

Worksheet

Leasing

Suite: 2002 Tower: PSY Date: _____ Completed by: _____

Please mark if completed:

- ☒ Copy of 'Lease Prior to Closing' Amendment
- ☒ Copy of Lease Agreement
- ☒ Certified Deposit Cheque for Top up Deposit to 20% payable to Aird and Berlis LLP in Trust
- ☒ Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto).
- ☒ Agreement must be in good standing. Funds in Trust: \$ 70,045.00
- ☐ Copy of Tenant's ID
- ☐ Copy of Tenant's First and Last Month Rent
- ☒ Copy of Tenant's employment letter or paystub
- ☒ Copy of Credit Check
- ☐ Copy of the Purchasers Mortgage approval
- ☐ The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

The Toronto-Dominion Bank

3037 CLAYHILL ROAD
MISSISSAUGA, ON L5B 4L2

80852981

DATE 2017-07-13
YYYYMMDD

Transit-Serial No. 1878-80852981

Pay to the Order of AMACON CITY CENTER SEVEN NEW DEVELOPMENT

\$ *****565.00

FIVE HUNDRED SIXTY FIVE**00/100

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

Re 2002-PSV-1, same as Massey

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

Canadian Dollars

Authorized Officer
Signature
Number

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

⑈80852981⑈ ⑆09612⑈004⑆

⑈3808⑈

Residential Tenancy Agreement (Ontario)

THIS AGREEMENT made the 1st day of July 2017

BETWEEN:

Shakil A. Khan

(hereafter referred to as "the Tenant(s)")

AND

Samer Masha

(hereafter referred to as "the Landlord")

(Address)

1. The rental premises are [] a single family dwelling, [] unit in a duplex, triplex, or fourplex, or [X] an apartment in house, located at 2002-4011 Brickstone Mews, Mississauga ON
(Street address)

2. The term of this agreement shall be as follows:

This shall be a

[] week-to-week tenancy which shall begin on _____, 20____
[] month-to-month tenancy which shall begin on 1st July 2017, 20____
[X] fixed term tenancy which shall begin on 1st July 2017, 20____, 17____ and end on April 31st, 2018.

3. The rent shall be \$ 1975.00 [] per week [X] per month, and shall be payable in advance on or before the first 1st day of each [] week [X] month. The first [] week's [X] month's rent shall be payable on 1st July 2017.

4. The following person is authorized to act on behalf of the Landlord and is specifically authorized to accept notices of the Tenant's complaints and to accept any service of legal process or notice. (Complete if different from Landlord.)

Chaza Khalil - 9055981575

(Name)

(Address)

SK
Initials

5. There will be 1 person(s) occupying the rental premises and their names are:

Shakil A. Khan

6. Except for casual guests, no other persons shall occupy the premises without written consent of the Landlord.

7. (a) Utilities will be paid by the parties as indicated below:

	Landlord	Tenant	Landlord	Tenant
Electricity	[]	[X]	Garbage removal	[] [X]
Gas	[X]	[]	Other(s) (specify):	
Water	[X]	[]		[] []
Telephone	[X]	[]		[] []
Cable television	[X]	[]		[] []

- (b) Appliances will be supplied and maintained in working order as indicated below:

	Landlord	Tenant	Landlord	Tenant
Electricity	[X]	[]	Garbage removal	[] [X]
Stove	[X]	[]	Furnace	[] []
Refrigerator	[X]	[]	Water heater	[] []
Washer	[X]	[]	Other(s) (specify):	
Dryer	[X]	[]		[] []
Dishwasher	[X]	[]		[] []

8. The Landlord acknowledges receipt from the Tenant of the prepayment of the last month's rent. The following terms shall apply to the deposit. The Landlord agrees to pay 0% interest annually on this deposit.

9. The Landlord shall provide and maintain the premises in a good state of repair and fit for habitation and complying with municipal health, safety, and maintenance standards.

10. The Tenant is responsible for ordinary cleanliness of the premises and for the repair of damage caused by the willful or negligent conduct of the Tenant, other occupants of the premises, or persons permitted on the premises by the Tenant.

Shakil A. Khan
Initials

11. The Landlord may enter the premises following written notice given to the Tenant at least 24 hours' before the time of entry to carry out repairs or to allow a potential mortgagee, insurer, or purchaser to view the premises. Such notice must specify the reason for entry, the day of entry, and a time between the hours of 8 a.m. and 8 p.m. Notice is not required in cases of emergency or if the Tenant consents to the entry at the time of entry. The Landlord may also enter the premises without written notice to show the unit to prospective tenants after agreement or notice of termination, provided such entry is between the hours of 8 a.m. and 8 p.m. and, before entering, the Landlord makes a reasonable effort to inform the Tenant of the intention to enter.

12. The Tenant agrees:

- (a) to mow and water the lawn and to keep the lawn, flower beds, and shrubbery in good order and condition, and to keep the sidewalk surrounding the premises free and clear of all obstructions; and
- (b) to take due precautions against freezing of water or waste pipes and stoppage of the same in and about the premises. If water or waste pipes become clogged by reason of the Tenant's neglect or recklessness, the Tenant shall repair the same at his/her own expense as well as pay for all damage caused.

13. If, after a notice of termination made in accordance with the Tenant Protection Act, the Tenant remains in possession without the Landlord's consent, the Landlord may apply to the Ontario Rental Housing Tribunal for an eviction order. The Landlord may also apply for compensation for any damage, and compensation for use and occupation after termination.

14. The Tenant shall not assign or sublet the premises without the consent of the Landlord. The Landlord shall not arbitrarily or unreasonably withhold such consent.

15. The Landlord and Tenant acknowledge that the rent will not be raised more often than once every 12 months and that any increase shall be in accordance with the annual provincial guideline unless the parties enter into an agreement for an increase in accordance with the provisions of the Tenant Protection Act.

16. If the Tenant wishes to terminate the tenancy at the end of the term, he or she must give notice in writing not less than 60 days prior to the expiration of the term. If no such notice is delivered and no further agreement entered into, the Tenant becomes a monthly tenant. A monthly tenant must give 60 days' written notice to terminate and a weekly tenant must give 4 weeks' written notice.

17. OPTIONAL PROVISIONS

Ben 46
Initials

The following provisions are optional and may be used only if both parties agree. To be binding, the optional provision must be initiated by both parties and must not be inconsistent with the Tenant Protection Act.

(a) The Tenant agrees to notify the Landlord of an intended absence of more than seven days and will permit the Landlord to enter the premises during the absence if reasonably necessary.

OSen

(b) Other:

There will be a charge of \$70 for any service call by the tenant.

OSen

(c) Other:

THIS DOCUMENT is intended to be a complete record of the rental agreement. Both parties are to have a complete copy of this agreement. All promises and agreements must be included herein in writing to be binding.


Landlord or Landlord's Agent


Tenant(s)

July 4, 2017
Date

July 9, 2017
Date

OSen GW
Initials

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

Suite **2002** Tower **ONE** Unit **2** 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%) of the Purchase Price by the Occupancy Date;
00%
- (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 17 day of JULY 2017



Witness:



Purchaser: **SAMER MASHAL**

THE UNDERSIGNED hereby accepts this offer.

DATED at _____ this _____ day of _____ 09/7 2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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



A1 SPRAY FOAM INSULATION

Date: March 21, 2017

RE: TAHIR KHAN

To whom it may concern,

Please be advised that Mr. Tahir Khan is currently employed at A1 Spray Foam Insulation since February 2015.

Mr. Khan holds the position of Sprayer in our company on full-time basis and working 40 hours per week.

We are currently paying him \$30.00 per hour on weekly basis.

If you have any further questions or requirements, please feel free to contact me at 416-871-4009.

Shahid Khan
Director

Website: www.a1foam.com • Email: info@A1foam.com • Tel: 416 871 4009

A1 SPRAY FOAM
11 STEINWAY BLVD
UNIT-12
ETOBICOKE, ON M9W6S9

Tahir Khan
3590 Kanef Court Apt # 1201
Mississauga, ON L5A 3X3

Employee Payslab		Cheque number: 68		Pay Period: 2017-03-28 - 2017-03-31		Cheque Date: 2017-04-05	
Employee							
Tahir Khan, 3560 Kanef Court Apt # 1201, Mississauga, ON L5A 3X3							
Earnings and Hours		Qty	Rate	Current	YTD Amount		
HOURLY		40.00	30.00	1,200.00	15,600.00		
Withholdings				Current	YTD Amount		
CPP - Employee				-56.07	-728.91		
EI - Employee				-19.58	-254.28		
Federal Income Tax				-225.56	-2,992.28		
				-301.19	-3,975.47		
Net Pay				898.81	11,624.53		

A1 SPRAY FOAM, 11 STEINWAY BLVD, UNIT-12, ETOBICOKE, ON, M9W6S9 416-871-4009, 2269742 ONTARIO CORPORATION

RELIABLE STAFFING SERVICES

13-1365 MID-WAY BLVD, MISSISSAUGA ON L5T 2J5 Pt No-416-675-1458

To Whom It May Concern,

RE. MR. Shakil Khan
9194 Castle Derg Side Road
Caledon, ON L7E 0S2

This is to certify that Mr. SHAKIL KHAN is working with us as a Driver on full time basis since July 2015.

We are currently paying him \$24.00 per hour and he works 40 hours a week.

If you have any question please call the undersigned.

Regards,



DHARMESH MEHTA
DIRECTOR

March 20, 2017

RELIABLE STAFFING SERVICES

13-1365 MID-WAY BLVD
MISSISSAUGA ON L5T 2J5
(416) 675-1458

Earnings Statement

Period Beginning March 25, 2017
Period Ending March 31, 2017

Pay date April 05, 2017
Cheque No 7995

Shakti Khan
9194 Castle Berg Side Road
Calodon On L7E 0S2

Earnings	rate	hours	this period	year to date
Regular	24.00	40.00	960.00	24,000.00
Gross Pay			960.00	24,000.00

Deductions	Statutory	
Taxes	155.52	4,140.51
EI	15.65	391.55
CPP	44.19	1,112.32
Total	215.36	5,644.38
Net Pay	744.64	18,355.62



FSB INSURANCE LTD.
FSB COMMERCIAL LTD.
fsbgroup.ca

With Privacy Officer and Contact Information Included

Personal Information Consent Form

By signing below you are authorizing that we as your brokerage may collect, use or disclose your personal information contained on your application form and personal information that you have authorized that we may obtain through the application form for the Identified Purposes listed below. To achieve the Identified Purposes listed below, personal information may be shared with third parties such as insurers, government or industry agencies. If you are providing to us personal information about another individual, such as a family member, or in the case of a commercial client, information about an employee, agent, or representative, then you confirm that you have obtained authorization from them to consent to the above on their behalf. In accordance with our Ten Principles we collect, use and disclose your personal information to:

- ♦ Verify your identity;
- ♦ Determine your eligibility for and provide to you the insurance or financial products that you have requested;
- ♦ Assess and underwrite insurance and reinsurance risks;
- ♦ Provide investment or banking advice (where you have requested an investment or banking product);
- ♦ Determine prices, fees and premiums;
- ♦ Investigate and settle claims;
- ♦ Offer renewal coverage for your existing Insurance policy;
- ♦ Detect and prevent fraud;
- ♦ Compile statistics, conduct market research and report to regulatory and industry agencies;
- ♦ Investigate specific transactions or patterns of transactions to detect unauthorized or illegal activities;
- ♦ Determine the suitability of your investments;
- ♦ Comply with the law; or
- ♦ Comply with tax requirements.

Personal information may be collected, used or disclosed for any of these "Identified Purposes" set out above. If your personal information is not needed for one of the Identified Purposes, we will not use or disclose it without obtaining additional consent from you.

Name of Client: Shakil A. Khan **Staff Signature:** _____

Client Signature:  **Date:** 25, 17

Client Signature: _____ **Date:** _____

*If a customer refuses to provide consent for the Identified Purposes listed above, this may limit the ability in whole or on part to offer to them the product or service they have requested.

In addition, by initialing below, you expressly authorize that we use the personal information described above for the additional Identified Purpose of determining your eligibility for and offering to you other insurance or financial products by members of this brokerage.

- ♦ Property and casualty insurance;
- ♦ Life insurance;
- ♦ Segregated funds;
- ♦ Mutual funds;
- ♦ Banking products or
- ♦ other insurance or financial products which may be of interest to you from us or insurers, financial service representatives and other entities with whom we have strategic alliance

Client Initials: SK

A fee may be exchanged between financial service providers for the referral of your name to such third party. For further information about our policies and practices, to access personal information in our custody or under our control or to file a complaint, please contact our Privacy Officer.



HABITATIONAL INSURANCE APPLICATION

BILLING METHOD
COMPANY BILL

INSURANCE
COMPANY

Wawanesa Mutual Insurance Co.

QUOTE
☒ NEW
☐ RENEWAL

BINDER
NUMBER
56303

POLICY
NUMBER
56303

1. APPLICANT'S FULL NAME AND POSTAL ADDRESS

NAME Khan, Shakil

NAME FSB INSURANCE LTD.

ADDRESS 1702 - 4011 BRICKSTONE MEWS

2. BROKER'S NAME AND POSTAL ADDRESS

ADDRESS 385 Connie Crescent

CITY, PROV MISSISSAUGA

POSTAL
CODE L5B 0J7

CITY, PROV Concord Ontario

POSTAL
CODE L4K 5R2

CONTACT
NAME

CONTACT
NAME

HOME

CELL

BUSINESS (905) 731-5177

CELL

BUSINESS

FAX

EMAIL

BROKER
CONTRACT NO. 7513

BROKER SUB-
CONTRACT NO.

WEBSITE

BROKER
CLIENT ID 49584

COMPANY
CLIENT ID

PREFERRED
LANGUAGE

☒ ENGLISH ☐ FRENCH

GROUP
NAME

GROUP ID

3. POLICY PERIOD

EFFECTIVE DATE 2017 5 1

TIME

12:01 A.M. ☒ P.M. ☐

EXPIRY DATE

2018 5 1

AT 12:01 A.M.

ALL TIMES ARE LOCAL TIMES AT THE
APPLICANT'S ADDRESS SHOWN ABOVE

4. APPLICANT DATA

APPLICANT 1 NAME Khan, Shakil

APPLICANT 2
NAME

OCCUPATION YEARS CONTINUOUSLY
EMPLOYED

OCCUPATION

YEARS CONTINUOUSLY
EMPLOYED

DATE OF BIRTH

1952-08-12

DATE OF BIRTH

5. LOSS HISTORY

CLAIMS HISTORY
REPORT DATE

DATE

HAVE THERE BEEN ANY LOSSES OR CLAIMS BY THE APPLICANT IN THE PAST 5 YEARS? ☐ YES ☒ NO IF YES, COMPLETE THE TABLE BELOW.

DATE OF LOSS MONTH DAY YEAR	LOC. #	CAUSE OF LOSS	STATUS	AMOUNT PAID	INSURANCE COMPANY	POLICY NUMBER

DOES THE APPLICANT HAVE ANY KNOWLEDGE OR INFORMATION OF ANY FACT, CIRCUMSTANCE, OR SITUATION WHICH COULD REASONABLY GIVE RISE TO A CLAIM WHICH WOULD FALL WITHIN THE SCOPE OF THE PROPOSED INSURANCE? ☐ YES ☒ NO IF YES, PROVIDE DETAILS IN REMARKS SECTION

6. POLICY HISTORY

CONTINUOUSLY
INSURED SINCE

☒ FIRST TIME INSURED, NO PRIOR HABITATIONAL INSURANCE

INSURANCE COMPANY	POLICY NUMBER	EFFECTIVE DATE MONTH DAY YEAR	END DATE MONTH DAY YEAR	REASON FOR ENDING	IF TERMINATED BY INSURER, REASON
No Previous Insurer					

IN THE PAST FIVE YEARS, HAS ANY INSURANCE COMPANY DECLINED, CANCELLED, REFUSED OR INDICATED AN INTENT NOT TO RENEW ANY HABITATIONAL INSURANCE POLICY? ☐ YES ☒ NO IF YES, PROVIDE DETAILS IN REMARKS SECTION.

7. CROSS REFERENCE INFORMATION

LIST OTHER POLICIES WITH THIS INSURANCE COMPANY

LINE OF BUSINESS	POLICY NUMBER	LINE OF BUSINESS	POLICY NUMBER
LINE OF BUSINESS	POLICY NUMBER	LINE OF BUSINESS	POLICY NUMBER

DETACHED OUTBUILDINGS/STRUCTURES (Additional limits may be required on any heated outbuildings)

NO.	YEAR	STRUCTURE TYPE	EXTERIOR WALL FRAMING TYPE	HEATING APPARATUS TYPE	FUEL TYPE	TOTAL AREA	VALUE
						Sq ft m ²	
						Sq ft m ²	
						Sq ft m ²	

10. MORTGAGEE / LOSS PAYEE(S)

1	NAME ADDRESS	NATURE OF INTEREST CITY PROV/STATE	POSTAL/ ZIP CODE
2	NAME ADDRESS	NATURE OF INTEREST CITY PROV/STATE	POSTAL/ ZIP CODE
3	NAME ADDRESS	NATURE OF INTEREST CITY PROV/STATE	POSTAL/ ZIP CODE

11. ATTACHMENTS

ATTACHMENTS	DESCRIPTION	DATE COMPLETED MM/YY	ATTACHMENTS	DESCRIPTION	DATE COMPLETED MM/YY

12. ADDRESS HISTORY

OCCUPANCY DATE FOR THIS LOCATION 2017 | 5 | 1 IF OCCUPANCY DATE IS LESS THAN 3 YEARS, PROVIDE PREVIOUS ADDRESSES BELOW

NO.	ADDRESS	CITY	PROV	POSTAL CODE	DATE MOVED IN MM/YY	DATE MOVED OUT MM/YY
1						
2						
3						

13. LIABILITY EXPOSURES

All YES answers may require liability extension coverage or remarks explaining coverage declined.

1. DO YOU OWN / RENT MORE THAN ONE LOCATION? ☐ YES ☒ NO
2. NUMBER OF WEEKS LOCATION RENTED TO OTHERS? 0
3. NUMBER OF ROOMS RENTED TO OTHERS? 0
4. DAYCARE OPERATION - NUMBER OF CHILDREN 0
5. DO YOU OWN A TRAMPOLINE? ☐ YES ☒ NO
6. DO YOU HAVE A GARDEN TRACTOR? ☐ YES ☒ NO
7. DO YOU HAVE A GOLF CART? ☐ YES ☒ NO
8. NUMBER OF SADDLE / DRAFT ANIMALS? 0
9. DO YOU OWN ANY UNLICENSED RECREATIONAL VEHICLES? ☐ YES ☒ NO
10. RENEWABLE ENERGY INSTALLATION ON PREMISES? ☐ YES ☒ NO
11. DO YOU OWN ANY WATERCRAFT? ☐ YES ☒ NO
12. NUMBER OF FULL TIME RESIDENCE EMPLOYEES? 0
13. IS THERE A CO-OCCUPANT THAT REQUIRES COVERAGE? ☐ YES ☒ NO
- CO-OCCUPANT NAME _____
14. IS THERE ANY KIND OF BUSINESS OPERATION? ☐ YES ☒ NO
- IF YES, DESCRIBE BUSINESS _____
15. NUMBER OF DOGS IN THE HOUSEHOLD 0
- BREED(S) OF DOGS _____
16. TOTAL PROPERTY AREA (if greater than 1 acre) 0.0 acres
17. OTHER EXPOSURES NO



HABITATIONAL INSURANCE APPLICATION

ADDITIONAL INSURANCE AP- COVERAGES AND LIABILITY EXTENSIONS LOCATIONS

14. COVERAGES

[illegible]

15. LIABILITY EXTENSIONS AND EXCLUSIONS

[illegible]

16. DISCOUNTS AND SURCHARGES

[illegible]



HABITATIONAL INSURANCE APPLICATION

17. PREMIUM INFORMATION

TYPE OF PAYMENT PLAN Monthly	ESTIMATED POLICY PREMIUM \$297.00	PROVINCIAL SALES TAX (\$ applicable) \$23.76	ADDITIONAL CHARGES % / \$ 3.00 \$8.91	TOTAL ESTIMATED COST \$329.67
AMOUNT PAID WITH APPLICATION	AMOUNT STILL DUE \$329.67	NO. OF REMAINING INSTALMENTS 12	AMOUNT OF EACH INSTALMENT \$27.47	INSTALMENT DUE DATE

18. REMARKS

The producer is David Lee

19. FULL DISCLOSURE

I, the Applicant, and the Insured if the Insurer has requested information from it, have reviewed all parts of and attachments to this application and declare that all of the information is true and correct even if the information has been entered or suggested by the representative of the Insurer or by the insurance broker. I understand that acceptance of this application for insurance is based on the truth and completeness of this information, and that:

For all provinces and territories except Québec: If I falsely describe the property to the prejudice of the Insurer, or misrepresent or fraudulently omit to communicate any circumstance that is material to be made known to the Insurer in order to enable it to judge of the risk to be undertaken, the contract may be void in whole or as to any property in relation to which the misrepresentation or omission is material.

For all provinces and territories: Any fraud or willfully false statement in a statutory declaration in relation to a claim, vitiates the claim of the person making the declaration, so misrepresented or concealed.

For Québec: I am bound to represent all the facts known to me which are likely to materially influence an insurer in the setting of the premium, the appraisal of the risk or the decision to cover it. The same applies to the Insured if the Insurer requires it. Any misrepresentation or concealment of relevant facts by me or the Insured nullifies the contract, even in respect of losses not connected with the risk so misrepresented or concealed.

For all provinces and territories: Any fraud or willfully false statement in a statutory declaration in relation to any of the particulars required by applicable conditions, statutory or otherwise, to be specified in relation to a claim, vitiates the claim of the person making the declaration.

20. PERSONAL INFORMATION CONSENT

For all provinces and territories except Newfoundland and Labrador:

I am providing personal information of individuals in this form to apply for insurance. The personal information collected will be used for the purpose of this application or any renewal or change in coverage. I consent and authorize my broker, agent or insurer to the following:

i) To collect, use and disclose personal information on this form to, from and between insurers and other appropriate parties, subject to my broker's, agent's, and the insurer's policy regarding personal information. Such personal information will include policy history, loss history and rating information.

ii) That these collections, uses and disclosures are for the purposes necessary to communicate with me and the listed applicants, assess, manage, and underwrite risk; determine a premium, determine eligibility and conditions for a premium payment plan, investigate and settle claims, analyze business results, detect and prevent fraud, as permitted by law.

iii) To collect only my personal credit information including my credit score from consumer reporting agencies, as permitted by law for the purposes identified above. I understand that my consent for the use of credit information remains valid until withdrawn by me in writing. By withdrawing or failing to provide my consent to the use of credit information, I understand that I may not benefit from the best rates available to me.

I declare that all individuals whose personal information is contained in this form have authorized me to consent to i) and ii) above on their behalf. If any other individuals wish to provide their consent with respect to the use of their credit information, they may provide their consent by also signing below.

I may obtain a copy of or ask questions about my broker's, agent's or insurer's personal information policies by contacting their respective privacy officers.

For Newfoundland and Labrador:

I am providing personal information of individuals in this form to apply for insurance. The personal information collected will be used for the purpose of this application or any renewal or change in coverage. I consent and authorize my broker, agent or insurer to the following:

i) To collect, use and disclose personal information on this form to, from and between insurers and other appropriate parties, subject to my broker's, agent's, and the insurer's policy regarding personal information. Such personal information will include policy history, loss history and rating information;

ii) That these collections, uses and disclosures are for the purposes necessary to communicate with me and the listed applicants, assess, manage, and underwrite risk; determine a premium, determine eligibility and conditions for a premium payment plan, investigate and settle claims, analyze business results, detect and prevent fraud, as permitted by law.

iii) To collect only my personal credit information including my credit score from consumer reporting agencies, as permitted by law for the purpose of determining eligibility and conditions for a premium payment plan. I understand that my consent for the use of credit information remains valid until withdrawn by me in writing.

I declare that all individuals whose personal information is contained in this form have authorized me to consent to i) and ii) above on their behalf.

I may obtain a copy of or ask questions about my broker's, agent's or insurer's personal information policies by contacting their respective privacy officers.

Les Parties ont convenu que cette proposition et les documents connexes soient rédigés en anglais. The Parties have specifically agreed that this application and any attachments to this application be drawn in the English language.			
APPLICANTS SIGNATURE X	DATE 15 APR 2017	APPLICANT'S SIGNATURE X	DATE 15 APR 2017
49584			
21. BROKER QUESTIONNAIRE			
IS THIS BUSINESS NEW TO YOUR OFFICE? ☒ YES ☐ NO SINCE WHAT DATE HAVE YOU KNOWN THE APPLICANT? 2017 4 1 HAVE YOU BOUND THIS RISK? ☒ YES ☐ NO			
ARE THERE SPECIAL CIRCUMSTANCES REGARDING THIS APPLICATION WHICH THE COMPANY SHOULD KNOW? ☐ YES ☒ NO IF YES, PROVIDE DETAILS IN REMARKS			
HAVE YOU SEEN THE PRIMARY LOCATION? ☐ YES ☒ NO IF YES, WHEN			
CONDITION OF PROPERTY ☒ GOOD ☐ FAIR ☐ POOR			
BROKER'S NAME (Please Print)			
BROKER'S SIGNATURE			
Page 6			
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Equifax Credit Report and Score TM as of 03/16/2017

Name: Shakil Ahmad Khan

Confirmation Number: 0812224509

Credit Score Summary

Where You Stand

The Equifax Credit Score TM ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score fair. You may have challenges qualifying for credit and you may expect to pay high interest rates when you do qualify.

654 Fair



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.

- Collections Balance.
- Number of always satisfactory bank installment trades.
- Number collections with collection amount > \$250.

Your Loan Risk Rating

654 Fair

Your credit score of 654 is better than 13% of Canadian consumers.

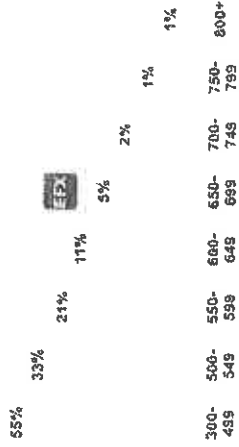
The Equifax Credit Score TM ranges from 300-900. Higher scores are viewed more favorably.

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 high risk. You may have difficulty qualifying for conventional loans and credit cards - and when you do qualify for credit, you may be charged high interest rates. If you're in the market for credit, this is what you might expect.

- You may have difficulty qualifying for credit cards.
- When you do qualify for a loan, you may pay very high interest rates.
- The loan terms you receive may be very restrictive and include low credit limits.

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:	SHAKIL AHMAD KHAN	Also Known as:
SIN:	484XXX058	SHAKIL KHNA
Date of Birth:	1952-12-XX	
Current Address		Previous Address
Address:	9194 CASTLEDERG BOLTON, ON	Address:
Date Reported:	2015-02 2007-02 2007-08	Date Reported:
Current Employment		Previous Employment
Employer:	MORNEAU TRANSPORT	Employer:
Occupation:		Occupation:
		CANADA CARTAGE
		GLOBAL TRADE PARTNERS INC
		LOGISTICS
		3590 KANEFF CRES UNIT 1201 MISSISSAUGA, ON
		2015-02 2007-02 2007-08

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.

CITI CARDS HOME DEP

Phone Number:	(800)233-8557	High Credit/Credit Limit:	\$2,000.00
Account Number:	XXX...388	Payment Amount:	\$4.00
Association to Account:	Individual	Balance:	\$4.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2017-01	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	03		
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

TD AUTO FINANCE CAN

Phone Number: (800)632-3321
Account Number: XXX...537
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2011-01
Status: Paid as agreed and up to date
Months Reviewed: 72
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

High Credit/Credit Limit: \$2,000.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2015-04
Date Reported: 2017-02

Prior Paying History:

Comments: Personal line of credit
Monthly payments

INFINITE AVION

Phone Number: Not Available
Account Number: XXX...167
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2003-06
Status: Paid as agreed and up to date
Months Reviewed: 43
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

High Credit/Credit Limit: \$5,500.00
Payment Amount: \$10.00
Balance: \$36.00
Past Due: \$0.00
Date of Last Activity: 2017-02
Date Reported: 2017-03

Prior Paying History:

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

ROYAL BANK OF CANADA

Phone Number: (800)768-2511
Account Number: XXX...001
Association to Account: Individual
Type of Account: Installment
Date Opened: 2017-01
Status: Too new to rate or opened but not used
Months Reviewed: 02
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

High Credit/Credit Limit: \$27,364.00
Payment Amount: \$185.00
Balance: \$27,123.00
Past Due: \$0.00
Date of Last Activity: 2017-02
Date Reported: 2017-02

Prior Paying History:

Comments: Bi-weekly payments

ROYAL BANK VISA

Phone Number: Not Available
Account Number: XXX...283
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2012-06
Status: Paid as agreed and up to date
Months Reviewed: 56
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

High Credit/Credit Limit: \$3,500.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2017-02
Date Reported: 2017-02

Prior Paying History:

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

CITI CARDS HOME DEP

Phone Number: (800)233-8557
Account Number: XXX...981
Association to Account: Individual
Type of Account: Revolving

High Credit/Credit Limit: \$1,700.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00

3/15/2017

Date Opened: 1998-04
Status: Paid as agreed and up to date
Months Reviewed: 72
Date of Last Activity: 2015-02
Date Reported: 2017-02
Payment History: 01 payments 30 days late
01 payments 60 days late
02 payments 90 days late
Prior Paying History: At least 120 days past due (2012-11) Three or more payments past due (2012-10) Two
payments past due (2012-09)
Comments: Account Closed
Monthly payments

PRESIDENTS CHOICE MC

Phone Number: (866)246-7262
Account Number: XXX...297
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2011-11
Status: Paid as agreed and up to date
Months Reviewed: 59
Payment History: 03 payments 30 days late
01 payments 60 days late
No payment 90 days late
Prior Paying History: One payment past due (2014-07) Two payments past due (2012-11) One payment past due (2012-10)
Comments: Closed by credit grantor
Monthly payments

High Credit/Credit Limit: \$1,000.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: Not Available
Date of Last Activity: 2014-12
Date Reported: 2016-10

TD AUTO FINANCE CAN

Phone Number: (800)832-3321
Account Number: XXX...006
Association to Account: Individual
Type of Account: Installment
Date Opened: 2009-04
Status: Paid as agreed and up to date
Months Reviewed: 63
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History: Account paid
Comments: Auto

High Credit/Credit Limit: \$9,215.00
Payment Amount: \$427.00
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2016-03
Date Reported: 2016-03

ROYAL BANK VISA

Phone Number: Not Available
Account Number: XXX...652
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2003-06
Status: Paid as agreed and up to date
Months Reviewed: 30
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History: Monthly payments
Comments: Monthly payments

High Credit/Credit Limit: \$3,500.00
Payment Amount: \$53.00
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2013-06
Date Reported: 2015-09

CDN WESTERN BANK

Phone Number: (780)423-8888
Account Number: XXX...TG1
Association to Account: Individual
Type of Account: Mortgage
Date Opened: 2013-12
Status: Paid as agreed and up to date
Months Reviewed: 06
Payment History: No payment 30 days late

High Credit/Credit Limit: \$176,000.00
Payment Amount: \$434.00
Balance: \$0.00
Past Due: Not Available
Date of Last Activity: 2015-02
Date Reported: 2015-03

Prior Paying History:

Comments:

No payment 60 days late
No payment 90 days late
Account paid
Mortgage
* This item is not displayed to all credit grantors. It does not impact your credit score as returned on this report; however some lenders may use a different score where it is factored in to the scoring algorithm.

ROGERS COMMUNICATION

Phone Number: (877)764-3772
Account Number: XXX...552
Association to Account: Individual
Type of Account: Open
Date Opened: 2012-03
Status: Bad debt, collection account or unable to locate
Months Reviewed:
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: Not Available
Date of Last Activity: 2014-03
Date Reported: 2015-03

Prior Paying History:

Comments: Closed at consumer request
Account paid

HOME TRUST VISA

Phone Number: (877)903-2133
Account Number: XXX...807
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2010-06
Status: Paid as agreed and up to date
Months Reviewed: 06
Payment History:
No payment 30 days late
No payment 60 days late
No payment 90 days late
High Credit/Credit Limit: \$0.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2014-02
Date Reported: 2014-04

Prior Paying History:

Comments: Closed at consumer request
Account paid

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

Secured Loans			
Court Name:	MINISTRY GOVT SERV	Date Filed:	2017-01
Industry Class:		Creditor's Name and Amount:	724435749 ROYAL BANK OF CANADA
Maturity Date:			
Comments:	Security Deposit Unknown		
Secured Loans			
Court Name:	MINISTRY GOVT SERV	Date Filed:	2014-04
Industry Class:		Creditor's Name and Amount:	695028006 TD AUTO FINANCE (CANADA) INC \$9215
Maturity Date:			
Comments:	Security Discharged		

Collection Accounts

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

ALAM LAW OFFICE

Date Assigned:	2013-11	Account Number:	D9150376N1
Collection Agency:	DIXON COMM INV	Reason:	
Amount:	\$4,350.00	Balance/Amount:	\$3,860.00
Date of Last Payment:	2011-08	Date Paid:	
Date Verified:			
Comments:			

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.

2017-01-24	BMO 5286 (Phone Number Not Available)
2017-01-24	TD AUTO FINANCE CAN (800)832-3321
2017-01-24	VISA DESJARDINS (514)387-4789
2016-05-11	HOME TRUST COMPANY (877)903-2133
2014-12-13	TD AUTO FINANCE CAN (800)832-3321
2014-12-09	SCOTIABANK (416)288-1460
2014-12-08	SCOTIABANK (416)288-1460
2014-11-17	HONDA CANADA FINANCE (Phone Number Not Available)
2014-07-25	BELL CANADA (800)730-7121
2014-07-19	BELL CANADA (800)730-7121

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

2017-03-01	FIRSTREPORT RPRT (855)826-6328
2017-01-10	TDCT (866)222-3456
2016-05-25	AV FDR (800)763-3328

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