Tenant.
- 20.2. The Tenant shall not violate, or permit or tolerate violation of any Federal, Provincial, Municipal or Condominium Corporation statutes, laws, by-laws or regulations.
- 20.3. If the Rented Premises are subject to the Condominium Act, the Tenant agrees to be bound by the Declaration, by-laws, rules and regulations of the Condominium Corporation and the said Act.

21. Amendments

- 21.1. The Tenant covenants and agrees to comply with each of the rules and regulations herein and, upon notice, and any additions or additions or amendments thereto.

Assignment of Rented Premises

The Tenant acknowledges the right of the Landlord to consent or refuse to consent to the assignment of the Rented Premises. The Tenant covenants not to assign the Rented Premises without first requesting, in writing, and receiving written leave of the Landlord to do so. If the Landlord consents to an assignment of the Rented Premises, the Tenant shall not assign the Rented Premises to a potential assignee without first requesting, in writing, that the Landlord consent to the assignment of the Rented Premises to the potential assignee and receiving the Landlord's written consent thereto, which consent will not be arbitrarily or unreasonably refused.; however, the Landlord may charge an administration and processing fee in respect of the expenses associated with the granting of such consent in the amount of **\$150.00** per applicant, provided that this covenant shall not be construed to mean acceptance by the Landlord of a prospective assignee. It is further agreed that a request to assign shall be deemed not to have been made until the administration and processing fee have been paid and submitted along with the Tenant's written request. Each written request made under this section or section **Sublet of Rented Premises** shall be delivered personally or by mail, to the Landlord at the address set out on page 1 of this Agreement and where the request is mailed, it shall be deemed to have been made on the 5th day after mailing. No assignment shall occur until the Tenant and the Assignee have completed documentation reasonably required by the Landlord in respect of the assignment. Until assignment occurs, the Tenant shall remain liable for all obligations under this Tenancy Agreement, including the obligation to pay rent. Unless otherwise agreed in writing, the Tenant shall be solely responsible for finding an acceptable assignee provided the Landlord has first agreed, in writing, to the assignment of the Rented Premises.

Sublet of Rented Premises

The Tenant covenants not to sublet the Renter Premises without first requesting, in writing, and obtaining the Landlord's written consent to sublet to the prospective tenant. Where the tenancy is monthly, the Tenant shall not sublet the Rented

be responsible for all obligations imposed under this Agreement, including the obligation to pay rent, shall continue in full force and effect until such time this Agreement is lawfully terminated.

Damages for Early Termination

Where the Landlord takes possession of the Rented Premises prior to the end of the term or any renewal thereof because the tenancy has been terminated and the Tenant has been evicted for breach of this Agreement or the R.T.A., or where the Tenant has vacated without giving a valid Notice of Termination, the Tenant shall remain liable to pay rent until the end of the term or any renewals thereof, subject to the Landlord's obligation to mitigate its losses, on the grounds that such rent payment obligation shall constitute reasonable damages to compensate the Landlord for early termination and breach of this Agreement; further, the Tenant shall be responsible for all reasonable costs, including marketing, re-decorating and repair costs, incurred by the Landlord to re-rent the Rented Premises in mitigation of its losses.

Liability

The Landlord shall not in any event whatsoever be liable or responsible for:

1. any personal injury or death that may be suffered or sustained by the Tenant, an occupant or any member of the Tenant's family, his agents or guests or any other person who may be upon the Rented Premises of the Landlord; or
2. any loss 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 or to any person while such property is on the Rented Premises or on the premises of the Landlord; or
3. without limiting the generality of the foregoing, any damages to any such property caused by steam, water, ground water, sprinkler, or drainage pipes or plumbing works of the same or from any place or quarter; or
4. any damage caused by or attributable to the condition or arrangement of any electrical or other wiring. Or
5. any damage caused by anything done by any tenants of the Landlord; or
6. any damage to or loss of any property left in or on the Rented Premises or the premises of the Landlord subsequent to the Tenant giving up possession of the Rented Premises whether or not said delivery of possession by the Tenant is voluntary, whether caused or attributable to anything done or omitted to be done by the Landlord or any other Tenants of the Landlord or any other person; or
7. any damage or loss of property incurred by the tenant as a result of and "Act of God", being such as but not limited to, to the following: severe storm, lightning, flood, infestation of vermin or insects, etc.

Issues about Damage to Property

In the event of damage, destruction or disposition of the Tenant's property, which the Tenant believes has resulted from an act or omission of the Landlord, Landlord's Agent(s) or Superintendent, the Tenant agrees to notify the Landlord on the next business day, in writing, of such damage, destruction or disposition and to provide written particulars of same, including the alleged cause. The Tenant further agrees not to dispose of, repair or replace any such property without first permitting the Landlord to inspect it. In addition, where the Tenant proposes to incur expenses which the Tenant believes have resulted from an act or omission of the Landlord, Landlord's Agent(s) or Superintendent, the Tenant shall first notify the Landlord of the intention to incur such expenses and shall permit the Landlord an opportunity to propose other arrangements which may be more effective and less costly than those for which the Tenant proposes to incur expenses. **In all cases of damage to the property, however caused, the Tenant shall notify Tenant's insurers of the damage and shall file a claim with the insurer for the full amount of the loss.**

Issues about Interference With Tenants Use or Enjoyment; or Harassment

In the event the Tenant believes the Landlord, his employees or agents are engaging in harassment of the Tenant or in activities, including construction activities, which interfere with the Tenant's reasonable use and enjoyment of the Rented Premises or residential complex, the Tenant shall, within 2 business days of such alleged interference or harassment, notify the Landlord, in writing, of the nature of the activity and the impact of the activity on the Tenant or members of the Tenant's household. Upon giving the Landlord such notice, the Tenant shall allow the Landlord a reasonable amount of time, and in no case less than ten days to investigate and respond to such issues raised by the tenant on such notice. The Tenant agrees that no compensation or damages shall be sought by the Tenant before any Court or Tribunal in the event of a failure to give the Landlord notice in accordance with this section.

If Premises Rendered Unfit

Except where the Rented Premises are rendered unfit for purposes of the Tenant as a result of an "act of God" or the negligence of the Landlord, the Tenant shall be liable for full payment of rent for the Rented Premises and shall be liable to reimburse and indemnify the Landlord in respect of payments made or liable to be made by the Landlord to any insurer or to any other person in respect of lost income and damages of any kind and shall be liable to pay the full monthly rental during the period when the Rented Premises are unfit for the purpose of the Tenant.

Termination of Tenancy at the End of Term

1. IF EITHER THE TENANT OR THE LANDLORD DESIRES TO TERMINATE THE TENANCY AT THE END OF THE TERM OF THIS AGREEMENT, THE TENANT OR THE LANDLORD SHALL GIVE WRITTEN NOTICE IN ACCORDANCE

The Tenant hereby agrees that the possession of the Rented Premises at the commencement of the Tenancy may be withheld by the Landlord if the Tenant fails to provide proof of insurance upon demand by the Landlord.

The Tenant expressly agrees to indemnify the Landlord and save it harmless from and against any and all claims, actions, damages, liability and expenses in connection with loss of life, personal injury and/or damage to the property arising from any occurrence in the Rented Premises, the use thereof by the Tenant or occasioned wholly or in part by any act or omission of the Tenant, or by anyone to be in the Rented Premises or the building by the Tenant.

Waiver

The Landlord and Tenant mutually agree that no assent or consent to changes in or waiver of any part of this Agreement in spirit or letter shall be deemed or taken as made, unless the same be done in writing between the Landlord or the Landlord's authorized agent and attached to or endorsed hereon. It is specifically understood between two parties hereto that the Landlord's Janitors, Superintendents and Rental Agents are NOT authorized agents for the purpose of amending any provision of this agreement.

Severability

If any term, covenant or provision of this Tenancy Agreement or the application thereof to any person or circumstances to any extent is held invalid or unenforceable, the remainder of this Agreement, or the application of the term, covenant condition of provision to persons or circumstance other than those to which is held invalid or unenforceable, shall not be affected thereby and each term, covenant, condition or provision of this Agreement shall be valid and enforced to the fullest extent of the law.

Rental Application

The Tenant acknowledges receipt of a copy of the Rental application which is deemed to be incorporated herein and to form part of this Tenancy Agreement. The Tenant warrants the truth of all facts contained therein, and agrees that any misstatement or omission in the said Rental Application constitutes a material misrepresentation rendering this Tenancy Agreement voidable at the option of the Landlord.

Guarantors Liability

In consideration of the execution and delivery of this Tenancy Agreement by the Landlord, the Guarantor, as principal debtor, agrees to execute an agreement made collateral to this Tenancy Agreement which, upon execution by the Guarantor and the Landlord, shall be deemed to constitute a part of and be incorporated into this Tenancy Agreement with the Guarantor deemed to be a party to this Tenancy Agreement. The Guarantor further agrees that liability under the guarantee shall continue until such time as this Tenancy Agreement is terminated and the Guarantor continues to be liable and bound by this Guarantee during any renewals and extensions, statutory or otherwise, of the term of this Tenancy Agreement.

Obligations are Joint and Several

Everything contained in this Tenancy Agreement shall extend to and be binding upon respective heirs, executors, administrators, successors and assigns of each party hereto. The provisions hereof shall be read with all grammatical and gender changes necessary and any singular reference to the Tenant shall be deemed to include all Tenants to this Agreement. ALL COVENANTS OF THE TENANTS HEREIN CONTAINED SHALL BE DEEMED TO BE JOINT AND SEVERAL OBLIGATIONS.

Notices to Tenant and Spouse

Any notice given by the Landlord to the Tenant pursuant to the R.T.A., shall be binding on all Tenants of the Rented Premises and on the spouse of any Tenant where such spouse seeks or obtains "Tenant" status under the R.T.A. and the Tenant hereby agrees to forthwith give a copy of such Notice to all other Tenants and to any occupant of the Rented Premises to whom the Tenant is married or in a conjugal relationship with.

Use of Personal Information and Privacy Issues

The Tenant hereby grants permission to the Landlord to record and use personal information about the Tenant obtained during the course of the tenancy herein for the purpose of:

1. enforcing any term of this Agreement, including collection of moneys owed to the Landlord;
2. obtaining a Consumer Report in the event the Tenant is in arrears of rent, in breach of this Agreement or wishes to renew this Agreement; and,
3. transferring such information to a database of tenant information to be available to the Landlord or his agents.

Entire Agreement

The Tenant acknowledges that, prior to signing this Tenancy Agreement, the Tenant has read this Tenancy Agreement and consents to the terms, covenants, conditions and provisions herein. The Tenancy Agreement and the Rental Application constitutes the entire agreement between the parties hereto with respect to the subject matter hereof and there are not and shall not be any verbal statements, representations, warranties, undertakings or agreements between the parties with the respect to the subject matter hereof not contained herein. This Agreement may not be amended or modified in any respect except by written instrument.

IN WITNESS WHEREOF the parties hereto have executed these presents:

Tenancy Agreement for 4011 Brickstone Mews #4203

Per

[Signature]

(Landlord)

(Witness) Per

(Tenant)

(Witness) Per

(Tenant)

(Witness) Per

(Guarantor)

RECEIPT OF TENANCY AGREEMENT

I/We hereby acknowledge receipt of a fully executed copy of this Tenancy Agreement, the Rental Application and the prescribed information about the Landlord and Tenant Board this _____ Day of _____

I have authority to accept a copy of this Tenancy Agreement on behalf of myself and Tenants and Guarantors named herein:

(Tenant)

Sign name of Tenant Here

[Signature]

Print Name of Tenant Here

YASIR DASSANI

Tenancy Agreement for 4011 Brickstone Mews #4203

(Page 10/10)



Royal Bank of Canada
Banque Royale du Canada
270 THE KINGSWAY
ETOBICOKE, ON

PAY TO THE ORDER OF BLANEY MCNULTY LLP IN TRUST
PAYEZ A L'ORDRE DE

EXACTLY \$40,980.00

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

RE/OBJET: PSV #4003 Deposit - 100 up to 2026

PURCHASER NAME: Nevada stock

PURCHASER ADDRESS: 1139 Royal York Rd Apt 103B

Toronto, M9A 4A8

NOM DE L'ACHETEUR

ADRESSE DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISEE

COUNTERSIGNED / CONTRESIGNE

CANADIAN DOLLARS CANADIENS

DETACH BEFORE CASHING
DETACHER AVANT D'ENCAISSER

0646397

57631497 5-516

DATE 20170512
Y/A M/M D/J

\$40,980.00

⑈57631497⑈ ⑆09067⑈003⑆ 099⑈013⑈5⑈

Received by RL
ON 15 May 17

34

Received Ref
on 15 May 17.



Royal Bank of Canada
Banque Royale du Canada
270 THE KINGSWAY
ETOBICOKE, ON

57631498 3-516

DATE 20170512
Y/A M/M D/J

PAY TO THE ORDER OF AMACON CITY CTR SEVEN NEW DEV PART
PAYEZ A L'ORDRE DE

\$1,130.00

EXACTLY \$1,130.00

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

RE/OBJET

PSV 14203 leaving Amendment

PURCHASER NAME

Alvin Stolic

NOM DE L'ACHETEUR

PURCHASER ADDRESS

1159 ROYAL YORK RD APT 103 B
TORONTO M9A 4A8

ADRESSE DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISEE

COUNTERSIGNED / CONTRESIGNE

TEROME

⑈ 57631498⑈ ⑆09067⑈003⑆ 099⑈013⑈5⑈

DETACH BEFORE CASHING
DÉTACHER AVANT D'ENCAISSER

0646398

PSV 4203

6

TENKEN L.

15 May 17

✓

CLASSE(S) : Véhicule automobile de moins de 4500 kg et habitation motorisée.



Pour tout renseignement
1 800 361-7620

Pour vérifier la validité d'un permis
1 900 565-1212 (frais exigés)

Services aussi disponibles au www.saaq.gouv.qc.ca

Société de l'assurance
automobile

Québec

(2006-10)

Québec

Permis de conduire

02509-240881-00

OSSENI
YAZID A ICHOLA ✓

Date de naissance (A-J-J-J) : 1981-08-24

9560 RUE RIVERIN
BROSSARD
(QC) J4X 2Z2

Sexe : M

Classe(s) : 5

Crédit : Aucune

Taille (cm) : 175

N° de référence : PEQE135YX

Valable le 2013-08-05 Expire le 2017-08-24 ✓

Permis de conduire automobile à deux roues
motorisées (classe 5)



Signature

58125644 3-516

DATE 20170504

Y/A M/M D/M

\$3,150.00

CANADIAN DOLLARS CANADIENS

Royal Bank of Canada
Banque Royale du Canada
9100 BOUL. LE CARREFOUR, BUREAU 110,
LAVAL, QC



PAY TO THE ORDER OF / PAYEZ A L'ORDRE DE
NANAN SULLIVAN

58125644 3-516

THIS CHECK IS VALID FOR DEPOSIT ONLY. IT IS NOT CASH. IT IS NOT A RECEIPT FOR THE PURCHASE OF ANY GOODS OR SERVICES.

PSV 4203 (1st & last month Rent)

CHARLES OUSSENI

5500 RIVERIN

BROSSARD, QC

JULY 22

NOM DE L'ACHETEUR

ADRESSE DE L'ACHETEUR

ACHETEUR SIGNATURE / SIGNATURE DE L'ACHETEUR

COUNTERSIGNATURE / COUSIGNATURE

[Signature]

DETACH BEFORE CASHING / DETACHER AVANT D'ENCAISSER
FORM 16516 (05-2010)

0134744

58125644 3-516 099001305

PSV 1

1st & last month Rent

PSV 4203, 12 May 17. R

7

PSV #1203 Tenor
15 May 17 DV

8

6880 Financial Drive
Mississauga, Ontario
Tower One
L5N 7Y5

Date: April 7, 2017

Yazid Osseni

Dear Yazid,

Congratulations on your appointment to the position of Senior Manager, Sales Effectiveness - Field Sales, with RBC Insurance. I am so pleased to be offering you a position on the team and for you to continue to be part of an organization, committed to excellence and a workplace that will support you to be your best.

Your appointment comes with the following arrangements:

- ✓ **Position Level:** PL07
- ✓ **Salary:** \$105,000 per annum.
- ✓ **Bonus/Short Term Incentive:** At your position level, the target incentive amount for 2017, is \$10,000, but can vary based on the following factors:

Your individual performance – accounts for 70% of your total target STI payout

Your business' performance – accounts for 20% of your total target STI payout

RBC performance – accounts for 10% of your total target STI payout

This payment is prorated based on continuous full-time employment in your role, during the fiscal year. More information about eligibility and the program in general, is available in the STI Program Guide on our intranet site – Me & RBC – under My Pay.

- ✓ **Work Arrangement:** 37.5 hours per week
- ✓ **Vacation:** 20 days pro-rated per year
- ✓ **Start Date:** To be determined
- ✓ **Reporting Officer:** Head, Sales Effectiveness and Advisor Development
- ✓ **Location:** RBC Insurance, 6880 Financial Drive, Mississauga, ON, L5N 7Y5

Yazid, I know you will find this position to be both challenging and professionally rewarding. Should you require clarification on any of the above points including the condition outlined below, please let me know and I would be happy to discuss with you further.

Yours truly,

Sally Bottone
Head, Sales Effectiveness and Advisor Development

Intellectual Property

Innovation is very important at RBC and we believe that all employees have the potential to make important contributions. Anything you conceive, create or produce, whether alone or jointly with others, during your employment in this role or any other you might have later, as well as any improvements or contributions you make, including written documents, drawings, presentations and technologies (collectively, the Work Product), will be the property of Royal Bank of Canada (the Bank). You must promptly and fully disclose Work Product to your Employer.

By accepting this appointment, you agree to assign and do hereby assign to the Bank your entire right to that Work Product. You also agree to take further action, including signing other documents, to evidence this assignment and the Bank's rights relating to the Work Product (together, the Rights), during and after your employment. You agree that this offer of employment is sufficient consideration for the Rights relating to the Work Product.

I acknowledge acceptance of this new appointment and the Intellectual Property condition.

Yazid Ossenl

Date: _____

Nom..... Mr Yazid Osseni
No empl..... 699152716

date de la 04-27-2017
Pér paie 04-17-2017 au 04-30-2017
Pour pér 09/2017 Durant pé 09/2017
Domaine person RBC Insurance Agency Lt
Québec / Québec

CentreDeCoûts 12405 QC PBC IAL FS LAVAL

| REVENUES | Montant |
|--|----------|
| Salaire brut normal par p. | 3,835.62 |
| Ass.vie coll.emplr.av.imp. (à titre indicatif) | 4.77 |
| Ass.méd. QC emplr.av.imp. (à titre indicatif) | 46.44 |
| Cpte acc voy aff impôs (à titre indicatif) | 0.15 |
| Salaires total | 3,835.62 |

| RETENUES | Montant |
|---------------------------|----------|
| Impôt fédéral | 460.26 |
| Impôt prov. QC | 580.54 |
| Cotisation A-E | 48.71 |
| Cotisation RQAP | 21.02 |
| Régime des rentes du Québ | 202.63 |
| REAEER | 230.14 |
| Progr. de soins médicaux | 1.25 |
| Assurance maladie grave | 3.16 |
| Retenues totales | 1,547.71 |

| | |
|--------------|----------|
| Salaires net | 2,287.91 |
|--------------|----------|

| CUMUL ANNUEL | Montant |
|---------------------|-----------|
| Sal. brut | 36,835.79 |
| Impôt féd | 4,885.16 |
| Impôt prov. QC | 6,046.08 |
| A-E | 464.38 |
| Cotisation RQAP | 200.38 |
| RRQ | 1,946.29 |
| Imp. prest. SM et D | 417.96 |
| RBC Ins. RESSOP RSP | 920.56 |

| Renseignements - impôt fédéral | | Renseignements - impôt provincial/Québec | |
|--------------------------------|-----------|--|-----------|
| Total des crédits | 11,635.00 | Total des crédits prov. | 0.00 |
| Impôt suppl. - demande | 0.00 | Autres crédits prov. | 0.00 |
| Espace réservé | 0.00 | Total des crédits - Québec | 11,635.00 |
| Autres déd./créd.-déd. | 0.00 | Autres déductions - Québec | 0.00 |
| Autres déd./créd.-créd. | 0.00 | Impôt suppl. - Québec | 0.00 |
| Rémunération est. | 0.00 | Commission nette est. - QC | 0.00 |
| Dépenses est. | 0.00 | Autre déd./créd.-créd. - QC | 0.00 |
| | | Autre déd./créd.-déd. - QC | 0.00 |

9560 RIVERIN
BROSSARD
QC CA J4X 2Z2



A Fairer Fairer

What's What's

Equifax Credit Report and Score™ as of 05/04/2017

Name: Yazid A. Icholaosseni

Confirmation Number: 3400580480

Credit Score Summary

716 | 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 at department store trades 90-120 days in last 12 months
- Number of department store trades 30+ days in last 24 months
- Number of department store trades ever bad debt

Your Loan Risk Rating

716 | Good

Your credit score of 716 is better than 27% of Canadian consumers.

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

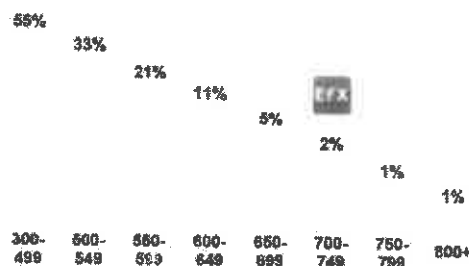
The Bottom Line :

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.

Delinquency Rates*



Comments: Account paid
Monthly payments

VOLKSWAGEN CRED

| | | | |
|-------------------------|---|---------------------------|-------------|
| Phone Number: | (514)332-4333 | High Credit/Credit Limit: | \$31,728.00 |
| Account Number: | XXX...592 | Payment Amount: | \$760.00 |
| Association to Account: | Individual | Balance: | \$20,491.00 |
| Type of Account: | Installment | Past Due: | \$0.00 |
| Date Opened: | 2015-12 | Date of Last Activity: | 2017-04 |
| Status: | Paid as agreed and up to date | Date Reported: | 2017-04 |
| Months Reviewed: | 14 | | |
| Payment History: | No payment 30 days late No payment 60 days late No payment 90 days late | | |

Prior Paying History:

Comments: Lease account
Monthly payments

FIDO

| | | | |
|-------------------------|---|---------------------------|---------------|
| Phone Number: | (888)288-2106 | High Credit/Credit Limit: | |
| Account Number: | XXX...875 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | \$72.00 |
| Type of Account: | Open | Past Due: | \$0.00 |
| Date Opened: | 2001-08 | Date of Last Activity: | 2017-04 |
| Status: | Paid as agreed and up to date | Date Reported: | 2017-04 |
| 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

CAPITAL ONE BANK

| | | | |
|-------------------------|---|---------------------------|---------------|
| Phone Number: | (800)728-3277 | High Credit/Credit Limit: | \$10,000.00 |
| Account Number: | XXX...490 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | \$0.00 |
| Type of Account: | Revolving | Past Due: | \$0.00 |
| Date Opened: | 2014-04 | Date of Last Activity: | 2015-01 |
| Status: | Paid as agreed and up to date | Date Reported: | 2017-04 |
| Months Reviewed: | 36 | | |
| 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

CAPITAL ONE COSTCO

| | | | |
|-------------------------|---|---------------------------|------------|
| Phone Number: | (800)728-3277 | High Credit/Credit Limit: | \$8,000.00 |
| Account Number: | XXX...481 | Payment Amount: | \$56.00 |
| Association to Account: | Individual | Balance: | \$2,243.00 |
| Type of Account: | Revolving | Past Due: | \$0.00 |
| Date Opened: | 2015-09 | Date of Last Activity: | 2017-03 |
| Status: | Paid as agreed and up to date | Date Reported: | 2017-04 |
| Months Reviewed: | 19 | | |
| 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

BQE ROYALE

| | | | |
|-------------------------|---|---------------------------|--------------|
| Phone Number: | (450)923-5130 | High Credit/Credit Limit: | \$147,000.00 |
| Account Number: | XXX...001 | Payment Amount: | \$652.00 |
| Association to Account: | Individual | Balance: | \$137,000.00 |
| Type of Account: | Mortgage | Past Due: | \$0.00 |
| Date Opened: | 2014-12 | Date of Last Activity: | 2017-03 |
| Status: | Paid as agreed and up to date | Date Reported: | 2017-03 |
| Months Reviewed: | 28 | | |
| Payment History: | No payment 30 days late No payment 60 days late No payment 90 days late | | |

Prior Paying History:

Comments: Mortgage
Monthly payments

* 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

VOLKSWAGEN CRED

| | | | |
|-------------------------|---|---------------------------|-------------|
| Phone Number: | (514)332-4335 | High Credit/Credit Limit: | \$27,239.00 |
| Account Number: | XXX...987 | Payment Amount: | \$567.00 |
| Association to Account: | Individual | Balance: | \$0.00 |
| Type of Account: | Installment | Past Due: | \$0.00 |
| Date Opened: | 2010-02 | Date of Last Activity: | 2014-08 |
| Status: | Paid as agreed and up to date | Date Reported: | 2014-08 |
| Months Reviewed: | 35 | | |
| Payment History: | No payment 30 days late No payment 60 days late No payment 90 days late | | |

Prior Paying History:

Comments: Account paid
Lease account

VOLKSWAGEN CRED

| | | | |
|-------------------------|---|---------------------------|-------------|
| Phone Number: | (514)332-4335 | High Credit/Credit Limit: | \$25,884.00 |
| Account Number: | XXX...736 | Payment Amount: | \$539.00 |
| Association to Account: | Individual | Balance: | \$14,560.00 |
| Type of Account: | Installment | Past Due: | \$0.00 |
| Date Opened: | 2014-03 | Date of Last Activity: | 2015-11 |
| Status: | Paid as agreed and up to date | Date Reported: | 2015-12 |
| Months Reviewed: | 18 | | |
| Payment History: | No payment 30 days late No payment 60 days late No payment 90 days late | | |

Prior Paying History:

Comments: Lease account
Monthly payments

CAPITAL ONE BANK

| | | | |
|-------------------------|-------------------------------|---------------------------|---------------|
| Phone Number: | (800)728-3277 | High Credit/Credit Limit: | \$5,000.00 |
| Account Number: | XXX...415 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | \$0.00 |
| Type of Account: | Revolving | Past Due: | \$0.00 |
| Date Opened: | 2012-10 | Date of Last Activity: | 2014-04 |
| Status: | Paid as agreed and up to date | Date Reported: | 2014-04 |
| Months Reviewed: | 18 | | |
| Payment History: | | | |

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.

| | |
|------------|----------------------------------|
| 2015-12-11 | VW CR (514)332-4333 |
| 2015-09-29 | CAPITAL ONE COSTCO (800)723-3500 |

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.

| | |
|------------|---|
| 2017-05-04 | AUTH ECONSUMER REQUE (Phone Number Not Available) |
| 2017-05-04 | EQUIFAX PERSONAL SOL (800)871-3250 |
| 2017-03-10 | CAPITAL ONE (800)481-3239 |
| 2017-02-03 | LA CAPITALE ASSU GEN (418)266-9977 |
| 2014-10-29 | CMHC (613)748-2000 |

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

https://www.econsumer.equifax.ca/canadaotc/viewPopUpDetail.html?prod_cd=CAUPLAN&sub_cd=... 2017-05-04

The Bank of Nova Scotia
Erin Mills Town Centre
5100 Erin Mills Parkway, P.O. Box 77
Mississauga, ON
Canada L5M 4Z5

Tel 905.607.2047
Fax 905.607.2050

March 9, 2017

MR NENAD STOLIC AND MRS MIRJANA STOLIC
1139 ROYAL YORK RD UNIT 103
ETOBICOKE, ON M9A4A8



Dear NENAD AND MIRJANA

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

We are pleased to advise that based on the information you provided, you qualify for a residential mortgage on your principal residence¹. The details of the approval are as follows:

| | |
|---|--------------------------|
| Mortgage Loan amount²: | \$250,000.00 |
| Maximum Approved Amount³: | \$400,000.00 |
| Amortization: | 30 Years 0 Months |
| Posted Rate: | 4.4900% |
| Rate Adjustment: | -1.700% |
| Interest Rate⁴: | 2.7900% |
| Term⁵: | 5 Years Closed |

This mortgage pre-approval and interest rate shown above is for Scotiabank Flexible Mortgage and expires on July 11, 2017.

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

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

Yours truly,

A handwritten signature in black ink, appearing to read 'Matthew Incurvati'.

Matthew Incurvati
Branch Manager

¹ Subject to the home meeting our residential mortgage standards, an appraisal report being obtained that is satisfactory to us, verification of employment, income, required equity, and maximum permitted loan amounts. It is also based on the estimated taxes, heating and condo fees provided.

² The Mortgage Loan Amount stated includes any mortgage default insurance premium that may be required. Mortgage Loans in excess of 80% of the home's value requires mortgage default insurance. This amount is based on your requested amount.

³ The Maximum Approved Amount stated includes any mortgage default insurance premium that may be required. Mortgage Loans in excess of 80% of the home's value require mortgage default insurance. This amount is the maximum amount you qualify for.

⁴ Interest rate is calculated semi-annually not in advance.

⁵ If the term chosen is less than 5 years, you must qualify using the Bank of Canada Benchmark rate.