

Worksheet

Leasing

2009

Suite: 2012 Tower: 2312 Date: _____ Completed by: _____

Please mark if completed:

1. ☒ Copy of 'Lease Prior to Closing' Amendment *(non-executed)* ✓
2. ☒ Copy of Lease Agreement *(given)*
3. ☒ Certified Deposit Cheque for Top up Deposit to 20% payable to Blaney McMurtry LLP in Trust
4. ☒ *or bank draft*
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). #5599 52361 ✓
5. ☒ Agreement must be in good standing. Funds in Trust: \$ 75,068.25 ✓
6. ☒ Copy of Tenant's ID ✓
7. ☒ Copy of Tenant's First and Last Month Rent ✓
8. ☒ Copy of Tenant's employment letter or paystub ✓
9. ☒ Copy of Credit Check ✓
10. ☒ Copy of the Purchasers Mortgage approval ✓
12. ☒ The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

2 NOT executed by the Buyer yet.

PSV #2009

4

CIBC
JOHNSON NGHIEM

NEGOTIABLE AT CURRENT BUYING RATE FOR DEMAND EXCHANGE ON CANADA
NEGOCIABLE AU COURS ACHETEUR EN VIGUEUR SUR EFFETS À VUE PAYABLES AU CANADA
INTERNATIONAL MONEY ORDER / MANDAT INTERNATIONAL

06422 - CHURCHILL CROSSING
MISSISSAUGA, ON

5599 5236 1 27-43248
2017-07-10
DATE Y/A M/M D/J

NAME OF REMITTER / DONNEUR D'ORDRE
PAY TO THE ORDER OF
PAYER À L'ORDRE DE
THE SUM OF
LA SOMME DE

TRANSIT NO.
N° D'IDENTIFICATION

BRANCH
CENTRE BANCAIRE

AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

*****1,695.00

CANADIAN DOLLARS CAD
DOLLARS CANADIENS

NOT OVER / NE DOIT PAS EXCÉDER \$5,000

FOR CANADIAN IMPERIAL BANK OF COMMERCE
POUR LA BANQUE CANADIENNE IMPÉRIALE DE COMMERCE

NOT OVER FIVE THOUSAND DOLLARS / NE DOIT PAS EXCÉDER CINQ MILLE DOLLARS

TO
TIRÉ:

CANADIAN IMPERIAL BANK OF COMMERCE
TORONTO
CANADA

Re: PSV 2 #2009

PSV 2 #2009
RW

⑈559952361⑈ ⑆09502⑈010⑆ 06422⑈2743248⑈

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

Suite **2009** Tower **TWO** Unit **9** Level **19** (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%) ^{201/100 (20%)} of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 9 day of July 2017.

Witness:

N. S. Johnson

Purchaser: **NGHIEM JOHNSON**

THE UNDERSIGNED hereby accepts this offer.

DATED at _____ this _____ day of _____ 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: _____

Authorized Signing Officer
 I have the authority to bind the Corporation

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

Suite **2009** Tower **TWO** Unit **9** Level **19** (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:

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- (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%~~ ^{(20%) JN}) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 9 day of July 2017.

Witness:

Purchaser: **NGHIEM JOHNSON**

THE UNDERSIGNED hereby accepts this offer.

DATED at _____ this _____ day of _____ 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: _____

Authorized Signing Officer
 I have the authority to bind the Corporation

TSV 2 #2009

2



Agreement to Lease Residential

Form 400

for use in the Province of Ontario

Toronto
Real Estate
Board

This Agreement to Lease dated this 10 day of May, 2017

TENANT (Lessee), Muhammad Umair Siddique and Donia Chaouch

(Full legal names of all tenants)

LANDLORD (Lessor), Johnson Nghiem

(Full legal name of Landlord)

ADDRESS OF LANDLORD

(Legal address for the purpose of receiving notices)

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

1. PREMISES: Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:
#2009-510 CURRAN PLACE Mississauga L5B 0J8

2. TERM OF LEASE: The lease shall be for a term of One Year commencing May 15, 2017

3. RENT: The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of Two Thousand One Hundred Canadian Dollars (CDN\$ 2,100.00), payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. DEPOSIT AND PREPAID RENT: The Tenant delivers, upon acceptance (herein/Upon acceptance/as otherwise described in this Agreement) by negotiable cheque payable to SAM MCDADI REAL ESTATE INC., BROKERAGE "Deposit Holder" in the amount of Four Thousand Two Hundred Canadian Dollars (CDN\$ 4,200.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the First month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

For the purposes of this Agreement, "Upon Acceptance" shall mean that the Tenant is required to deliver the deposit to the Deposit Holder within 24 hours of the acceptance of this Agreement. The parties to this Agreement hereby acknowledge that, unless otherwise provided for in this Agreement, the Deposit Holder shall place the deposit in trust in the Deposit Holder's non-interest bearing Real Estate Trust Account and no interest shall be earned, received or paid on the deposit.

5. USE: The Tenant and Landlord agree that unless otherwise agreed to herein, only the Tenant named above and any person named in a Rental Application completed prior to this Agreement will occupy the premises.
Premises to be used only for: Single-Family Residential Use

6. SERVICES AND COSTS: The cost of the following services applicable to the premises shall be paid as follows:

	LANDLORD	TENANT
Gas	☒	☐
Oil	☒	☐
Electricity	☐	☒
Hot water heater rental	☒	☐
Water and Sewerage Charges	☒	☐
Cable TV	☐	☒
Condominium/Cooperative fees	☒	☐
Garbage Removal	☒	☐
Other, Internet	☐	☒
Other:	☐	☐

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, said sum to be estimated on the tax rate for the current year, and to be payable in equal monthly installments in addition to the above mentioned rental, provided however, that the full amount shall become due and be payable on demand on the Tenant.



INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S):

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7. **PARKING:** One Underground Parking Space

8. **ADDITIONAL TERMS:**

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant [landlord/tenant] until 8:00 p.m. on the day of May 20, 17, after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

11. **NOTICES:** The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. **Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices.** Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement and 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.: 905-502-1501 (For delivery of Documents to Landlord) FAX No.: 905-565-6677 (For delivery of Documents to Tenant)

Email Address: sam@mcdadi.com (For delivery of Documents to Landlord) Email Address: realtor@ariannnagi.com (For delivery of Documents to Tenant)

12. **EXECUTION OF LEASE:** Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given. The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at www.tlb.gov.on.ca)

13. **ACCESS:** The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.

14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.

15. **RESIDENCY:** The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c.1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.

16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

17. **CONFLICT OR DISCREPANCY:** If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.

18. **FAMILY LAW ACT:** Landlord warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.O. 1990 unless the spouse of the Landlord has executed the consent hereinafter provided.

19. **CONSUMER REPORTS:** The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.

INITIALS OF TENANT(S):
24 28
05/10/17 05/10/17
8:54PM EDT 8:54PM EDT

INITIALS OF LANDLORD(S):
JN

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20. BINDING AGREEMENT: This Agreement and acceptance thereof shall constitute a binding agreement by the parties to enter into the Lease of the Premises and to abide by the terms and conditions herein contained.

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness) <u>Arham Naqi</u> dotloop verified 05/10/17 8:20PM EDT C1B4-44A6-BF1E-001973DF620F	(Witness) <u>Arham Naqi</u> dotloop verified 05/10/17 8:20PM EDT C1B4-44A6-BF1E-001973DF620F
(Witness) <u>Arham Naqi</u> dotloop verified 05/10/17 8:20PM EDT C1B4-44A6-BF1E-001973DF620F	(Witness) <u>Arham Naqi</u> dotloop verified 05/10/17 8:20PM EDT C1B4-44A6-BF1E-001973DF620F

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

(Tenant or Authorized Representative) <u>Muhammad Umar Siddique</u> dotloop verified 05/10/17 8:54PM EDT C1B4-44A6-BF1E-001973DF620F	DATE <u>May 10, 2017</u> (Seal)
(Tenant or Authorized Representative) <u>Donia Chaouch</u> dotloop verified 05/10/17 8:54PM EDT C1B4-44A6-BF1E-001973DF620F	DATE <u>May 10, 2017</u> (Seal)
(Guarantor)	DATE <u>May 10, 2017</u> (Seal)

We/1 the landlord hereby accept the above offer, and agree that the commission together with applicable HST (and any other tax as may hereafter be applicable) may be deducted from the deposit and further agree to pay any remaining balance of commission forthwith.

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness)	DATE <u>May 10, 2017</u> (Seal)
(Witness)	DATE <u>May 10, 2017</u> (Seal)

SPOUSAL CONSENT: The undersigned spouse of the Landlord hereby consents to the disposition evidenced herein pursuant to the provisions of the Family Law Act, R.S.O. 1990, and hereby agrees to execute all necessary or incidental documents to give full force and effect to the sale evidenced herein.

(Witness) Johnson Ngien
(Seal)

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at 11th a.m./p.m. this 17 day of May, 2017
(Signature of Landlord/Spouse)

INFORMATION ON BROKERAGE(S)	
Listing Brokerage <u>SAM MCDADI REAL ESTATE INC.</u>	Tel.No. <u>(905) 502-1500</u>
<u>SAM ALLAN MCDADI</u>	
Co-op/Tenant Brokerage <u>RIGHT AT HOME REALTY INC.</u>	Tel.No. <u>(905) 565-9200</u>
<u>ARHAM NAQI</u>	

ACKNOWLEDGEMENT

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

<u>Johnson Ngien</u> dotloop verified 05/10/17 8:54PM EDT C1B4-44A6-BF1E-001973DF620F	DATE <u>May 11, 2017</u>
(Landlord)	DATE <u>May 10, 2017</u>
Address for Service <u>Donia Chaouch</u>	DATE <u>May 10, 2017</u>
Tenant's Lawyer	Tel.No.
Address	
Email	
Tel.No.	FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Co-operating Brokerage shown on the foregoing Agreement to Lease:

In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.

DATED May 10, 2017 at Donia Chaouch

Acknowledged by:

<u>Tracy Nguyen</u> dotloop verified 05/10/17 8:57PM EDT C1B4-44A6-BF1E-001973DF620F	(Authorized to bind the Co-operating Brokerage)
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Schedule B



Agreement to Lease - Residential

Form 401

for use in the Province of Ontario

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

TENANT (Lessee), Muhammad Umair Siddique and Donia Chaouch

LANDLORD (Lessor), Johnson Nghiem

for the lease of 2009 - 510 Curran Place, Mississauga, ON L5B 0J8

dated the 10th day of May 2017

Tenant agrees to provide pertinent information on Tenant's Application Form attached hereto to the Landlord for the purpose of credit check, if required.

Tenant submits herewith a pay stub for the Landlord's reference.

Tenant and Landlord agree that any accepted Offer to Lease shall form a completed lease and no other lease will be signed between the parties.

The said rental premises shall be tenanted only by the following person(s):

1. Muhammad Umair Siddique

2. Donia Chaouch

Tenant agrees to provide the Landlord with post-dated cheques for the stated rent payable to the Landlord at the beginning of each yearly term, to cover those months not provided for by the deposit.

Tenant agrees to pay the Landlord a service charge for Fifty Dollars (CDN \$50.00) for each and every cheque, which the Tenant's bank or depository refuses to honour.

Tenant shall acquire Content and Personal Liability Insurances to cover the term of the lease and any extension thereof and shall provide the Landlord or his Agent with the name of the Insurance Company along with the policy number prior to keys being release to Tenant for the said property.

Tenant covenants and agrees that neither Tenant nor Tenant's guests will smoke in the rented premises. In the event this stipulation is breached the Tenant agrees to indemnify the Landlord from any and all damages and losses suffered consequently therefrom.

Initials of Tenant(s):

U	DC
05/10/17	05/10/17
8:45PM EDT	8:45PM EDT

Tenant agrees that no persons will be allowed in or on the rented premises. In the event this stipulation is breached the Tenant agrees to indemnify the Landlord from any and all damages and losses suffered consequently therefrom.

Initials of Tenant(s):

U	DC
05/10/17	05/10/17
8:45PM EDT	8:45PM EDT

Continued on next page.

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

INITIALS OF TENANTS:

U	DC
05/10/17	05/10/17
8:45PM EDT	8:45PM EDT

INITIALS OF LANDLORD(S):

DS

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SM203 Ver 2.0 (May 2016)



Schedule B
Agreement to Lease - Residential



Form 401

for use in the Province of Ontario

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

TENANT (Lessee), Muhammad Umair Siddique and Donla Chaouh

LANDLORD (Lessor), Johnson Nghiem

for the lease of 2009 - 510 Curran Place, Mississauga, ON L5B 0J8

dated the 10th day of May 2017

Tenant covenants and agrees that cable television, Internet, telephone utilities are the responsibility of the Tenant and warrants that any of the above utility accounts that are due for a period will be paid in full on or before vacating the said premises.

Tenant agrees not to make any changes or alterations to the property without the written permission of the Landlord.

Tenant shall leave the premises including appliances in a clean and move-in condition and have broadband shampooed by a professional carpet cleaning company at the end of the term of the lease or extension thereof.

Tenant covenants to maintain, keep and leave the premises in an orderly state of cleanliness and to repair any damage caused to the premises by his/her wilful or negligent conduct or that of persons who are permitted on the premises by the Tenant, except to reasonable wear and tear.

Tenant is responsible for the total replacement cost of keys, entrance cars and any electronic devices or garage door opener during the lease term or any extension thereof in the event the said items are lost, stolen, or damaged and for any additional related costs as demanded by the concerned Condominium Management office.

Continued on next page...

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

INITIALS OF TENANTS:

MS/0017 LS/0017
LS/0017 LS/0017
LS/0017 LS/0017

INITIALS OF LANDLORD(S):

DS
JA

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SMALL Ver 2.0 (May 2016)



Schedule B

Agreement to Lease - Residential



Form 431

for use in the Province of Ontario

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

TENANT (Lessee)
Muhammad Umair Siddique and Donia Chaouch

LANDLORD (Lessor)

for the lease of:
2009 - 510 Curran Place, Mississauga, ON L5B 0J8

dated the 10th day of May 17 20

Tenant will not assign or sublet the premises without the Landlord's written permission, such permission not to be arbitrary or unreasonably withheld.

Tenant shall notify the Landlord in writing of his/her intentions to renew or not, no later than sixty (60) days prior to the termination of the term of the lease.

Tenant understands and agrees that during the Sixty (60) days prior to the expiry of the Lease Term, the Landlord or his/her agent shall be permitted access to the said leased premises for the purpose of inspection or showing to prospective new Tenants or Buyers, should notice be given by Tenant of his/her intention to sell the property. It is understood that the Tenant shall be given reasonable notice, verbally or in writing, but not exceed twenty-four (24) hours by the Landlord or his Agent prior to exercising of this right to access. Tenant agrees to cooperate with the Landlord in providing such access.

Tenant agrees to pay a refundable deposit of Two Hundred Dollars (CDN \$200.00) for the items stated below and covenants with the Landlord, upon the termination of the Lease pursuant to the terms of the Residential Tenancies Act, to deliver up possession of the premises to the Landlord or his/her authorized agent, and further to surrender all keys and entrance devices relating to the premises entrance doors or other doors to the building, mailbox keys, electronic garage door cards, and any other entrance device to the premises of the building. Deposit is to be refunded upon satisfactory return of the above stated items.

Tenant shall comply with all By-laws of the Condominium Corporation. Tenant shall be responsible for any fines or assessments levied against the Landlord by the Condominium Corporation due to his or his guests' violations of the said By-laws.

Tenant acknowledges the Condominium Corporation can and may eliminate any recreational facilities or part thereof at anytime without notice to Tenant and in such circumstances the Tenant will not claim and/or receive a rent reduction or abatement for the same.

Tenant shall pay real estate taxes, condominium common maintenance fees, and maintain fire insurance on the premise. Tenant acknowledges that the Landlord's fire insurance on the premises provides no coverage to the Tenant's property.

Continued on next page...

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

INITIALS OF TENANTS:

05/10/17 05/10/17
8:54PM EDT 8:54PM EDT

INITIALS OF LANDLORD(S):

DS

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SURE Ver 2.0 (May 2016)



Schedule B
Agreement to Lease - Residential



Form 401

for use in the Province of Ontario

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

TENANT (Lessee), Muhammad Umair Siddique and Donia Chaouch

LANDLORD (Lessor), Johnson Nghiem

for the lease of 2009 - 510 Curran Place, Mississauga, ON L5B 0J8

dated the 10th day of May 2017

Landlord shall provide for the use by the Tenant during the lease term, the following appliances: fridge, stove, dishwasher, clothes washer, clothes dryer and window coverings. Landlord represents and warrants that the appliances listed will be in good working order at the commencement of the lease term. Tenant agrees to maintain said appliances in a clean and good state of repair. Tenant agrees to pay up to fifty dollars (CDN \$50.00) on each occurrence for any minor repairs required by the Landlord's appliances, plumbing, electrical equipment through normal usage or accidental damages, commencing twenty (20) days after occupancy date.

The Landlord shall not in any event whatsoever be liable for or responsible for any personal injury or death that may be suffered or sustained by the Tenant or any member of the Tenant's family, his/her guests, or to any other person while such property on the rented premises.

In the event of any breakdown of electrical, mechanical, heating or plumbing system, the Landlord has received no payment of rent, it shall be presumed that the Tenant has abandoned the rented premises and the Landlord shall be entitled to, and may take, immediate possession of the rented premises.

In case of default or breach of any terms of the Lease by the Tenant, the Landlord may at his/her sole discretion terminate the Lease immediately and the deposit and all advanced rental payments paid by the Tenant shall be forfeited to the Landlord.

The Acceptance of this Office to Lease is conditional upon allowing the Landlord or his Agent Two (2) business days not including weekends and statutory holidays from the date of Confirmation of Acceptance for verification of information contained in the Tenant Application and other forms submitted. If verification of information is unsatisfactory, the said deposit shall be returned in full without deductions to the Tenant. If business days and the Agreement becomes binding on the Landlord. This condition is for the benefit of the Landlord.

For all purposes of this notice, the terms "banking days" or "business days" shall mean any day, other than Saturday, Sunday, or statutory holiday in the Province of Ontario.

The Tenant agrees to provide a CERTIFIED deposit cheque or BANK DRAFT, payable to Sam McDadi Real Estate Inc., Brokerage, to be held in trust within ONE (1) business day, of the time registered in the Confirmation of Acceptance in the Agreement of Lease, or, as otherwise stated in the Agreement of Lease.

Continued on next page...

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

INITIALS OF TENANTS: H DP
05/10/17 05/10/17
655/PN/EST-0403PM EDT

INITIALS OF LANDLORD(S): JS
DS

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SMORE Ver 2.0 (May 2016)



Schedule B Agreement to Lease - Residential

Toronto
Real Estate
Board

Form 401

for use in the Province of Ontario

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

TENANT (Lessee), Muhammad Umar Siddique and Donia Chaouch

LANDLORD (Lessor), Johnson Nghiem

for the lease of 2009 - 510 Curran Place, Mississauga, ON L5B 0J8

dated the 10th day of May 2017

In accordance with Subsection 27 of the Real Estate and Business Broker's Act, 2002, (the "Act"), Sam McDadi Real Estate Inc., (the "Brokerage"), will be the deposit holder of the Buyer's deposit which is given to the Brokerage to be held in trust with respect to this Agreement to Lease. The deposit will be held by Sam McDadi Real Estate Inc. in its Real Estate Trust Bank Account which is a non-interest bearing account.

The Brokerage names 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.

In accordance with the Federal Privacy Act (PIPEDA), upon acceptance of this attached agreement, all parties to this transaction consent to the publication and distribution of the sale price of this property, before and after the closing. The Listing Brokerage and the Co-operating Brokerage and there Sales Representative are authorized to advertise and disclose the sale price to their realtors and to the public, while conducting and promoting their daily real estate activities.

The parties acknowledge that information provided by any real estate salesperson or real estate broker or real estate brokerage shall not be construed as expert legal advice, tax advice, advice on zoning changes, engineering advice or environmental advice and the parties acknowledge that the salesperson, broker or brokerage has advised that the parties seek independent professional advice on any of the above matters and concerns.

If applicable, the Tenant expressly acknowledges that neither the Landlord, Listing Broker, nor the Co-operating Broker makes any representation, implicitly or explicitly, that a legal separate dwelling exists on the property. The Tenant further acknowledges that the basement apartment located at the Property may not comply with all relevant applicable fire code and hydro retrofit requirements, zoning By-laws, Provincial and Municipal By-laws and regulations. The Tenant agrees to complete this Agreement notwithstanding such non-compliance and waives his/her right to make any requisitions with respect to same.

The Seller and Buyer hereby consent to the Listing Brokerage advertising or otherwise marketing the subject property before or after the completion of this transaction. The Seller and Buyer acknowledge this permission includes, but is not limited to, the use of photographs of the subject property, the sale price or the percentage of list to sale price of this Agreement.

Continued on next page...

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

INITIALS OF TENANTS:

U MC 05/10/17 05/10/17
05:49PM EDT 05:49PM EDT

INITIALS OF LANDLORD(S):

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SR008 Ver 2.0 (May 2016)



Schedule B

Agreement to Lease - Residential



Form 401

for use in the Province of Ontario

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

TENANT (Lessee), Muhammad Umair Siddique and Donla Chaouh

LANDLORD (Lessor), Johnson Nghiem

for the lease of 2009 - 510 Curran Place, Mississauga, ON L5B 0J8

dated the 10th day of May 2017

Should the Tenant, at anytime purchase the Property, the Landlord agrees to pay the Agents so named in this Agreement, (or their successor companies) a fee of 3% of the purchase price (plus applicable taxes). This fee will be split equally amongst the agents so named in this Agreement (or their successor companies). The total fee will be payable to Sam McDadi Real Estate Inc. by bank draft or certified cheque.

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

INITIALS OF TENANTS:

U DC
05/05/17 05:00/17
05:40PM EDT 05:50PM EDT

INITIALS OF LANDLORD(S):

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SMARTE Ver 2.0 (July 2016)



Confirmation of Co-operation and Representation



Form 320

for use in the Province of Ontario

BUYER: Muhammad Umair Siddique and Donia Chaouch

SELLER: Johnson Nghiem

For the transaction on the property known as: #2009 -510 CURRAN PLACE Mississauga L5B 0J8

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 include other remuneration.

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.

1. LISTING BROKERAGE

- a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:
- 1) ☒ 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)
- 2) ☐ The Listing Brokerage is providing Customer Service to the Buyer.

- b) ☐ **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 Brokerage. 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 Seller;
 - The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the Buyer;
 - Information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practices;
 - 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. PROPERTY SOLD BY BUYER BROKERAGE - PROPERTY NOT LISTED

- ☐ The Brokerage (does/does not) represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid
- ☐ 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)



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3. Co-operating Brokerage completes Section 3 and Listing Brokerage completes Section 1.

CO-OPERATING BROKERAGE- REPRESENTATION:

- a) ☒ The Co-operating Brokerage represents the interests of the Buyer in this transaction.
b) ☐ The Co-operating Brokerage is providing Customer Service to the Buyer in this transaction.
c) ☐ The Co-operating Brokerage is not representing the Buyer and has not entered into an agreement to provide customer service(s) to the Buyer.

CO-OPERATING BROKERAGE- COMMISSION:

- a) ☒ The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property
Half Months Rent Plus HST
(Commission As indicated in MLS® information)
b) ☐ The Co-operating Brokerage will be paid as follows:

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

Commission will be payable as described above, plus applicable taxes.

COMMISSION TRUST AGREEMENT: If the above Co-operating Brokerage is receiving payment of commission from the Listing Brokerage, then the agreement between Listing Brokerage and Co-operating Brokerage further includes a Commission Trust Agreement, the consideration for which is the Co-operating Brokerage procuring an offer for a trade of the property, acceptable to the Seller. This Commission Trust Agreement shall be subject to and governed by the MLS® rules and regulations pertaining to commission trusts of the Listing Brokerage's local real estate board, if the local board's MLS® rules and regulations so provide. Otherwise, the provisions of the OREA recommended MLS® rules and regulations shall apply to this Commission Trust Agreement. For the purpose of this Commission Trust Agreement, the Commission Trust Amount shall be the amount noted in Section 3 above. The Listing Brokerage hereby declares that all monies received in connection with the trade shall constitute a Commission Trust and shall be held, in trust, for the Co-operating Brokerage under the terms of the applicable MLS® rules and regulations.

SIGNED BY THE BROKER/SALESPERSON REPRESENTATIVE(S) OF THE BROKERAGE(S) (Where applicable)

RIGHT AT HOME REALTY INC.

(Name of Co-operating/Buyer Brokerage)

480 EGLINTON AVE WEST #30 MISSISSAUGA

Tel.: (905) 565-9200 Fax: (905) 565-6677

Muhammad Umar Siddique

dotloop verified
05/10/17 8:37PM EDT
K950P351C7-AMNS

(Authorized to bind the Co-operating/Buyer Brokerage) Date: May 10, 2017

ARHAM NAQI

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

SAM MCDADI REAL ESTATE INC.

(Name of Listing Brokerage)

110 - 5805 WHITTFLE RD MISSISSAUGA

Tel.: (905) 502-1500 Fax: (905) 502-1501

SAM ALLAN MCDADI /Tracy Nguyen

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

(Authorized to bind the Listing Brokerage) Date:

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.

BUYER'S INITIALS

SELLER'S INITIALS

ACKNOWLEDGEMENT

I have received, read, and understand the above information.

Muhammad Umar Siddique

dotloop verified
05/10/17 8:54PM EDT

(Signature of Buyer) Muhammad Umar Siddique Date: May 10, 2017

Donia Chaouch

dotloop verified
05/10/17 8:45PM EDT
K90HLS05L8BVA46VC

(Signature of Buyer) Donia Chaouch Date: May 10, 2017

DocuSigned by:

Johnson Nguyen

dotloop verified
05/09/17 07:58:48F

(Signature of Seller) Date: May-11-2017

Date: Date:

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Rental Application Residential

Form 410

for use in the Province of Ontario



I/We hereby make application to rent #2009 -510 CURRAN PLACE Mississauga L5B 0J8

from the 15 day of May 2017 at a monthly rental of \$ 2,100.00
to become due and payable in advance on the 15th day of each and every month during my tenancy.

1. Name Muhammad Umar Siddique Date of birth Feb. 10, 1986 SIN No. (Optional)

Drivers license No S3206-100286-00 Occupation Research Engineer

2. Name Donia Chaouch Date of birth Jan. 29, 1989 SIN No. (Optional)

Drivers license No Occupation Technical Support Engineer

3. Other Occupants: Name Relationship Age

Name Relationship Age

Name Relationship Age

Do you have any pets? No If so, describe

Why are you vacating your present place of residence? Moving from Hamilton to Mississauga

LAST TWO PLACES OF RESIDENCE

Address 403-50 Glen Road Address 50 Elizabeth Court

Hamilton, ON L8S 4N3 Hamilton, ON

From Dec 1, 2016 To Current From Sept. 1, 2016 To Nov 30, 2016

Name of Landlord Lonie Taylor Name of Landlord

Telephone: 905-521-0867 Telephone:

PRESENT EMPLOYMENT

Employer McMaster University / Magna International

Business address 1280 Main Street West

Business telephone 905-525-9140

Position held Research Engineer

Length of employment 2 Years

Name of supervisor Borzoo

Current salary range: Monthly \$ 12,000.00

PRIOR EMPLOYMENT

Handwar Verification Group, Montreal

1455 De Maison Blvd. W., Montreal, QC

1514-848-2424 ext. 7260

Research Engineer

14 Years

Sofiene Tohan



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SPOUSE'S PRESENT EMPLOYMENT

Employer Genetec Inc.
Business address 2280 Alfred Nobel
Business telephone 514-652-3593
Position held Technical Support Engineer
Length of employment 2 Years
Name of supervisor Raheel Tariq
Current salary range: Monthly \$ 3,500.00

Name of Bank TD Canada Trust
Branch
Chequing Account #
Savings Account #

FINANCIAL OBLIGATIONS

Payments to
Payments to
Amount: \$
Amount: \$

PERSONAL REFERENCES

Name Abdullah Waqas
Address
Telephone: 514-965-5563
Length of Acquaintance 5 Years
Occupation Engineer (Project Manager)
Name Khushboo Handa
Address
Telephone: 438-994-5604
Length of Acquaintance 2 Years
Occupation Technical Support Engineer

AUTOMOBILE(S)

Make
Model
Year
Licence No
Make
Model
Year
Licence No

The Applicant consents to the collection, use and disclosure of the Applicant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Applicant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

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

Signature of Applicant Muhammad Umar Siddique
Signature of Applicant Muhammad Umar Siddique
Date May 10, 2017
Date May 10, 2017
Signature of Applicant Donia Chaouch
Signature of Applicant Donia Chaouch
Date
Date



Offer Summary Document For use with Agreement of Purchase and Sale



Form 801

for use in the Province of Ontario

For Brokerage submitting the offer on behalf of the Buyer:

When sent to the Listing Brokerage this form can be used as evidence that you have a written signed offer from a Buyer to the Seller.

REAL PROPERTY ADDRESS: #2009 -510 CURRAN PLACE Mississauga L5B 0J8 (the "property")
(municipal address and/or legal description)

for an Agreement of Purchase and Sale dated: the 10 day of May, 2017 ("offer")

This offer was submitted by: **BROKERAGE:** RIGHT AT HOME REALTY INC.

SALES REPRESENTATIVE/BROKER: ARHAM NAQI

I/We, Muhammad Umair Siddique and Donia Chaouch

Name of Buyer(s) May 10, 2017 Dated
Buyer signature Buyer signature
Date Date
May 10, 2017 May 10, 2017

have signed an offer for the property.

This offer was submitted, by email, to the Listing Brokerage at 11:00 p.m. on the 10 day of May, 2017
(by fax, by email or in person)
May 2017 Irrevocable until 8:00 p.m. on the 11 day of May, 2017

(For Buyer counter offer - complete the following)

I/We, Muhammad Umair Siddique and Donia Chaouch

Name of Buyer(s) have signed an offer for the property.
Buyer signature Buyer signature
Date Date
May 10, 2017 May 10, 2017

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

For Listing Brokerage receiving the offer:

SELLER(S): Johnson Nghiem

SELLER(S) CONTACT:

(ie. phone / email / fax)

LISTING BROKERAGE: SAM MCDADI REAL ESTATE INC.

SALES REPRESENTATIVE/BROKER: SAM ALLAN MCDADI

This offer was received, Email by the Listing Brokerage at 10:49 a.m. on the 11th day of May, 2017
(by fax, by email or in person)

This offer was presented, email to the Seller(s) at 12:46pm a.m./p.m. on the 11th day of May, 2017
(by fax, by email or in person)

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

Comments:

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6

PSV #2009

Tennant,

Québec 

Permis d'apprenti conducteur

S3206-100286-00 

SIDDIQUE
MUHAMMAD UMAIR

Date de naissance (A-M-J) : **1986-02-10**

5545 CH DE LA COTE SAINT-LUC 3
MONTREAL
(QC) H3X 2E1

Classe(s) : **15**

Cond. : **Aucune**

Mention(s) : **Aucune**

N° de référence : **PELR14DGT**

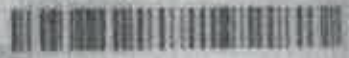
Valable le : **2016-04-01** Expiré le : **2017-10-01**

Sexe : **M**

Taille (cm) : **170**

Yeux : **BRUN**



CLASSE(S): Véhicule automobile de moins de 4 500 kg et habitation motorisée.

Apposer l'autocollant
de votre nouvelle adresse.

Société de l'assurance
automobile
Québec 

Renseignements : **1 800 361-7520**
Validité d'un permis : **1 900 565-1212** (frais exigés)

saaq.gouv.qc.ca (2015-06)

THE PASSPORT IS VALID FOR ALL COUNTRIES

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13-11-2017

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PS12 #2009

7

The Toronto-Dominion Bank

6051 CREDITVIEW ROAD
MISSISSAUGA, ON L5V 2A8

79205736
2017-05-12
YYYYMMDD
1870-79205736
Transit-Serial No.

Pay to the Order of SAM MCDADI REAL ESTATE INC BROKERAGE

\$ *****4,200.00

FOUR THOUSAND TWO HUNDRED**00/100

Authorized signature required for amounts over CAD \$5,000.00

Re 2009-570 Curran Place

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

Authorized Officer
Countersigned
Number

Canadian Dollars

OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING PAJ FOR DOLLARS ON CANADA

⑈79205736⑈ ⑆09612004⑆ ⑆3808⑈

SM
SAM MCDADI
REAL ESTATE INC., BROKERAGE
MCDADI.COM

5805 Whittle Road,
110 & 111
Mississauga, Ontario,
Canada L4Z 2J1

Date: 2/12/17

\$4,200.-

Received From: Arham Naqi / Right at Home Realty
Four thousand two hundred Dollars

For: 2009-570 Curran Place Received by: Arham



ARHAM NAQI
TRUSTED REAL ESTATE BROKER KENNETH
SALES REPRESENTATIVE
P: 947-973-4718 / 905-565-9200
E: REALTOR@ARHAMNAQI.COM
400 EGLINTON AVENUE W.
MISSISSAUGA, ON L5H 1Y5

RIGHT AT HOME
REALTY

getmoreinfo@arhamnaqi.com

CCOR
REALTOR

PSV2 #2009

9



Department of
Computing and Software

1280 Main Street West
Hamilton, Ontario,
Canada L8S 4K1

Phone: 905 526-6140 Ext. 24614
Fax: 905 524-0840
<http://www.cas.mcmaster.ca>

By Email and Hand Mail

June 14, 2016

Umair Siddique
Computing and Software
ITB 220

PRIVATE & CONFIDENTIAL

Dear Umair:

Re: Postdoctoral Fellowship Appointment – Revised Contract

Congratulations on being awarded an NSERC Postdoctoral Fellowship. This letter is the formal agreement regarding the revision to your Postdoctoral Fellowship in the Department of Computing and Software as a result of your NSERC award. This offer is subject to your acceptance of the terms and conditions of employment set out below.

Please read this letter carefully and indicate your acceptance by signing and returning one original copy on or before June 21.

The terms and conditions of your employment will be determined by the Canadian Union of Public Employees ("CUPE") Unit 3 Collective Agreement and all applicable Policies, Directives, and Procedures. A copy of the CUPE Unit 3 Collective Agreement is included in this offer package; it can also be accessed at <http://www.workingatmcmaster.ca/elt/collective-agreements/cupe-unit3>. All policies, directives and procedures may be viewed on the McMaster University website at <http://www.mcmaster.ca/policy/>. Appendix "B" to this letter contains a list of the most pertinent policies. In addition to the Collective Agreement and McMaster Policies, Directives, and Procedures, your employment at McMaster University will be governed by the laws of the Province of Ontario and of Canada.

This Fellowship is offered for a 16-month period, with this new agreement beginning on June 1, 2016 and **extending your contract end date to September 30, 2017**. Should your Fellowship be ended sooner than this date, or be reduced, as a result of termination, non-renewal, or a decrease of the grant(s) or contract(s) through which it is funded, you will be provided with notice, or pay in lieu thereof, in accordance with Article 10.05(d) of the CUPE Unit 3 Collective Agreement.

Postdoctoral Fellowship Appointment
Umair Siddique

Your faculty supervisor will be Dr. Borzoo Bonakdarpour. You have already passed the probationary period for your appointment.

You will be paid the gross amount of \$15,000 annually, less all applicable statutory deductions and remittances; these will include deductions for the premium costs of dental benefits (family or single coverage) and any other optional coverage you choose, as described Appendix A of this letter, as well as union dues and the mandatory government deductions for income tax, Canada Pension Plan contributions and Employment Insurance premiums (For further information regarding the mandatory government deductions, you may wish to review the information provided by the Canada Revenue Agency at <http://www.cra-arc.gc.ca/tx/basns/tpes/pyr/ll/cclclng/menu-eng.html>. This is in addition to the support from NSERC, which, it is our understanding, will be paid directly to you from that agency.

Your salary is inclusive of pay for vacation time, which time will be determined in accordance with Article 20.03 of the CUPE Unit 3 Collective Agreement.

During the term of your appointment, you will be expected to apply for any external funding for which you are eligible. Any external funding you receive will first be applied to payment of your salary; your employment supervisor's financial commitment may be offset by an amount commensurate with such funding. If any external funding you receive is subsequently reduced or eliminated, your employment supervisor will reinstate his/her financial commitment, such that your salary is maintained at the amount indicated above.

Appendix "A" to this letter contains a summary of the benefits available to you as a Postdoctoral Fellow at McMaster University. You will find additional details regarding benefits available to Postdoctoral Fellow at: <http://www.workingatmcmaster.ca/benefits/pdf>.

By accepting the appointment offered, you agree that this letter, along with the collective agreement, all other attachments, enclosures and policies referenced herein constitute the entire agreement between you and the University with respect to your appointment, and that there are no prior agreements, understandings, undertakings, representations or warranties, whether oral or written, between you and the University with respect to this appointment. In the event that anything in this letter conflicts with the terms of your collective agreement, the terms of the collective agreement will govern.

I am delighted that you have been awarded the Fellowship from NSERC, and that we are able to extend the terms of your employment as outlined above.

Yours sincerely,



William M. Farmer
Chair, Computing and Software

Attachments: Appendices A, B, and CUPE Unit 3 Collective Agreement

cc:

- Coordinator, Office of Postdoctoral Affairs and Research Training (OPART)– With Enclosures
- B. Bonakdarpour - With Enclosures and Appendices
- Human Resources Services – With Enclosures and Appendices

Postdoctoral Fellowship Appointment
Umar Siddique

- Office of Research Services – Without Enclosures
- CUPE, Unit 3 (umacbain@cupe3906.org) – Without Enclosures

ACKNOWLEDGEMENT AND ACCEPTANCE

I have read, understand and accept McMaster University's offer of employment as a Postdoctoral Fellow on the terms and conditions set out above and attached. I have been given the opportunity to obtain independent legal advice in connection with my acceptance of this offer.

Signature:  Date: 14 June 2016

Postdoctoral Fellowship Appointment
Umair Siddique

PSV 2 # 2009

8



Natural Sciences and Engineering
Research Council of Canada

350 Albert Street
Ottawa, Canada
K1A 1H5

Conseil de recherches en sciences
naturelles et en génie du Canada

350, rue Albert
Ottawa, Canada
K1A 1H5

April 25, 2016

PROTECTED

MUHAMMAD UMAIR SIDDIQUE
1 BARCLAY ST
HAMILTON ON L8S 1P1

MUHAMMAD UMAIR SIDDIQUE:

Further to our letter of January 20, 2016, the Natural Sciences and Engineering Research Council (NSERC) is pleased to inform you that sufficient funds have become available and we are now in a position to offer you an NSERC Postdoctoral Fellowship (PDF). Your application was considered meritorious based on your research ability or potential and on your communication, interpersonal, and leadership abilities.

The NSERC PDF Program provides financial support to a core of the most promising Canadian researchers in natural sciences and engineering at a pivotal time in their careers. This support allows fellows to seek out the best research programs in their chosen fields, both within Canada and abroad. These fellowships are intended to secure a supply of highly qualified Canadians with leading-edge scientific and research skills for Canadian industry, government, and universities.

Review the Terms and Conditions and the Award Holder's Guide carefully as they contain important information about your award. Retain this letter for future reference. In order to maintain eligibility, you must complete all requirements of your PhD before the start date of this award. The latest possible date to take up this award is January 15, 2017.

If you are planning to hold your PDF award in the People's Republic of China, refer to the Canada-China Postdoctoral Fellowships Supplement for more information about this initiative.

You must accept or decline this offer by submitting Form 1A to NSERC by June 6, 2016 or it will be cancelled. Congratulations on your achievement.

Serge Villemure
Director
Scholarships, Fellowships &
Chairs for Women in Science and Engineering

Canada

Scholarships and Fellowships Summary

April 25, 2016

Committee No.: 198-SSRF, Committee for Computing Sciences
Application No.: 6790-488176-2016
NSERC-PEN: 485392
Name: MUHAMMAD UMAR SIDDIQUE

TYPE OF AWARD: NSERC Postdoctoral Fellowship (PD) **DATE OF AWARD:** 04/25/2016
DATE OF RENEWAL: 04/25/2017
Your award has been approved for tenure at any of the eligible organizations indicated on your application, unless you doctoral degree was or will be received from a non-Canadian university, in that case this approval applies only to tenure at eligible Canadian organizations.
MAXIMUM VALUE AND DURATION OF AWARD: \$90,000 over 24 months

TERMS AND CONDITIONS OF AWARD

In this document, the Agencies are:

- The Natural Sciences and Engineering Research Council of Canada (NSERC)
- The Social Sciences and Humanities Research Council of Canada (SSHRC)
- The Canadian Institutes of Health Research (CIHR)

By drawing on the funds awarded by NSERC, you affirm that you have read, understood and agreed to the following policies, responsibilities and obligations, and with any amendments to these that may be adopted.

- The award is subject to final approval by NSERC following your acceptance of these Terms and Conditions, and the availability of funds, and may be reduced or cancelled.
- You must comply with all of the policies, conditions and regulations referenced in the following documents:
 - NSERC – Program Guide for Students and Fellows;
 - Award Holder's Guide 2016;
 - Tri-Agency Framework: Responsible Conduct of Research;
 - Tri-Council Policy Statement: Ethical Conduct for Research Involving Humans.
- *Disclosure of information related to your award*
 - You will ensure that individuals who are named in any document(s) related to your award have agreed to be included and to disclose their personal information in the document(s).
 - You consent to the sharing among the three federal granting agencies (NSERC, SSHRC and CIHR) and with any academic institution to which you are, or may become, affiliated, of any and all information, including personal information, in any way related to the application and to the award.

McMaster University
1280 Main St. W, CSB-202
Hamilton, ON L8S 4L8

Pay Group: SRC-McMaster Interim Staff - Reg
Pay Begin Date: 03/20/2017
Pay End Date: 04/08/2017

Business Unit
Advice #: MAC01
Advice Date: 04/13/2017

Unalt: Stadelque
30 Glen Road
Apartment 403
Hamilton, ON L8S 4N3

Employee ID: 200002842
Department: 10122-Computing and Software
Location: INFORMATION TECH CNTR 202
Job Title: POST DOCTORATE FELLOW
Pay Rate: \$580.70 Biweekly

TAX DATA:
Net Claim: Federal: ON
Amount: 11,635.00
Special: 10,171.00
Leaves:
Addl. Percent:
Addl. Amount:

HOURS AND EARNINGS										TAXES	
Description	Current			YTD			Current			Description	Current
	Rate	Hours	Earnings	Rate	Hours	Earnings	Rate	Hours	Earnings		YTD
Regular		70.00	580.70		518.00	4,297.18				CIT	6.94
StatHolsal	0.00		0.00		28.00	232.28				CPP	22.16
UnivHolsSch	0.00		0.00		14.00	116.14				EI	9.46
											75.72
TOTAL:		70.00	580.70	560.00	4,645.60					TOTAL:	38.56
											308.22

BEFORE-TAX DEDUCTIONS				AFTER-TAX DEDUCTIONS				EMPLOYER PAID BENEFITS			
Description	Current		YTD	Description	Current		YTD	Description	Current		YTD
	Rate	Hours			Rate	Hours			Rate	Hours	
CUPE 3 Post Doc Fellow Dues	11.61		92.88	CUPE Dental BiWeekly	2.00		14.00	CUPE Medical	46.62		326.34
								CUPE Dental BiWeekly	15.00		105.00
								Basic Life*	1.62		11.34
								NBR Surcharges - I	0.87		6.96
								WSIB ON University Rate	2.10		16.79
TOTAL:	11.61		92.88	TOTAL:	2.00		14.00	* Taxable			

TOTAL GROSS				TOTAL TAXES				TOTAL DEDUCTIONS			
Current:	580.70		570.71		38.56		13.61				NET PAY
YTD:	4,645.60		4,564.06		308.22		106.88				528.53
											4,230.50

AVAILABLE				NET PAY DISTRIBUTION			
				Account Type	Account Number	Amount	
				Checking	*****342	528.53	
				Advice #060000082969853			
				TOTAL:		528.53	

MESSAGE:

McMaster University
1280 Main St W, CSP-202
Hamilton, ON L8S 4L8

Pay Group: SRG-McMaster Interim Staff - Reg
Pay Begin Date: 03/26/2017
Pay End Date: 04/08/2017

Business Unit: MAC01
Advice #: 00000008296953
Advice Date: 04/13/2017

Umaré Stodolque
50 Glen Road
Apartment 403
Hamilton, ON L8S 4N3

Employee ID: 200002842
Department: M122-Computing and Software
Position: INFORMATION TECH CNTR 202
Job Title: POST DOCTORATE FELLOW
Pay Rate: \$580.70 Biweekly

TAX DATA:
Net Claim: Federal
Amount: 11,635.00
Special: 16,171.00
Leaves:
Addl. Percent:
Addl. Amount:

HOURS AND EARNINGS									
Description	Current			YTD			Current		
	Rate	Hours	Earnings	Rate	Hours	Earnings	Rate	Hours	Earnings
Regular		70.00	580.70		516.00	4,297.18			
StudentSal			0.00		28.00	232.28			
UnivHolsSch			0.00		14.00	116.14			
TOTAL:		70.00	580.70		560.00	4,645.60			

TOTAL: 38.56

AFTER-TAX DEDUCTIONS									
Description	Current			YTD			Current		
	Rate	Hours	Earnings	Rate	Hours	Earnings	Rate	Hours	Earnings
CUPB 3 Post Doc Fellow Dues			11.61		92.88				
CUPB Dental BiWeekly					14.00				
TOTAL:			11.61		92.88				

EMPLOYER PAID BENEFITS									
Description	Current			YTD			Current		
	Rate	Hours	Earnings	Rate	Hours	Earnings	Rate	Hours	Earnings
Employee Medical					14.00				
CUPB Dental BiWeekly					14.00				
Basic Life*									
NSHR Surchage 1									
WSIB ON University Rate									
TOTAL:									

NET PAY DISTRIBUTION									
Description	Current			YTD			Current		
	Rate	Hours	Earnings	Rate	Hours	Earnings	Rate	Hours	Earnings
CUPB 3 Post Doc Fellow Dues			11.61		92.88				
CUPB Dental BiWeekly					14.00				
TOTAL:			11.61		92.88				

NET PAY DISTRIBUTION									
Description	Current			YTD			Current		
	Rate	Hours	Earnings	Rate	Hours	Earnings	Rate	Hours	Earnings
CUPB 3 Post Doc Fellow Dues			11.61		92.88				
CUPB Dental BiWeekly					14.00				
TOTAL:			11.61		92.88				

MESSAGE:

McMaster University
1280 Main St. W. CSB-202
Hamilton, ON L8S 4L8

Pay Group: SRG-McMaster Interim Staff - Reg.
Pay Begin Date: 04/09/2017
Pay End Date: 04/22/2017

Business Unit
Advice #: MAC01
Advice Date: 04/28/2017

Unair Stirling
30 Glen Road
Aurview 403
Hamilton, ON L8S 4N3

Employee ID: 200002842
Department: 10122-Computing and Software
Location: INFORMATION TRCH CNTR 202
Job Title: POST DOCTORATE FELLOW
Pay Rate: \$580.70 Biweekly

TAX DATA:
Net Claim Amount: 10,171.00
Special Federal
Leaves:
Addl. Percent:
Addl. Amount:

HOURS AND EARNINGS									
		Current		YTD		Current		YTD	
Description	Rate	Hours	Earnings	Hours	Earnings	Description	Rate	Hours	Earnings
Regular	8.29571	63.00	522.65	581.00	4,819.81				
StatHdSch	5	7.00	56.07	35.00	290.35				
UnivHdSch			0.00	14.00	116.14				
TOTAL:		70.00	580.70	630.00	5,226.30	TOTAL:		38.57	346.79

BEFORE-TAX DEDUCTIONS				AFTER-TAX DEDUCTIONS			
Description	YTD	Description	YTD	Description	YTD	Description	YTD
CUPE 3 Post Doc Fellow Dues	11.61	CUPE Dental BiWeekly	2.00	CUPE Dental BiWeekly	16.00	Employee Medical	46.62
TOTAL:		11.61	104.49	TOTAL:		2.00	16.00
TOTAL GROSS		580.70	5,226.30	TOTAL TAXES		38.57	346.79
Current:		580.70	5,226.30	TOTAL DEDUCTIONS		13.61	120.49
YTD:		580.70	5,226.30	NET PAY		528.52	4,759.02
BANK		580.70	5,226.30	NET PAY DISTRIBUTION		528.52	4,759.02
AVAILABLE				Account Type		Checking	
				Account Number		*****42	
				Amount		528.52	
				TOTAL:		528.52	

EMPLOYER PAID BENEFITS			
Description	Current	Description	YTD
CUPE Dental BiWeekly	15.00	CUPE Dental BiWeekly	372.96
Basic Life*	1.82	Basic Life*	120.00
NGER Surcharge 1	0.87	NGER Surcharge 1	12.96
WSIB ON University Rate	2.10	WSIB ON University Rate	7.83
TOTAL:			18.89

MESSAGE:



May 1, 2017

Subject: Confirmation of employment – Donia Chaouch

To whom it may concern:

This letter serves to confirm that Ms. Donia Chaouch has been employed by Genetec inc. as a Technical Support Representative in a permanent full time capacity (40 hours per week) since January 18, 2016. Her current annual salary is \$41,200. Please refer to Schedule 1 for a description of Ms. Chaouch's job responsibilities.

Should you require further information, please do not hesitate to contact the undersigned.

Yours truly,

Genetec Inc.
Per: Elyse Gentry
Human Resources Coordinator
egentry@genetec.com

2280 Alfred-Nobel Blvd., Suite 400
Montreal, Quebec H4S 2A4
Canada
T 514.332.4000 F 514.332.1892
genetec.com



Schedule 1 Technical Support Representative

Responsibilities:

- Provide first level technical support on all products, including troubleshooting and documentation of cases.
- Properly document all customer issues in the Genetec trouble ticket system.
- Perform follow-ups with customers for calls placed to Genetec's Technical Assistance Center.
- Have a full understanding of Genetec's SLA.
- Efficiently understand and be able to escalate complex technical issues to appropriate support departments.
- Respond to customers' general questions on the product.
- Manage all licensing technical issues.
- Ensure timely resolution of customer issues.
- Ability to function as an independent worker and a team-player within fast-paced environment.

2280 Alfred-Nobel Blvd., Suite 400
Montreal, Quebec H4S 2A4
Canada
T 514.332.4000 F 514.332.1692
genetec.com



Canada Revenue
Agency

Agence du revenu
du Canada

SHAWINIGAN QC G9N 7S6

000034507

DONIA CHAOUCH
3-5545 CH DE LA COTE ST LUC
MONTREAL QC H3X 2E1

Notice details

Social insurance number	XXX XX3 452
Tax year	2016
Date issued	Apr 24, 2017
36D88DM8	

Notice of assessment

We assessed your 2016 income tax and benefit return and calculated your balance.

You have a refund of \$6,617.76.

We will deposit your refund into your bank account.

Thank you,

Bob Hamilton
Commissioner of Revenue

Account summary

You have a refund in the amount shown below.

Refund: \$6,617.76

Go green, go paperless
Get your mail online through My Account.
1. Log in at cra.gc.ca/myaccount.
2. Select "Manage online mail".

T451 E (17)X

Canada

Notice details

DONIA CHAOUCH 3-5545 CH DE LA COTE ST LUC MONTREAL QC H3X 2E1	Social insurance number XXX XX3 452
	Tax year 2016

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to cra.gc.ca/reviews. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	\$ Final amount	CR/DR
150	Total income	38,975	
236	Net income	38,975	
260	Taxable income	38,975	
350	Total federal non-refundable tax credits	5,846	
6150	Total Ontario non-refundable tax credits	1,968	
420	Net federal tax	0.00	
428	Net Ontario tax	450.00	
435	Total payable	450.00	
437	Total income tax deducted	6,986.85	
448	CPP overpayment	7.77	
450	Employment Insurance overpayment	73.14	
482	Total credits	7,067.76	
	Total payable minus Total credits	6,617.76	CR
	Balance from this assessment	6,617.76	CR
	Direct deposit	6,617.76	CR

Explanation of changes and other important information

We changed your Ontario tuition and education amounts from \$23,583 to \$26,324. This includes \$26,324 of unused provincial or territorial tuition and education amounts from earlier years.

We will automatically calculate your goods and services tax/harmonized sales tax credit and any related provincial credit based on your family net income, province of residence, marital status, and qualified children. If you qualify for any credit for July 2017 to June 2018, we will let you know in July.

Based on this assessment, you have unused federal and Ontario tuition and education amounts of \$12,002 and \$8,418. You can carry forward these amounts to later years. To make sure we calculate your unused amounts correctly, you need to file a return each year, even if you have no income to report.

Notice details

Social insurance number	XXX XX3 452
Tax year	2016

DONIA CHAOUCH
3-5545 CH DE LA COTE ST LUC
MONTREAL QC H3X 2E1

RRSP/PRPP deduction limit statement

For more information about the details listed below or how employer contributions to a PRPP or group RRSP will affect your contribution room for the year, go to cra.gc.ca/rrsp or refer to Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

Description	\$ Amount
RRSP/PRPP deduction limit for 2016	0
Minus: Employer's PRPP contributions for 2016	0
Minus: Allowable RRSP/PRPP contributions deducted for 2016	0
Plus: 18% of 2016 earned income, up to a maximum of \$26,010	7,015
Minus: 2016 pension adjustment	0
Minus: 2017 net past service pension adjustment	0
Plus: 2017 pension adjustment reversal	0
RRSP/PRPP deduction limit for 2017	7,015
Minus: Unused RRSP/PRPP contributions previously reported and available to deduct for 2017	0
Available contribution room for 2017	7,015

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2017 and may have over contributed to your RRSP/PRPP. If this is the case, you may have to pay tax on any excess contributions.

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More information

If you need more information about your income tax and benefit return, go to canada.ca/taxes, go to My Account at cra.gc.ca/myaccount, or call 1-800-959-8281.

To find your tax centre, go to cra.gc.ca/tso.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to cra.gc.ca/newaddress.

If you have new or additional information and want to change your return:

- go to cra.gc.ca/changereturn for faster service; or
- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

If you want to register a formal dispute:

- go to cra.gc.ca/resolvingdisputes; you have 90 days from the date of this notice to register your dispute.

Definitions

DR (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to cra.gc.ca/alternate.

If you use a teletypewriter, you can get tax information by calling 1-800-665-0354.

My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to cra.gc.ca/myaccount.

Fraudulent communications (scams)

The CRA is committed to protecting the personal information of taxpayers and benefit recipients. We will never ask you to give us personal information of any kind by email, text message, or by clicking on a link. Nor will we ask you to pay your balance through the use of a pre-paid credit card. For more information about how to recognize scams and protect yourself, go to cra.gc.ca/security.



PAYMENT DATE:	20170228	Y/A M/M D/J
PAY END DATE:	20170228	Y/A M/M D/J

STATEMENT OF EARNINGS AND DEDUCTIONS

EARNINGS	DATE YMMDD	RATE	CURRENT HRS/UNITS	CURRENT AMOUNT	YTD HRS/UNITS	YTD AMOUNT
REGULAR		19.8100	78.67	1558.45	290.68	5758.36
SICK HRS		19.8100	8.00	158.48	8.00	158.48
VACATION		0.0000	0.00	0.00	8.00	158.48
TB MED P		0.0000	0.00	24.44	0.00	97.76
TOTAL EARNINGS				1741.37		6173.08
LESS TAXABLE BENEFITS				24.44		97.76
TOTAL GROSS				1716.93		6075.32

DEDUCTIONS	CURRENT AMOUNT	YTD AMOUNT
GOVT/GENS	96.16	77.17
FED TAX	133.48	569.46
QPIP	9.41	7.00
AD&D	0.57	52.84
MED INS	11.16	451.61
TOTAL DEDUCTIONS		1265.32
NET PAY		1530.37

OTHER	CURRENT	YTD
ST DISAM	8.91	35.64
LT DISAM	13.11	44.44

NON NEGOTIABLE

FOR41550-2 1404
CHAOUCH DONIA
403-50 GLEN ROAD
HAMILTON ON L8S 4N3

SAVINGS ACCT:
DEDN. DEP. ACCT:
EMPL/PAYEE ID.: FOR41550-2 1404
OCCUPATION:
NO. PAY PER.: 01 OF 24

NET PAY: \$***1265.32

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXX6647



PAYMENT DATE:	20170428	Y/A M/M/D/J
PAY END DATE:	20170430	Y/A M/M/D/J

STATEMENT OF EARNINGS AND DEDUCTIONS

EARNINGS	DATE YMMDD	RATE	CURRENT HRS/UNITS	CURRENT AMOUNT	YTD HRS/UNITS	YTD AMOUNT
REGULAR		19.8100	78.67	1558.45	613.36	12150.64
SICK HRS		0.0000	0.00	0.00	8.00	158.48
VACATION		19.8100	8.00	158.48	32.00	633.92
TB MED P		0.0000	0.00	24.43	0.00	195.51
TOTAL EARNINGS				1741.36		13138.55
LESS TAXABLE BENEFITS				24.43		195.51
TOTAL GROSS				1716.93		12943.04
DEDUCTIONS						
GOVTFERS		86.16				
FED TAX		133.48				
OPIP		9.41				
ADED		0.60				
DENT INS		13.21				
TOTAL DEDUCTIONS						
NET PAY						
			1265.21			

OTHER CURRENT YTD

ST DISAB 9.17

LT DISAB 11.44

NON NEGOTIABLE

SAVINGS ACCT:
DEBN. DEP. ACCT:
EMPL./PAYEE ID.: FOR41550-2 1404
OCCUPATION:
NO. PAY PER.: 08 OF 24

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXX6647

NET PAY: \$****1265.21

FOR41550-2 1404
CHAOUGH DONIA
403-50 GLEN ROAD
HAMILTON ON L8S 4N3



PAYMENT DATE: 20170413	Y/A M/M/D/J
PAY END DATE: 20170415	Y/A M/M/D/J

STATEMENT OF EARNINGS AND DEDUCTIONS

EARNINGS	DATE	CURRENT	YTD	CURRENT	YTD	CURRENT	YTD
	YMMDD	AMOUNT	AMOUNT	HRS/UNITS	HRS/UNITS	AMOUNT	AMOUNT
REGULAR		86.16	560.33	86.67	534.69	1716.93	10592.19
SICK HRS		133.48	842.27	0.00	0.00	0.00	158.48
VACATION		9.41	61.53	0.00	0.00	0.00	475.44
TB MED P		0.57	3.99	0.00	0.00	24.44	171.08
TOTAL EARNINGS		13.21	92.47	0.00	0.00	1741.37	11397.19
LESS TAXABLE BENEFITS						24.44	171.08
TOTAL GROSS						1716.93	11226.11
DEDUCTIONS							
GOVT PENS							
FED TAX							
QFIP							
AD&D							
DENT INS							
TOTAL DEDUCTIONS							
NET PAY							

FOR41550-2 1404
CHAOUGH DONIA
403-50 GLEN ROAD
HAMILTON ON L8S 4N3

SAVINGS ACCT:
DEDN. DEP. ACCT:
EMPL./PAYEE ID.: FOR41550-2 1404
OCCUPATION:
NO. PAY PER.: 07 OF 24

NET PAY: \$****1265.32

NON NEGOTIABLE

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXX6647



PAYMENT DATE: 20170331	Y/A M/M/D/J
PAY END DATE: 20170331	Y/A M/M/D/J

STATEMENT OF EARNINGS AND DEDUCTIONS

[illegible]



PAYMENT DATE: 20170315	Y/A M/M/D/J
PAY END DATE: 20170315	Y/A M/M/D/J

STATEMENT OF EARNINGS AND DEDUCTIONS

EARNINGS	DATE YMMDD	RATE	CURRENT HRS/UNITS	CURRENT AMOUNT	YTD HRS/UNITS	YTD AMOUNT
REGULAR		19.8100	70.67	1399.97	361.35	7158.33
SICK HRS		0.0000	0.00	0.00	8.00	158.48
VACATION		19.8100	16.00	316.96	24.00	475.44
TB MED P		0.0000	0.00	24.44	0.00	122.20
TOTAL EARNINGS				1741.37		7914.45
LESS TAXABLE BENEFITS				24.44		122.20
TOTAL GROSS				1716.93		7792.25
DEDUCTIONS						
GOVT PENS		86.16				
FED TAX		133.48				
QPIP		9.41				
ADED		0.57				
MED INS		11.16				
TOTAL DEDUCTIONS						
NET PAY			1285.32			1981.98

OTHER YTD

ST DISAB 8.91

LT DISAB 11.11

NON NEGOTIABLE

FOR41550-2 1404
CHAOUCH DONIA
403 50 GLEN ROAD
HAMILTON ON L8S 4N3

SAVINGS ACCT:
DEDW. DEP. ACCT:
EMPL./PAYEE ID.: FOR41550-2 1404
OCCUPATION:
NO. PAY PER.: 05 OF 24

NET PAY:

\$****1265.32

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXX6647



PAYMENT DATE: 20170228 Y/YA M/MD/J	PAY END DATE: 20170228 Y/YA M/MD/J
---------------------------------------	---------------------------------------

STATEMENT OF EARNINGS AND DEDUCTIONS

EARNINGS	DATE YMMDD	RATE	CURRENT HRS/UNITS	CURRENT AMOUNT	YTD HRS/UNITS	YTD AMOUNT
REGULAR		19.8100	78.67	1558.45	290.68	5758.36
SICK HRS		19.8100	8.00	158.48	8.00	158.48
VACATION		0.0000	0.00	0.00	8.00	158.48
TE MED P		0.0000	0.00	24.44	0.00	97.76
TOTAL EARNINGS				1741.37		6173.08
LESS TAXABLE BENEFITS				24.44		97.76
TOTAL GROSS				1716.93		6075.32
DEDUCTIONS						
GOVT PENS		301.85				
FED TAX		441.83				
QPIP		33.30				
AD&D		2.28				
MED INS		44.64				
TOTAL DEDUCTIONS						
NET PAY			1255.32			1530.37

OTHER	CURRENT	YTD
ST DISAB	8.91	35.64
LT DISAB	11.11	44.44

FOR41550-2 1404
CHAOUGH DONIA
403-50 GLEN ROAD
HAMILTON ON LBS 4N3

SAVINGS ACCT:
DEDN. DEP. ACCT:
EMPL./PAYEE ID.: FOR41550-2 1404
OCCUPATION:
NO. PAY PER.: 04 OF 24

NON NEGOTIABLE

NET PAY: \$***1255.32

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXXX5647



January 6th, 2016

Donia Chaouchi
5445 Chemin de la Côte-St-Luc
Montreal, QC
H3X 2E1

Dear Donia,

On behalf of Genetec Inc. (the "Company"), we are pleased to confirm this offer of employment (the "Offer") for the position of Technical Support Representative at our Montreal office, commencing on January 18, 2016.

1. Duties and Responsibilities:

1.1. You agree to devote the whole of your professional time, attention and ability to the business of the Company and use your best efforts to serve and put forth the Company's best interests. You acknowledge and agree that the effective performance of your duties requires the highest level of integrity.

1.2. Your job responsibilities are detailed in the attached job description (refer to Schedule 1). It is understood and agreed that the Company may from time to time modify or change your job responsibilities provided that the modified job responsibilities remain compatible with your qualifications.

2. Compensation:

2.1. Your annual salary will be \$40,000 which will be paid through direct deposit in 24 equal installments on the 15th and last day of each calendar month, less applicable taxes. The Company reserves its right to modify its pay schedule in accordance with applicable employment standards legislation. Your salary may be reviewed periodically in accordance with the Company's salary administration practices.

2.2. You will be eligible to participate in the Company bonus plan provided you have been actively working for the Company for no less than six (6) months during the fiscal year in which you are hired. The bonus shall be paid in accordance with the terms and conditions of the plan in effect at time of payment; however, you acknowledge that the bonus plan is maintained solely at the absolute discretion of the Company and as such can be discontinued, revised or amended at any time.

3. Benefits

3.1. After three (3) months of employment, you will be eligible to participate in the Company's group insurance plan in place at that time including group Health, Dental, Short-Term and Long-Term Disability, Accidental Death and Dismemberment, and Life insurance plans. You must be covered under a provincial health care program in order to participate in the Company's group plan. You are required to enroll in all of these benefits as a condition of employment. You may opt out of Health and Dental coverage only if you can provide proof of similar coverage under another plan. The Company reserves its right to amend its contribution to premiums from time to time.

- 3.2. Vacation entitlement will be 15 days (3 weeks) per year to be taken as per Company policy.
- 3.3. After three (3) months of employment, you will be eligible to participate in the Company's group RRSP plan and benefit from any matching contributions the Company may have in place at that time.
- 3.4. The Company reviews its employee benefits programs periodically and all programs are subject to change as determined by the Company.

4. Employment Term:

- 4.1. For the first three (3) months of employment (the "Probation Period") you will be considered a probationary employee. During this Probationary Period, the Company may terminate your employment for any reason without notice, pay in lieu of notice, or any other type of severance payment, except if otherwise required by applicable employment standards legislation.
- 4.2. Subject to your Probationary Period, you will be employed for an indefinite period and as such the Company may terminate your employment at any time in accordance with law. No manager or representative of the Company, other than an authorized executive officer of the Company or an authorized member of the Human Resources department has authority to enter into any agreement for employment for any specified period of time or to make any agreement or contract to the foregoing, and any promises to the contrary may only be relied upon by you if they are in writing and signed by such person.
- 4.3. Should you wish to terminate your employment, you may do so at any time after your Probation Period by giving the Company two (2) weeks' notice in writing.

5. Work Schedule:

- 5.1. Your work schedule will be determined in accordance with the needs of the Company and the time necessary for the completion of your duties, which may from time to time require that you work beyond 40 hours per week. You agree and understand that the annual salary paid to you has been determined on a basis which is inclusive of all hours needed to be devoted to your work. Thus, you shall not be entitled to overtime pay.

6. General:

- 6.1. By signing this Offer, you declare that the statements made on your job application and resume are true and that you represent having the necessary knowledge and experience to perform the duties required for your position. You acknowledge that all false statements will constitute a just and sufficient cause for dismissal.
- 6.2. As a condition of employment with the Company, you will be required to sign a Confidentiality, Non-Solicitation, Non-Competition and Assignment of Intellectual Property Agreement (the "Agreement") attached hereto as Schedule 2.
- 6.3. Please take note that your employment, this Offer and the Agreement are governed by the laws in force in the province of Quebec and all disputes between the parties arising here from shall be subject to the exclusive jurisdiction of the courts of the province of Quebec sitting in the district of Montreal. Your obligations include, amongst others, the obligation to act faithfully and honestly and not to use any confidential information you may obtain in carrying on or in the course of your employment, including the information contained in the present Offer, which is deemed to be confidential.

D.C

6.4. By signing below, you accept to abide by all Company policies. The Company reviews its policies periodically and these policies are subject to change as determined by the Company.

6.5. You agree that the Offer and the Agreement constitute the entire agreement between you and the Company and any and all previous agreements and representations, whether written or oral, expressed or implied relating to your employment with the Company are superseded by this Offer. Any modification to this Offer must be in writing and signed by both parties or it shall be null and void.

This Offer is conditional upon your consent to, and satisfactory clearance of, a criminal background check.

The Company is very pleased to welcome you aboard. We believe that you will be an important addition to our growing team and we look forward to working with you.

Please confirm your acceptance of the above terms and conditions by signing this Offer as well as the Agreement and forward all requested documents before the expiry date specified below.

The parties hereto have expressly required that the present letter and any other contract or document relating thereto be drafted in the English language. Les parties aux présentes ont expressément exigé que la présente lettre et tout autre contrat ou document s'y rattachant soient rédigés en langue anglaise.

We trust that you will find this Offer to be acceptable.

This Offer is valid until January 8, 2016 5:00pm.

Very truly yours,



Genetec Inc.
Per: Richard Paillière
Director, Talent Management

I have read, understood and accepted the terms of the present Offer of employment.


Donia Chaouch

01 / 07 / 2016
Date (Month/Day/Year)

I am authorized to work in Canada: D.C. (Please initial)

D.C

Schedule 1

Technical Support Representative

Responsibilities:

- Provide first level technical support on all products, including troubleshooting and documentation of cases.
- Properly document all customer issues in the Genetec trouble ticket system
- Perform follow-ups with customers for calls placed to Genetec's Technical Assistance Center.
- Have a full understanding of Genetec's SLA.
- Efficiently understand and be able to escalate complex technical issues to appropriate support departments.
- Respond to customers' general questions on the product.
- Manage all licensing technical issues.
- Ensure timely resolution of customer issues.
- Ability to function as an independent worker and a team-player within fast-paced environment.



Schedule 2

Confidentiality, Non-Solicitation, Non-Competition and Assignment of Intellectual Property Agreement

(hereinafter the "Agreement")

BETWEEN:

Genetec Inc., a corporation duly incorporated, herein
represented by Richard Paillere duly authorized for the
purposes hereof as he so declares,

(hereinafter collectively referred to, with all
its affiliate companies, as the "Corporation")

AND:

Donia Chaouch

(hereinafter the "Employee")

ARTICLE 1. CONFLICT OF INTERESTS

1.1. The Employee must not at any time during his employment, directly or indirectly, for himself or for another person, in any capacity whatsoever, including, without limitation, as an employee, partner, independent contractor or consultant, carry on or be engaged in or have any financial or other interest in or have any other business involvement in any venture, activity or affair that is, in whole or in part, the same as or directly in competition with the ventures, activities or affairs of the Corporation.

ARTICLE 2. CONFIDENTIALITY

2.1. The Employee acknowledges that he has received and will receive in the course of his employment confidential information pertaining to the activities, operations and business, past, present and future, of the Corporation and its customers and suppliers ("Confidential Information" as more fully described hereinafter). The Employee acknowledges that the disclosure of such Confidential Information could be irreparably prejudicial to the Corporation and contrary to its interests. Accordingly, the Employee agrees to respect the confidentiality of such Confidential Information and not to disclose any Confidential Information to any person without the express written consent and instructions of the Corporation, for the duration of his employment and at any time thereafter; moreover, upon the terminating of his employment with the Corporation for any reason whatsoever, he undertakes not to make any use of such Confidential Information for any purpose whatsoever. The term "Confidential Information" includes among other things:

- 2.1.1 Information processing programs and systems, including source code and object code, products, formulae, processes and development methodologies, as well as all files, documents or related reports;
- 2.1.2 technical knowledge and methods, quality control processes, plans, drawings, tests, as well as all files, documents or related reports;

D.C

- 2.1.3 financial information, production cost data, marketing strategies, supplier and customer lists and related information, sales techniques and policies, sales and distribution data, as well as all files, documents or related reports; and
- 2.1.4 research, experiments, inventions, discoveries, developments, improvements, ideas, industrial secrets, patents, trademarks and copyrights, the whole as more fully defined hereinafter under the term "Intellectual Property" as well as all files, documents or related reports.

ARTICLE 3. ASSIGNMENT OF INTELLECTUAL PROPERTY

- 3.1. The Employee hereby assigns and agrees to assign to the Corporation all his rights in any Intellectual Property developed or designed by him or that may be made or designed by him for the duration of his employment, whether alone or jointly with other persons, using the equipment or facilities of the Corporation or during hours for which he is remunerated by the Corporation.
- 3.2. "Intellectual Property", means all rights, titles and interests concerning all ideas, discoveries, inventions, creations, data, processes, technical reports, works, designs, diagrams, plans, specifications, manuals, techniques, methods, procedures, algorithms, prototypes, protocols and know-how, including, namely, patents, trademarks, copyrights, industrial designs, domain names, websites' content and data, actual and future, including applications concerning any of the above-cited items, as well as the designated confidential information, trade secrets, commercial names and other similar intellectual property rights protected in Canada, the United States of America and in any other country.
- 3.3. The Employee shall make full and prompt disclosure to the Corporation of all Intellectual Property and shall not disclose to any other person any related information without obtaining the prior written authorization of the Corporation.
- 3.4. At any time for the duration of his employment or after the termination of his employment, the Employee shall sign, acknowledge and deliver, at the Corporation's expense, but without other compensation than a reasonable sum for the time he devotes thereto if his employment has then terminated, any document, including applications for patents and for assignment of all interests related thereto or related to the Intellectual Property, as required to enable the Corporation to publish or protect such Intellectual Property by patents or otherwise in one country or in all countries, and shall assign to the Corporation the ownership of such Intellectual Property. The Employee shall also give any other assistance as the Corporation may require with respect to any proceeding or litigation before the Patent Office or other similar authority relating to such Intellectual Property.

ARTICLE 4. PROPERTY AND ASSETS OF THE CORPORATION

- 4.1. The Employee agrees that any file, flowchart, drawing, letter, report, memo, printout or other document, any equipment, machinery, tool, instrument or other device, any diskette, recording tape, compact disc or other property which comes into the Employee's possession during his employment by the Corporation, in the performance or in the course of his work, regardless of whether he has participated in its preparation or design, how it may have come into his possession and whether or not it is an original or a copy, and that all information and communications, whatever shape or form, including voice records and stored electronic documentation or other produced data, stocked or communicated by means of any which equipment or on any premises belonging to, rented or leased by the Corporation, are and will remain at all times the property of the Corporation (the "Property"). The Employee agrees to provide on demand to the Corporation all passwords, encrypted codes and access mechanisms needed in order for the Corporation take possession of the Property.
- 4.2. At the time of termination of his employment, whatever the cause of termination, the Employee agrees not to remove any such Property from the premises of the Corporation and to return it to the Corporation or to its

designated representative before leaving the premises. The Employee also agrees not to keep any copy of such Property and to destroy all electronic copies that he could have in his possession.

ARTICLE 5. NON-COMPETITION

5.1. If the Employee's employment is terminated, whatever the cause of termination, the Employee expressly undertakes, for a period of 12 months following the termination of his employment, not to, for himself or for another person, directly or indirectly, in any capacity whatsoever, including, without limitation, as an employee, partner, independent contractor or consultant, perform duties or activities identical or substantially the same as those he performed during the twelve (12) months immediately preceding the termination of his employment,

5.1.1. within a 200-km radius of the Company offices where the Employee executed his duties of employment, or, if the Employee did not regularly work from a Company office, within the territory he covered as part of his employment, in any business that is in whole or in part competitive with any business of the Company; nor,

5.1.2. for any one of the following companies: Amag Technology, Inc., TI Technologies, Clay Solutions B.V., Avigilon Corporation, Brivo Systems, LLC, Digifort Ltd., Dropcam, Inc., Emyvision, Inc., Exacoq Technologies, Inc., Milestone Systems A/S, Nice Systems Ltd, On-Net Surveillance Systems, Inc., Schneider Electric SA, United Technologies Corporation, Tyco International, Elseg North America LLC, PIPS Technology Inc., CitySync Limited, and Vigilant Video, Inc. A reference to any company or group of companies active in more than one industry shall be understood as a reference only to those business units of that company or group active in the security industry. During the Employee's employment, the Corporation may inform him in writing of the identity of other companies entering into competition with the Corporation.

ARTICLE 6. NON-SOLICITATION

6.1. Furthermore, the Employee undertakes, for a period of twelve (12) months after the termination of his employment, whatever the cause of termination, not to solicit Customers or employees of the Corporation or permit the use of his name in order to solicit said Customers or employees or do anything whatsoever to induce or decide any person to put an end to his business or employment relations with the Corporation. "Customer" refers to all persons who have done business with the Corporation in the two (2) years prior to the termination of the Employee as well as all maturing business opportunities resulting from being approached by the Corporation in the two (2) years prior to the termination of the Employee.

ARTICLE 7. REASONABLENESS AND SURVIVAL OF OBLIGATIONS

7.1. It is understood that the purpose of the provisions contained in articles 2, 3, 4, 5 and 6 herein above is to protect the legitimate interests of the Corporation without, however, preventing the Employee from earning his living in his trade or profession. Thus, the parties acknowledge that the restrictions contained in these articles are limited to the extent necessary to accomplish that purpose. Further, the parties acknowledge that these obligations shall survive the termination of the Employee whatever the cause of termination.

ARTICLE 8. AMENDMENT

8.1. Any amendment to this Agreement must be confirmed in a document signed by both parties.

ARTICLE 9. SUCCESSORS

9.1. This Agreement ensures to the parties' successors and assigns.

ARTICLE 10. INTERPRETATION

10.1. The word "person" when used in this Agreement includes natural persons as well as companies, corporations, partnerships, firms, trusts or other duly constituted corporate bodies.

10.2. In the event that any clause of this Agreement is ruled invalid for any reason by any court having jurisdiction, the remainder of this Agreement shall not be affected or nullified by such judgment.

10.3. This Agreement is governed by the laws of Quebec and all disputes between the parties derived therefrom will be subject to the exclusive jurisdiction of Quebec courts sitting in the district of Montreal.

ARTICLE 11. LANGUAGE

11.1. The parties have expressly requested that this Agreement be drafted in the English language. Les parties ont expressément demandé que cette entente soit rédigée en langue anglaise.

ARTICLE 12. GENERAL

12.1 The use of the masculine gender in this Agreement is for the sole purpose of alleviating the text.

IN WITNESS WHEREOF the parties hereto have duly signed this Agreement in duplicate.

GENETEC INC.



Per: Richard Paillière
Director, Talent Management



Donia Chaouh

Date: 01/07/2016

PSR2 #1009

9

5/9/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more



Equifax Credit Report and Score™ as of 08/29/2016

Name: Muhammad umair Siddique

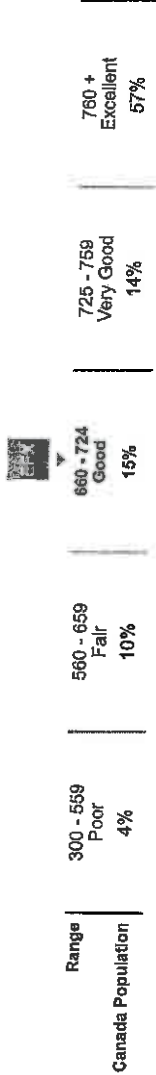
Confirmation Number: 3927884217

Credit Score Summary

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.

670 | Good



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.

- Average utilization for open revolving tradés.
- Total balance for open national card tradés.
- Number of open national card tradés.

Your Loan Risk Rating

670 | Good

Your credit score of 670 is better than 16% of Canadian consumers.

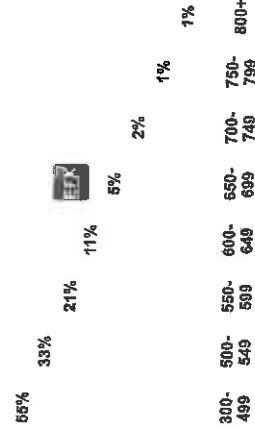
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

The Bottom Line :

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan terms than those with higher scores if you're in the market for credit, this is what you might expect.

- You may not qualify for high credit limits on your credit card.
- You are likely to pay higher interest rates on all types of loans than those with higher scores.
- The loan terms you receive may be somewhat restrictive.

Delinquency Rates*



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

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

CREDIT REPORT

Personal Information

Personal Data		Other Names:	
Name:	MUHAMMAH UMAIR UMAIR SIDDIQUE	Also Known as:	MUHAMMAD UMAIR SIDDIQUE XX
SIN:			
Date of Birth:	1986-02-XX		
Current Address		Previous Address	
Address:	1886 MAIN ST W UNIT 403B HAMILTON, ON	Address:	176 WOODRIDGE CRES NEPEAN, ON
Date Reported:	2016-05 2015-09 2014-12	Date Reported:	2016-05 2015-09 2014-12
Current Employment		Previous Employment	
Employer:	NIL	Employer:	ETUDIANT
Occupation:		Occupation:	
		Employer:	
		Occupation:	STUDENT

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

CANADIAN TIRE BANK

Phone Number:	(800)459-6415	High Credit/Credit Limit:	\$4,200.00
Account Number:	XXX...342	Payment Amount:	\$21.00
Association to Account:	Individual	Balance:	\$2,514.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-09	Date of Last Activity:	2016-07
Status:	Paid as agreed and up to date	Date Reported:	2016-08
Months Reviewed:	24		
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

5/9/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

TD CREDIT CARDS

Phone Number: (800)983-8472
Account Number: XXX...353
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2012-07
Status: Paid as agreed and up to date
Months Reviewed: 50
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Monthly payments
Amount in h/c column is credit limit

CIBC CARD SERVICES

Phone Number: Not Available
Account Number: XXX...098
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2015-04
Status: Paid as agreed and up to date
Months Reviewed: 16
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

VIRGIN MOBILE

Phone Number: (866)612-8483
Account Number: XXX...305
Association to Account: Individual
Type of Account: Open
Date Opened: 2015-12
Status: Paid as agreed and up to date
Months Reviewed: 09
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Monthly payments

PRESIDENTS CHOICE MC

Phone Number: (866)246-7262
Account Number: XXX...033
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2013-10
Status: Paid as agreed and up to date
Months Reviewed: 34
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

C DESJNDG

Phone Number: (514)482-9366
Account Number: XXX...501
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2015-10
Status: Paid as agreed and up to date
Months Reviewed: 34
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

5/9/2017

www.equifax.ca

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

View all Equifax history.
Date Reported: 2016-07

Paid as agreed and up to date

10

No payment 30 days late
No payment 60 days late
No payment 90 days late

Monthly payments

Prior Paying History:
Comments:

TDRCS APPLE FIN 127

Phone Number: (800)832-3321
Account Number: XXX...137
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2014-01
Status: Paid as agreed and up to date
Months Reviewed: 18
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

High Credit/Credit Limit:
Payment Amount: \$1,800.00
Balance: Not Available
Past Due: \$1,168.00
Date of Last Activity: \$0.00
Date Reported: 2016-02
2016-07

Prior Paying History:
Comments:

Monthly payments
Amount in h/c column is credit limit

CANADIAN TIRE BANK

Phone Number: (800)459-6415
Account Number: XXX...880
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2012-09
Status: Paid as agreed and up to date
Months Reviewed: 44
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

High Credit/Credit Limit:
Payment Amount: \$9,500.00
Balance: Not Available
Past Due: \$0.00
Date of Last Activity: \$0.00
Date Reported: 2015-12
2016-04

Prior Paying History:
Comments:

Account paid
Monthly payments

FIDO

Phone Number: (888)288-2106
Account Number: XXX...836
Association to Account: Individual
Type of Account: Open
Date Opened: 2012-01
Status: Paid as agreed and up to date
Months Reviewed: 48
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

High Credit/Credit Limit:
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2016-01
Date Reported: 2016-02

Prior Paying History:
Comments:

Closed at consumer request
Account paid

CAPITAL ONE BANK

Phone Number: (800)728-3277
Account Number: XXX...396
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2012-05
Status: Paid as agreed and up to date
Months Reviewed: 03
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

High Credit/Credit Limit:
Payment Amount: \$300.00
Balance: Not Available
Past Due: \$0.00
Date of Last Activity: \$0.00
Date Reported: 2012-07
2012-08

Prior Paying History:

5/9/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

Comments:

Account paid
Monthly payments

Credit History and Banking Information

A credit transaction will automatically purge from the system six (6) years from the date of last activity. All banking information (checking or saving account) will automatically purge from the system six (6) years from the date of registration.

No Banking Information on file

Please contact Equifax for additional information on Deposit transactions at 1-800-865-3908

Public Records and Other Information

Bankruptcy

A bankruptcy automatically purges six (6) years from the date of discharge in the case of a single bankruptcy. If the consumer declares several bankruptcies, the system will keep each bankruptcy for fourteen (14) years from the date of each discharge. All accounts included in a bankruptcy remain on file indicating "included in bankruptcy" and will purge six (6) years from the date of last activity.

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

When voluntary deposit – OPD – credit counselling 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.

2016-06-09	CD VERSANTS MT ROYAL (514)274-8221
2015-12-02	VIRGIN MOBILE (800)509-9904
2015-09-17	CARREFOUR DESJARDINS (514)875-4266
2015-07-22	MASTERCARD BNC (888)622-2783
2016-07-21	BOE NATIONALE (514)281-8621
2015-05-06	MINTO APARTMENTS LTD (613)828-8784
2015-04-25	CIBC CREDIT CARD SVC (800)465-4653
2014-10-31	BELL CANADA (800)730-7121
2014-09-20	TDCT (866)222-3456
2014-06-10	CHASE BESTBUY PL (800)265-3675
2014-02-11	PRESIDENTS CHOICE MC (866)246-7262
2014-01-25	TDFS (866)508-6312
2013-10-05	PRESIDENTS CHOICE MC (866)246-7262

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.

2016-08-29	AUTH ECONSUMER REQUE (Phone Number Not Available)
2016-08-29	EQUIFAX PERSONAL SOL (800)871-3250

5/9/2017	Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more
2016-08-25	PRESIDENTS CHOICE MC (866)246-7282
2016-08-22	FED DES CAISSES DESJ (866)222-3732
2016-08-09	BANK OF MONTREAL (877)304-4121
2016-07-30	TDFS RETAIL CARDS (800)832-3321
2016-07-27	CANADIAN TIRE BANK (800)459-6415
2016-07-09	TDCT (866)222-3456
2016-06-30	GIBC ACCOUNT UPDATE (800)465-2255
2016-02-24	AUTH ECONSUMER REQUE (Phone Number Not Available)
2016-02-24	EQUIFAX PERSONAL SOL (800)871-3250
2016-02-11	INTERSECTIONS INC (800)548-2610
2016-02-08	AUTH INTERSECTIONS (800)465-7440
2016-02-08	INTERSECTIONS INC (800)548-2610
2015-01-19	BEST BUY CANADA (250)72-2326
2014-01-25	AUTH TD RCS (888)751-9000
2013-09-10	AUTH ECONSUMER REQUE (Phone Number Not Available)
2013-09-10	EQUIFAX PERSONAL SOL (Phone Number Not Available)

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

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

By mail:

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

By fax: (514) 355-8502

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

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

SCHEDULE "A"

WORK ASSIGNMENT PURSUANT TO INDEPENDENT CONTRACTOR AGREEMENT BETWEEN VERITAAQ AND CONTRACTOR MADE ON THE 8th DAY OF May 2017.

A. General Description:

Client Organization: Magna International
Project Name: Functional Safety Advisory
Client Contact: Nikhil Gupta
Role/Scope: Functional Safety Specialist
Pay Rate: (\$8.00 hr day) 48.75 Hourly
Start Date: 5/22/17
End Date: 11/22/17
Term: 1040.00 Maximum Billable Hours

Contractor Representative(s): UMÄIR SIDDIQUE

Payment Terms: Net 15
Payment Type: Cheque
Payment Frequency: Semi-Monthly

B. Method of Payment:

Semi-Monthly Payment. The billing period is semi-monthly. Contractor should submit to Veritaaq timesheets and invoices within 2 days following the 15th and last day of the month. Contractor will be paid twice monthly: on the fifteenth (15th) day of the month, and the last day of the month for Services one half month in arrears. All payments shall be made in Canadian funds.

It is a condition of payment that Veritaaq must first receive timesheets signed by the Contractor and the Client, invoices which conform to the requirements of the Agreement and confirmation that the milestone or deliverable has been completed signed by both the Client and Contractor (where applicable).

VERITAAQ TECHNOLOGY HOUSE INC.**CONTRACTOR**

By: 
Name: Quarter Nalanchan
Title: Account Executive

By: 
Name: Muhammad Umair Siddique
Title: Consultant

Date: May 9th 2017
1111 Prince of Wales Drive, Suite 100, Ottawa, ON K2C 3T2 T5613-7356-6120 P5613-7356-6123 E info@experis-veritaaq.ca
IM172 - Master ICA - Issue 1.6

Date: May 9, 2017

INDEPENDENT CONTRACTOR AGREEMENT

THIS INDEPENDENT CONTRACTOR AGREEMENT (the "Independent Contractor Agreement") made on the 8th day of May 2017 ("Effective Date") between Veritaaq Technology House Inc. ("Experis-Veritaaq") with offices at 1111 Prince of Wales Drive, Ottawa, Ontario K2C 3T2 and 10221082 Canada Inc. ("Contractor") with offices at 403-50 Glen Road , Hamilton, ON L8S 4N3.

Veritaaq supplies professional services to its clients (each a "Client") from time to time and, in doing so, uses or may use Contractor to provide all or some of the Services (as herein defined) required by the Client. The Contractor agrees to provide the Services to Veritaaq pursuant to the terms and conditions hereof.

Any terms not defined herein shall have the meaning ascribed to them in the Work Assignment (as herein defined).

In consideration of the premises and mutual covenants and promises contained herein, and for other good and valuable consideration, the receipt and sufficiency of which are hereby expressly acknowledged, the parties hereto agree as follows:

Work Assignment

1. The Contractor agrees to provide certain services ("Services") to Veritaaq as described in successive work assignments agreed to between the parties, in the form attached as Schedule "A" hereto ("Work Assignments").

2. The term "Agreement" includes this Independent Contractor Agreement as well as all schedules attached hereto, which are incorporated herein by reference.

3. In the event that there are supplementary terms and conditions set forth in Schedule "B" and Schedule "C" attached hereto ("Supplementary Terms and Conditions") they are incorporated by reference herein, and to the extent that they conflict with the rest of this Agreement the Supplementary Terms and Conditions shall take precedence over the

provisions contained in the rest of the Agreement.

Term of the Agreement

4. This Independent Contractor Agreement will be in effect from the Effective Date and will continue to be in full force and effect unless sooner terminated by either party in accordance with its terms.

5. Invoices submitted by Contractor hereunder must include the following information: the name of the Contractor, the Work Assignment, the name of each Contractor's employees, representatives and/or agents who perform the Services, the name of the Client, the mailing address of the Contractor, the original invoice number, G.S.T./H.S.T. and/or Q.S.T. registration number, the time period covered, a description of the Services performed, the number of hours worked, the hourly/daily rate, the total amount owed, G.S.T./H.S.T. and/or Q.S.T. as a separate line item, and the total amount payable. All invoices submitted by Contractor must be dated in the period that the services become payable.

6. Veritaaq and the Contractor may agree in writing to extend the Work Assignment, for a specific period of time, on the same terms and conditions and at the same hourly or daily rate.

7. Unless otherwise authorized by Veritaaq in writing, the Contractor is responsible for the payment of all out-of-pocket expenses incurred in the performance of the Services. Invoices for Pre-authorized expenses submitted by the Contractor must include a copy of the itemized receipts supporting the expenses, and must show G.S.T./H.S.T. and/or Q.S.T. as a separate line item. All expense claims must include Client approval, either by email, signature on the invoice or virtually through a VMS. The payment of all expense claims will be made by Veritaaq once payment has been received by the Client (paid when paid).

Legal Compliance

8. The Contractor covenants that it is, and will

during any Work Assignment remain, registered for the purposes of, and shall in all respects comply with all legislation regarding GST/HST, Workers' Compensation, CPP, EI, EHT and other employment standards legislation, health or employment related Representatives, with respect to its Contractor Representatives, including without limitation the payment of all amounts required to be remitted or otherwise paid to any governmental authority, and will furnish details and confirmation thereof on demand by Veritaaq, and in Ontario, the Accessibility of Ontarians with Disabilities Act.

9. The Contractor shall be responsible for all Workers' Compensation, Workplace Safety or similar claims by itself, or by any Contractor Representative, including without limitation, in connection with any injuries or death that may occur in the course of providing the Services.

10. The Contractor shall comply with, and shall ensure that all Contractor Representatives comply with, all applicable legislations and with Veritaaq's and the Client's rules and procedures brought to their attention, including without limitation, regarding occupational health and safety, workplace hazards, privacy, ethics and confidentiality, and the Canadian Anti-Spam Legislation (CASL).

11. The Contractor hereby consents to Veritaaq's disclosure to the Client of such of his/her personal information as he/she provides to Veritaaq, but only to the extent reasonably necessary for Veritaaq and/or the Client to administer the Services pursuant to this Agreement, and hereby represents and warrants to Veritaaq that it has obtained its Contractor Representatives' consent to so disclose his/her personal information as well.

12. The Contractor is responsible for and hereby agrees to indemnify and hold Veritaaq, its directors, officers, employees and agents and the Client and its directors, officers, employees and agents harmless from any losses, damages, claims, taxes, deductions or any other amounts that may be payable as a result of any Contractor Representative being

deemed or determined by any applicable regulatory authority to be an employee of Veritaaq or the Client.

Independent Contractor Status

13. The Contractor is an independent contractor and not an employee of Veritaaq or the Client. Neither the Contractor nor any Contractor Representative, has the power to make contracts in the name of Veritaaq or the Client, and the Contractor shall not, and shall ensure that Contractor Representatives shall not, hold itself or themselves out as being employees, partners, affiliates or agents of Veritaaq or the Client.

14. The Contractor is not restricted from providing services to other customers of the Contractor during the term of this Agreement unless doing so will prevent the Contractor from providing Services under this Agreement, or will result in the Contractor breaching this Agreement.

Performance

15. The Contractor will perform and shall ensure that Contractor Representatives perform the Services honestly and in good faith, exercising reasonable skill, care and diligence, in accordance with recognized professional and industry standards, in a timely manner and in accordance with the terms and conditions of this Agreement to the satisfaction of Veritaaq and its Client. The Contractor shall notify Veritaaq forthwith of any potential issue or delay which it is aware of, which may have an adverse impact on the provision of the Services, including the timeliness of their completion.

16. The Start Date, End Date and the Term set forth in any Work Assignment are estimates and may be amended by Veritaaq's Client in its sole discretion and without restriction upon written notice to the Contractor.

17. The Contractor represents that it is not a party to any other agreement that would prohibit, limit or delay the Contractor in performing the Services in a timely manner.

18. Veritaaq is authorized to conduct reference checks and obtain investigative reports to obtain personal information on the background of any Contractor Representative. The Contractor will obtain all necessary consents from the Contractor Representatives to allow Veritaaq to perform such background checks.

Termination

19. Either party may terminate this Agreement for any reason on thirty (30) days' written notice to the other. The Contractor may not however terminate this Agreement in respect of any Work Assignment which has not been completed, without Veritaaq's consent, acting reasonably. The Contractor acknowledges and agrees that if the Contractor breaches this section or refuses to complete the Services required under this Agreement or any Work Assignment, Veritaaq will be materially damaged, including but not limited to damages due to lost revenues and profits and damage to Veritaaq's goodwill with its Clients, and Veritaaq shall be entitled to pursue any remedy at law or equity that it may have against the Contractor to recover the amount of such damages.

20. If the Client is not satisfied with the performance of the Services due to the Contractor's unsatisfactory performance, Veritaaq may immediately terminate this Agreement or any related Work Assignment providing notice in writing to the Contractor. If the Client refuses to pay Veritaaq, due to Contractor's unsatisfactory performance, Veritaaq shall have no obligation to pay the Contractor for such Services. If the Client is not satisfied with the performance of the Services, Veritaaq may require that the Contractor Representative be replaced as necessary. Any costs incurred by Contractor as a result of being required to re-perform the Services will be borne solely by Contractor at Contractor's own cost and expense.

21. If Veritaaq has reason to believe that the Contractor has breached this Agreement, Veritaaq may suspend the performance of Services pursuant to any Work Assignment for up to thirty (30) days or terminate this Agreement, and any related Work

Assignment(s), immediately by providing notice in writing to the Contractor.

22. If a Work Assignment has been entered into in contemplation of a contract with a Client and either Veritaaq is not successful in entering into a contract with the Client, or the Client requests that Veritaaq cease to engage the Contractor within the first ten (10) days of the Work Assignment for that Client, Veritaaq may terminate the related Work Assignment immediately by providing notice in writing to the Contractor. If said Work Assignment is so terminated the Contractor shall not be entitled to any payment from Veritaaq.

23. If any contract between Veritaaq and a Client with respect to which the Contractor is providing Services to Veritaaq is terminated by such Client, then this Agreement and/or any Work Assignments related to such contract may be terminated immediately by Veritaaq by providing notice of such termination in writing to the Contractor.

24. Subject to Sections 19 and 21, if either a Work Assignment or this Agreement is terminated by either party, Veritaaq shall pay the Contractor at the rate specified in the Work Assignment for all Client authorized Services, performed up to the day the Work Assignment was terminated in accordance with this Agreement, provided the Services were satisfactory to the Client. The Contractor will not be entitled to any additional payment from Veritaaq for such termination.

Indemnity

25. The Contractor hereby agrees to indemnify Veritaaq, its directors, officers, employees and agents against all claims, actions, losses, expenses, costs or damages suffered by Veritaaq and/or the Client as a result of the negligence or willful misconduct of the Contractor or any Contractor Representative arising from the performance or non-performance of the Services or any of the Contractor's other obligations set out in this Agreement.

Limitation of Liability

26. Veritaaq will not be responsible for any claim, damage, injury or loss of the Contractor or Contractor Representative arising under this Agreement in excess of the agreed amount to be paid by Veritaaq pursuant to the applicable Work Assignment.

27. IN NO EVENT SHALL VERITAAQ BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR EXEMPLARY DAMAGES, INCLUDING, WITHOUT LIMITATION, LOSS OF REVENUE OR LOSS OF PROFITS, REGARDLESS OF THE FORM OR IN TORT INCLUDING NEGLIGENCE, EVEN IF VERITAAQ HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Insurance

28. During the term of this Independent Contractor Agreement and any Work Assignment, Veritaaq always encourages the Contractor to maintain a minimum of \$2,000,000 in general liability insurance coverage and \$2,000,000 in errors and omissions insurance coverage.

Tools, Computers and Related Access

29. Subject to specific Client requirements, the Contractor will supply its own tools and equipment necessary to perform the Services.

30. If the Contractor or Contractor Representatives are provided access to and use of the Client's computer systems in performing the Services, such access and use will be limited to that which is necessary to perform the Services. The Contractor will also comply with and shall ensure that Contractor Representatives comply with, the Client's standard security regulations and procedures for restricting access to the Client's computer systems.

General Provisions

31. This Agreement shall be governed by the laws of the Province of Ontario, excluding its

conflict of laws provisions,

32. If any provision of this Agreement is unenforceable for any reason, the unenforceable provision or part shall be omitted from this Agreement without in any way invalidating or impairing the other provisions of this Agreement.

33. The rights and obligations under Sections 4, 5, 6, 7, 8, 9, 10, 11, 12, 14, 18, 19, 20, 21, 22, 23, 24, 25, 26, 29, 30, 31, 32 and 33 of this Agreement shall survive the termination of the Contractor's Services hereunder and shall be binding on its respective successors.

34. This Agreement, the Work Assignments and the attached Schedules constitute the entire agreement between the parties, and replace and supersede any other prior agreement between the parties, with respect to its subject matter.

IN WITNESS WHEREOF the parties hereto have executed this Agreement on the 8th day of May 2017

VERITAAQ TECHNOLOGY HOUSE INC.

By: [Signature]

Name: Quarstin Mubadala

Title: Account Executive

Date: May 9th, 2017

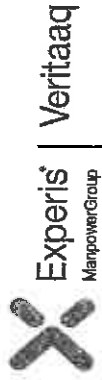
CONTRACTOR

By: [Signature]

Name: Muhammad Umar Siddique

Title: Consultant

Date: May 9, 2017



**NON-SOLICIT, CONFIDENTIALITY AND
PROPRIETARY INFORMATION
AGREEMENT**

Veritaaq Technology House Inc. ("Experis-Veritaaq") and the contractor named below ("Contractor") have entered into an Independent Contractor Agreement ("Independent Contractor Agreement").

Contractor has hired or retained the employee, contractor, representatives or agent named below ("Contractor Representative") to perform the Services described in the Independent Contractor Agreement.

Veritaaq is required pursuant to services agreements it enters into with its clients from time to time to agree to certain obligations with regards to ownership of intellectual property, confidential information, non-competition and non-solicitation and as a result must require that Contractor and Contractor Representatives agree to those same obligations as well.

In consideration of the premises and mutual covenants and promises contained herein, and being given access to the client's valuable confidential information, property and business dealings, and other good and valuable consideration, the receipt and sufficiency of which are hereby expressly acknowledged, the parties hereto agree as follows

1. Providing services to Veritaaq, from time to time, as an independent contractor pursuant to one or more contractor agreements (the "Engagement") will give Contractor and Contractor Representative access to proprietary and confidential information belonging to Veritaaq, its clients, its suppliers and others (the proprietary and confidential information is collectively referred to as "Confidential Information"). All Confidential Information remains the confidential and proprietary information of Veritaaq and/or its clients, suppliers or others, as the case may be.

2. The Contractor or Contractor Representative may, during the Engagement, conceive,

develop or contribute to material or information related to the business of Veritaaq or its clients, including, without limitation, software, technical documentation, ideas, inventions (whether or not patentable), hardware, know-how, marketing plans, designs, techniques, documentation, records, regardless of the form or media, if any, on which such is stored (referred to in this Agreement as "Proprietary Property"). Veritaaq shall exclusively own all Proprietary Property which the Contractor or Contractor Representative conceives, develops or contributes to in the course of the Engagement and all intellectual and industrial property and other rights of any kind in or relating to the Proprietary Property. Material or information conceived, developed or contributed to by the Contractor or Contractor Representative outside work hours on Veritaaq's or its clients' premises or through the use of Veritaaq's or its clients' property and or assets shall also be Proprietary Property and be governed by this Agreement.

3. The Contractor and Contractor Representative will keep all Confidential Information and Proprietary Property confidential and shall not use any of it except for the purpose of carrying out the Engagement. The confidentiality provisions of this Agreement will not apply to any information that:

- (i) is or becomes public other than through a breach of this Agreement;
- (ii) is known to the Contractor or Contractor Representative prior to the date of this Agreement (as evidenced in writing) and with respect to which the Contractor or Contractor Representative does not have any prior obligation of confidentiality; or
- (iii) is required to be disclosed by law, whether under an order of a court or government tribunal or other legal process, provided that Contractor or Contractor Representative informs Veritaaq of such requirement in sufficient time to allow Veritaaq to contest such requirement.

If requested by Veritaaq, the Contractor and Contractor Representative will return or

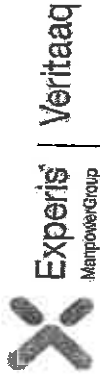


destroy Confidential Information, Proprietary Property and any other property of Veritaaq or its clients to Veritaaq .

4. The Contractor and Contractor Representative will not make any unauthorized use of any trade secrets, confidential information or proprietary property of any third party during the Engagement.
5. At the reasonable request and expense of Veritaaq , the Contractor and Contractor Representative will take all reasonable steps in order to register, document and confirm Veritaaq 's (or its clients) ownership of the Proprietary Property, Veritaaq 's (or its clients) property and all intellectual and industrial property rights and other rights in the same.
6. The Contractor and Contractor Representative hereby irrevocably and unconditionally waive all moral rights they may now or in the future have in any Proprietary Property.
7. The Contractor and Contractor Representative agree that:
 - a. during the Engagement and for twelve (12) months after the end of the Engagement, they will not directly or indirectly solicit, induce, or attempt to solicit or induce, any of Veritaaq 's or its clients' employees, agents, representatives or contractors to terminate their employment or subcontract with Veritaaq or its clients, or hire any employees, agents, representatives or contractors of Veritaaq or its clients; and
 - b. during the Engagement and for six (6) months after the end of the Engagement they will not enter directly or indirectly into any agreement with any client of Veritaaq with whom they had direct contact while performing the services under the Independent Contractor Agreement to perform the same or substantially similar services nor shall they solicit, or induce, or attempt to solicit or induce, the client, to enter into any such agreement.

This provision will apply in respect of all of Veritaaq 's clients that the Contractor or Contractor Representative had direct contact while performing the Services within a period of twelve (12) months prior to the date of the end of the Engagement.

8. The parties agree that the character, duration and geographical scope of this Agreement are reasonable and necessary to protect the business interests of Veritaaq and its clients.
9. The Contractor and Contractor Representative will, if requested by Veritaaq , execute such further reasonable agreements and documents as to confidentiality and proprietary rights as Veritaaq or its clients or suppliers may reasonably require to protect confidential information or proprietary property.
10. Before commencing the Engagement, and at any time during the Engagement when a Contractor Representative providing services is changed, the Contractor will require that the new Contractor Representative sign this Agreement and provide a copy of same to Veritaaq .
11. Regardless of any changes in position, fees or otherwise, including the termination of the Engagement, unless otherwise stated, the Contractor and Contractor Representative will continue to be subject to each of the terms and conditions of this Agreement and any other(s) executed pursuant to this Agreement.
12. The Contractor and Contractor Representative will not make any claim in respect of any rights to or interest in any Confidential Information or Proprietary Property.
13. The services provided by the Contractor and Contractor Representative are unique, and irreparable harm will be suffered by Veritaaq if the Contractor or Contractor Representative breaches or threatens to breach any of its obligations under this Agreement. Veritaaq will be entitled to seek, in addition to any other rights and remedies that it may have at law or equity, a temporary or permanent injunction restraining the Contractor and Contractor Representative from engaging in or



confirming any such breach hereof. Any claims asserted by the Contractor or Contractor Representative against Veritaq shall not constitute a defence in any injunction action, application of motion brought against the Contractor or Contractor Representative by Veritaq.

14. Should Contractor or Contractor Representative breach this Agreement Veritaq reserves the right to withhold amounts owing to Contractor or Contractor Representative at the time of the breach pursuant to the Independent Contractor Agreement in partial accord and satisfaction of damages suffered by Veritaq arising from such breach. The foregoing however shall be without prejudice and in addition to any other rights or remedies Veritaq may be entitled to seek in regards thereof.

15. This Agreement is governed by the laws of the Province of Ontario, excluding its conflict of laws provisions.

16. If any provision of this Agreement is held by a court of competent jurisdiction to be invalid or unenforceable, that provision shall be deleted and the other provisions shall remain in effect.

IN WITNESS WHEREOF Veritaq and the Contractor or Contractor Representative, as the case may be, have caused this Agreement to be executed as of the 8th day of May 2017.

VERITAAQ TECHNOLOGY HOUSE INC.

By: [Signature]

Name: Quentin McLoche

Title: Account Executive

Date: May 9th, 2017

10221082 CANADA INC.

By: [Signature]

Name: Muhammad Umair Siddique

Title: Director

Date: May 9, 2017

UMAIR SIDDIQUE

By: [Signature]

Name: Muhammad Umair Siddique

Title: Consultant

Date: May 9, 2017



Canada Revenue
Agency

Agence du revenu
du Canada

SUMMERSIDE PE C1N 6A2

000080332

MUHAMMAD UMAIR SIDDIQUE
403-50 GLEN RD
HAMILTON ON L8S 4N3

Notice details

Social Insurance number	XXX XX0 020
Tax year	2016
Date issued	May 9, 2017
	9K6MV637

Notice of assessment

We assessed your 2016 income tax and benefit return and calculated your balance.

You need to pay **\$2,421.91** minus any amounts you paid that we have not processed yet.

To avoid additional interest charges please pay by **May 29, 2017**.

Thank you,

Bob Hamilton
Commissioner of Revenue

Account summary

You have an amount due. If you already paid the full amount, please ignore this request.

Amount due: \$2,421.91

Pay by: May 29, 2017

Payment options

You can:

- pay online
- pay at your financial institution

For more information, see page 4.

T451 E (17)X

Canada

Notice details

MUHAMMAD UMAIR SIDDIQUE 403-50 GLEN RD HAMILTON ON L8S 4N3	Social Insurance number XXX XX0 020
	Tax year 2016

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to cra.gc.ca/reviews. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	\$ Final amount	CR/DR
150	Total income	75,675	
	Deductions from total income		
236	Net income	1,361	
260	Taxable income	74,314	
350	Total federal non-refundable tax credits	74,314	
		9,372	
6150	Total Ontario non-refundable tax credits	3,023	
420	Net federal tax		
428	Net Ontario tax	3,371.79	
435	Total payable	2,824.13	
437	Total income tax deducted	6,195.92	
448	CPP overpayment	3,770.32	
482	Total credits	6.67	
	Total payable minus Total credits	3,776.99	
	Arrears interest	2,418.93	DR
	Balance from this assessment	2.98	DR
	Balance due	2,421.91	DR
		2,421.91	DR

Explanation of changes and other important information

We assessed your return, and you have a balance due. If you paid this balance, please ignore this request. If you have not paid this balance, you can avoid additional interest charges by paying the full amount by May 29, 2017. You can view your account balance and statement of account online using My Account.

Your balance due includes arrears interest compounded daily at a set rate. We calculated this interest from the due date of your balance to the date of this notice.

Notice details

MUHAMMAD UMAIR SIDDIQUE 403-50 GLEN RD HAMILTON ON L8S 4N3	Social Insurance number XXX XX0 020
	Tax year 2016

We will let you know in July if you qualify for the Ontario energy and property tax credit for July 2017 to June 2018. This credit is part of the Ontario trillium benefit.

RRSP/PRPP deduction limit statement

For more information about the details listed below or how employer contributions to a PRPP or group RRSP will affect your contribution room for the year, go to cra.gc.ca/rrsp or refer to Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

Description	\$ Amount
RRSP/PRPP deduction limit for 2016	858
Minus: Employer's PRPP contributions for 2016	0
Minus: Allowable RRSP/PRPP contributions deducted for 2016	0
Plus: 18% of 2016 earned income, up to a maximum of \$26,010	5,409
Minus: 2016 pension adjustment	0
Minus: 2017 net past service pension adjustment	0
Plus: 2017 pension adjustment reversal	0
	6,267
RRSP/PRPP deduction limit for 2017	0
Minus: Unused RRSP/PRPP contributions previously reported and available to deduct for 2017	
Available contribution room for 2017	6,267

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2017 and may have over contributed to your RRSP/PRPP. If this is the case, you may have to pay tax on any excess contributions.

More information

If you need more information about your income tax and benefit return, go to canada.ca/taxes, go to My Account at cra.gc.ca/myaccount, or call 1-800-959-8281.

To find your tax centre, go to cra.gc.ca/tso.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to cra.gc.ca/newaddress.

If you have new or additional information and want to change your return:

- go to cra.gc.ca/changereturn for faster service; or
- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

If you want to register a formal dispute:

- go to cra.gc.ca/resolvingdisputes; you have 90 days from the date of this notice to register your dispute.

Definitions

DR (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to cra.gc.ca/alternate.

If you use a teletypewriter, you can get tax information by calling 1-800-665-0354.

How do you pay?

You can pay:

- online or by phone using a Canadian financial institution's services
- online through the My Payment service at cra.gc.ca/mypayment
- online by setting up a pre-authorized debit agreement through My Account at cra.gc.ca/myaccount
- in person at your Canadian financial institution with the remittance voucher

For more information on how to make a payment, go to cra.gc.ca/payments.

Need more time to pay?

If you cannot pay in full and you would like more information, go to cra.gc.ca/collections.

To discuss a payment arrangement, call the CRA at 1-888-863-8657, Monday to Friday (except holidays) from 7:00 a.m. to 11:00 p.m. Eastern time.

My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to cra.gc.ca/myaccount.

Fraudulent communications (scams)

The CRA is committed to protecting the personal information of taxpayers and benefit recipients. We will never ask you to give us personal information of any kind by email, text message, or by clicking on a link. Nor will we ask you to pay your balance through the use of a pre-paid credit card. For more information about how to recognize scams and protect yourself, go to cra.gc.ca/security.



Equifax Credit Report and Score TM as of 05/09/2017

Name: Donia D. Chaouch

Confirmation Number: 4018655029

Credit Score Summary

Where You Stand

739 | Very Good

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

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

What's Impacting Your Score

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

- Number of national card trades with high utilization in last 12 months.
- Number of revolving trades with high utilization in last 6 months.
- Total balance for open national card trades.

Your Loan Risk Rating

739 | Very Good

Your credit score of 739 is better than 35% of Canadian consumers.

The Equifax Credit Score TM 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 low risk. You may qualify for favourable interest rates and offers from lenders and a variety of credit products may be available to you. If you're in the market for credit, this is what you might expect:

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

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

Delinquency Rates*

85%	33%	21%	11%	5%	2%	1%	1%
300-499	500-549	550-599	600-649	650-699	700-749	750-799	800+

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

CREDIT REPORT

Personal Information

Personal Data		
Names:	DONIA D CHAOUCH	
SIN:		
Date of Birth:	1989-01-XX	
Current Address		
Address:	50 GLEN RD APT 403 HAMILTON, ON	Previous Address Address: 5090 CIRCLE RD #302 MONTREAL, QC
Date Reported:	2017-04 2016-05 2015-02	Date Reported: 2017-04 2016-05 2015-02
Current Employment		
Employer:	STUDENT	
Occupation:		

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.
An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a car loan or a student loan. Mortgage information may appear in your credit report, but is not used to calculate your credit score. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.
Note: The account numbers have been partially masked for your security.

FIDO			
Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...232	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$165.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2014-04	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	33		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

CANADIAN TIRE BANK			
Phone Number:	(800)459-6416	High Credit/Credit Limit:	
Account Number:	XXX...166	Payment Amount:	\$10,700.00
Association to Account:	Individual	Balance:	\$136.00
Type of Account:	Revolving	Past Due:	\$6,611.00
Date Opened:	2016-01	Date of Last Activity:	\$0.00
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	27		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

5/9/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more
Amount in h/c column is credit limit

ROYAL BANK MC	
Phone Number:	(800)769-2511
Account Number:	XXX...251
Association to Account:	Individual
Type of Account:	Revolving
Date Opened:	2013-12
Status:	Paid as agreed and up to date
Months Reviewed:	31
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

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 1-800-866-3908

Public Records and Other Information

Bankruptcy

A bankruptcy automatically purges six (6) years from the date of discharge in the case of a single bankruptcy. If the consumer declares several bankruptcies, the system will keep each bankruptcy for fourteen (14) years from the date of each discharge. All accounts included in a bankruptcy remain on file indicating "Included in bankruptcy" and will purge six (6) years from the date of last activity.

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

When voluntary deposit - OPD - credit counseling is paid, it will automatically purge from the system three (3) years from the date paid.

Registered Consumer Proposal

When a registered consumer proposal is paid, it will automatically purge three (3) years from the date paid.

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

The above will automatically purge from the system six (6) years from the date filed.

Secured Loans

A secured loan will automatically purge from the system six (6) years from the date filed.
(Exception: P.E.I. Public Records: seven (7) to ten (10) years.)

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2018-08-08	CARREFOUR DESJARDINS (514)875-4268
2015-12-29	BMO 2203 (800)263-2263

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.

2017-05-09	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-05-09	EQUIFAX PERSONAL SOL (Phone Number Not Available)
2017-04-17	CANADIAN TIRE BANK (800)459-6415

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 180 Jean Talon Station
Montreal, Quebec H1S 2Z2

By fax: (514) 355-8502

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

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

PSV2 #2009 10



RBC Royal Bank

September 08, 2016

JOHNSON NGHIEM
30 CHARKAY ST
NEPEAN ON K2E 5N4

Royal Bank of Canada

TOR ON-CHINATOWN BRANCH
260 SPADINA AVE-SUITE 100
TORONTO, ON M5T 2E4
Tel: 1-800-769-2511
Fax: 1-416-974-7954

Dear JOHNSON NGHIEM,

Re: Mortgage application number:

Congratulations and thank you for choosing RBC Royal Bank[®] for your mortgage needs. I'm pleased to confirm that you have been approved for a mortgage as per the details and conditions we've discussed (see below):

Property: UNIT 2009 510 Curran Place
Mississauga, ON L5B 0G4

Mortgage details:

Mortgage amount:	\$ 291,120.00.
Amortization period:	30.00 years.
Interest rate:	2.5400000 % per year — calculated semi-annually, not in advance.
Term:	60 months
Type:	Fixed Closed
Principal & Interest:	\$ 1,154.32
Property Taxes:	\$ 3,020.37
HomeProtector [®] Premium [*] :	\$ 0.00 [§]
Total Payment:	\$ 1,154.32
Payment frequency:	Monthly
Closing date:	November 25, 2016
Interest adjustment date:	November 25, 2016
First payment due date:	December 25, 2016
Rate commitment expiry date:	January 01, 2017

Your interest rate is guaranteed until the earlier of the closing date or the rate commitment expiry date. If your rate commitment expires, get in touch with me right away for a new rate.

As a reminder, a mortgage processing fee of \$ 0.00 is payable when your mortgage is advanced. This fee will be automatically deducted from your mortgage payment account unless you provide us with an alternate account to debit.



If you have any questions, call me at 1-416-986-2828. As always, I'm available anytime, and I'll be happy to help. Congratulations again, and best wishes with your new home!

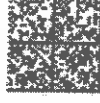
Yours truly,

Ted Ang
Ted Ang Ted Ang
Mortgage Specialist
Cell: 1-416-386-2828.
E-mail: ted.ang@rbc.com

* HomeProtect insurance is a creditor's group insurance program and is subject to certain terms, conditions, exclusions and eligibility restrictions. Please see the HomeProtect Certificate of Insurance (distribution guide for residents of Quebec) for full details.

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