

# Worksheet Leasing

*Reviewed  
July 26/17*

Suite: 3508 Tower: PSV Date: \_\_\_\_\_ Completed by: Moni  
Erum Ashraf / FerKhunda Ashraf

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 *Not needed 20% 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). \$1500 + HST ✓

☐ Agreement must be in good standing. Funds in Trust: \$ 63,966.61 ✓

☒ Copy of Tenant's ID

☒ Copy of Tenant's First and Last Month Rent *Email money transfer of \$ 3000.00*

☒ 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:

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# The Toronto-Dominion Bank

81647396

6501 DERRY ROAD  
MILTON, ON L9T 7W1

DATE

2017-07-26  
YYYYMMDD

Transit-Serial No. 3052-81647396

Pay to the  
Order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

\$\*\*\*\*\*1,695.00

\*\*\*ONE THOUSAND SIX HUNDRED NINETY FIVE\*\*\*\*\*00/100 Canadian Dollars

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

Re Leasing Fee

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

Authorized Officer

Number

Countersigned

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

⑈81647396⑈ ⑆09612⑈004⑆

⑈3808⑈

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and  
**ERUM ASHRAF and FERKHUNDA ASHRAF** (the "Purchaser")

Suite **3508** Tower **ONE** Unit **8** Level **34** (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 Aird & Berlis LLP, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (20%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 26<sup>th</sup> day of July 2017.

Witness: [Signature]

[Signature]  
Purchaser: **ERUM ASHRAF**

Witness: [Signature]

[Signature]  
Purchaser: **FERKHUNDA ASHRAF**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 26<sup>th</sup> day of July 2017.

**AMACON DEVELOPMENT (CITY CENTRE) CORP.**

PER: [Signature]

Authorized Signing Officer  
I have the authority to bind the Corporation

## RESIDENTIAL LEASE AGREEMENT

This agreement dated June 18, 2017, is between **Erum Ashraf** and **Tamoor Afzaal**.

**1. LANDLORD:**

The Landlord(s) and/or agent(s) is/are and will be referred to in this Lease Agreement as "Landlord".

**Erum Ashraf (Owner)**

**2. TENANT:**

The tenant is:

**Tamoor Afzaal**

And will be referred to in this Lease Agreement as "Tenant"

**3. RENTAL PROPERTY:**

The landlord agrees to rent to the tenant the property as described as a (n) condo located at 4011 Brickstone Mews, unit 3508, Mississauga, ON L5B 0J7, which will be referred to as the "Leased Premises".

**4. TERM OF LEASE AGREEMENT:**

The Lease Agreement will begin on ~~July 1, 2017~~ <sup>Aug 1, 2017</sup> and will end on ~~August 31, 2018~~ <sup>September 30, 2018</sup>. T.A. E.A.

**5. USE & OCCUPANCY OF PROPERTY:**

The only person(s) living in the Leased Premises is/are: **Tamoor Afzaal**

**6. RENT DUE:**

- a. The amount of the Rent is \$1500.00 to be paid monthly.
- b. The rent is due in advance on or before the 1<sup>st</sup> day of each month. The rent due date is the date the Landlord must receive the Tenant's payment.

**7. RETURNED PAYMENTS:**

A returned payment fee of \$100 will be added for all returned payments. A personal check will not be accepted as payment to replace a returned payment.

**8. UTILITIES & SERVICES:**

- a. Tenant is responsible for the following utilities: Electricity and is required to register the utilities and services in the Tenant's name. Tenant understands and agrees that essential services are to be maintained and operational at all times.
- b. Landlord will be responsible for the following utilities and services: Water and Gas

**9. MAINTENANCE AND REPAIRS:**

Landlord shall be responsible for repairs in or about the Leased Premises unless caused by the negligence of the Tenant. Tenant will be responsible for any repairs caused by his/her negligence.

- a. It is the responsibility of the Tenant to promptly notify the Landlord of the need for any repair of which the Tenant becomes aware.
- b. If any required repair is caused by the Tenant and/or the Tenant's guests, the Tenant will be fully responsible for the cost of the repair and/or replacement that may be needed.

**10. PETS:**

Pets are NOT allowed.

**11. PARKING:** The Landlord:

Shall provide 1 parking space(s) to the Tenant(s) located as follows: **P2 116.**

- 12. ACCESS & KEYS:** Upon the beginning of the Proration Period or the start of the Lease Term, whichever is earlier, the Landlord agrees to give access to the Tenant(s) in the form of keys, fobs, cards, or any type of keyless security entry as needed to enter the common areas and the Premises. Duplicate copies of the access provided may only be authorized under the consent of the Landlord and, if any replacements are needed, the Landlord may provide them for a fee. At the end of this Agreement all access provided to the Tenant(s) shall be returned to the Landlord or a fee will be charged to the Tenant(s) for the replacement (as per the cost provided by the property management office (DUKA)).

- 13. MOVE-IN INSPECTION:** Before, at the time of the Tenant(s) accepting possession, or shortly thereafter, the Landlord and Tenant(s):

- ☒ - Agree to inspect the Premises and write any present damages or needed repairs on a move-in checklist.  
☐ - Agree to not inspect the Premises.

**14. CONDITION OF PROPERTY**

- a. The Tenant acknowledges that the Tenant has inspected the Leased Premises and at the commencement of this Lease Agreement, the interior and exterior of the Leased Premises, as well as all the equipment and any appliances are found to be in an acceptable condition and in good working order.
- b. The Tenant agrees that neither the Landlord nor his agent have made any promises regarding the condition of the Leased Premises.
- c. The Tenant agrees to return the Leased Premises to the Landlord at the end of the Lease Agreement in the same condition it was at the beginning of the Lease Agreement.

- 15. SUBLETTING:** The Tenant(s) shall not be able to sublet the Premises without the written consent from the Landlord. The consent by the Landlord to one subtenant shall not be deemed to be consent to any subsequent subtenant.

16. **ASSIGNMENT:** Tenant(s) shall not assign this Lease without the prior written consent of the Landlord. The consent by the Landlord to one assignment shall not be deemed to be consent to any subsequent assignment.
17. **RIGHT OF ENTRY:** The Landlord shall have the right to enter the Premises during normal working hours by providing at least twenty-four (24) hours' notice in order for inspection, make necessary repairs, alterations or improvements, to supply services as agreed or for any reasonable purpose. The Landlord may exhibit the Premises to prospective purchasers, mortgagees, or lessees upon reasonable notice.
18. **ENDING OR RENEWING OF THE LEASE AGREEMENT:**
- a. At the end of the Lease Term, if the Landlord or the Tenant does not give any written notice to the other party to end this Lease, it will automatically continue on a month to month basis.
  - b. To terminate this Lease at the end of the Lease term or any renewal thereof, the Landlord or the Tenant must give to the other party at least 60 days prior written notice before the last day of the Lease term or any renewal thereof.

19. **GOVERNING LAW:**

This Agreement shall be governed, construed and interpreted by, through and under national and local laws.

20. **ENTIRE AGREEMENT:**

NOTICE: This is an important LEGAL document.

- a. You may have an attorney review the Lease Agreement prior to signing.

By signing the Lease Agreement, the Tenant certifies that he/she has read, understood and agrees to comply with all the terms, conditions, Rules and Regulations of this Lease.

Tenant's Signature: \_\_\_\_\_ Date: June 18 / 17.

Landlord Signature: \_\_\_\_\_ Date: 18-Jun-17



Ontario

Driver's Licence  
Permis de conduire

ON  
CANADA



1993/12/01

1-NAME/ NOM

AFZAL

TAMOGH

1-47 BLANCHARD CREW

LONDON, ON, N6G 4E3

14-NUMBER/

A3060 - 73209 - 87201

15-SEX/

2013/01/19

16-DOB/

DC2583836

17-DOB/

M

18-DOB/

G

19-DOB/

M

20-DOB/

M

21-DOB/

M

22-DOB/

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23-DOB/

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24-DOB/

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25-DOB/

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26-DOB/

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27-DOB/

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28-DOB/

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29-DOB/

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30-DOB/

M

31-DOB/

M

32-DOB/

M

# INTERAC e-Transfer: TAMOOR AFZAAL sent you money.

TAMOOR AFZAAL <notify@payments.interac.ca>

Tue 7/25/2017 9:05 PM

To: Erum Ashraf <erumashraf@msn.com>;

Importance: High



[View in browser](#)

[Français](#)

**Hi Erum Ashraf,**

TAMOOR AFZAAL sent you \$3,000.00 (CAD).

**Message:**

First Last Paymt 3508 4011 Brickstone

**Deposit your money at:**



Select a different financial institution

**Expires: August 24, 2017**

[FAQs](#) | This is a secure transaction



<https://outlook.live.com/owa/?path=/mail/inbox/rp>

26/07/2017



**INTERAC e-Transfer**  
The smart, secure way to send your own money.

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Email or text messages carry the notice while the financial institutions securely transfer the money using existing payment networks. For the answers to common questions please visit our FAQs. If your financial institution does not yet offer *Interac e-Transfer*®, you can still deposit transfers to any bank account in Canada.

This email was sent to you by Acxsys Corporation, the owner of the *Interac e-Transfer* service, on behalf of TAMOOR AFZAAL at CIBC.

Interac Association / Acxsys Corporation  
Royal Bank Plaza, North Tower, 200 Bay Street, Suite 2400  
P.O. Box 45, Toronto, ON M5J 2J1  
[www.interac.ca](http://www.interac.ca)


**UHN**

 Toronto General  
 Toronto Western  
 Princess Margaret  
 Toronto Rehab

- Private and Confidential -  
 May 29, 2017

Tamoor Afzaal  
 3050 Erin Centre Blvd.  
 Unit 65  
 Mississauga, Ontario  
 L5M 0P5

Dear Tamoor:

Welcome to University Health Network!

Please read all of this letter carefully as it forms your employment contract with UHN and also contains important instructions to complete your on-boarding process.

On behalf of Dr. Geoffrey Liu, Principal Investigator; I am pleased to confirm our offer of a temporary full-time position as a Summer Student in the Research Department at the Princess Margaret Research Institute commencing June 12, 2017 and ending August 18, 2017. You will receive a lump sum payment of \$5,500; the CREMS program will contribute \$2,750 and the research supervisor will be responsible for \$2,750 less statutory deductions, including 4% vacation pay. The lump sum will be paid at the end of the engagement. Your continued employment as a Summer Student is contingent upon funding being available within the research grant. Your offer is valid for the lesser of the next fifteen (15) business days, or from the date of this letter to your start date. Your employee ID number will be 507796. **At least 5 days prior to your first day of work you must sign and return this offer letter to Paula Timoteo at Paula.Timoteo@uhn.ca in the Human Resources Administration Department and also to your hiring manager. Doing this allows you to attend orientation and prevents your start date from being delayed.**

**Things to do before you start your employment with us:**

1. Please go to UHN's website ([uhn.ca](http://uhn.ca)) and follow the **For Staff** link and then the link **For New Employees**. Here you will find instructions regarding the forms, processes, information and instructions you will require as a new member of the UHN team. The paperwork for your payroll process as an employee can be found [here](#). Your pay cannot be processed until all these documents are fully completed and returned to our Human Resources Administration department, along with a copy of your Social Insurance Card and birth certificate (or citizenship card or passport). Please complete and bring or e-mail these documents to the Toronto General Hospital, R Fraser Elliot Building, 3rd floor, to the attention of Paula Timoteo at Paula.Timoteo@uhn.ca in the Human Resources Administration Department at least 5 days prior to your start date in order to ensure no delay in your pay.
2. In advance of your start date and in preparation for your orientation, there are a number of legislated mandatory on-line learning courses that you must complete. You should complete the required e-learning courses for Research employees. They can be completed at the following website: [training.uhnresearch.ca](http://training.uhnresearch.ca). Your initial password will be **UHNtrain17**. When requested, your employee ID number for e-learning courses and for forms completion will be 507796. Returning summer students must complete the WHMIS and Fire Safety training, as well as any other courses that have an annual component.

**Occupational Health and Safety (OHS)**

All UHN employees must follow safe work practices and comply with the roles and responsibilities that are outlined with respect to health and safety policies, procedures and training at the University Health Network. In accordance with Hospital policy and legislated health and safety requirements, **your employment requires the completion and verification of our Occupational Health Mandatory Requirements.**

The forms for the Occupational Health Mandatory Requirements can be found [here](#). **No later than 5 business days prior to June 12, 2017 (your start date), you must complete Form A: Health History; have your physician complete Form B: Immunization Status Record** and return the following forms via email to [OHSNEO@uhn.ca](mailto:OHSNEO@uhn.ca). If it is not completed within 14 days from your start date, you may be sent home without pay until completion.

Email these documents in a PDF format only, to [OHSNEO@uhn.ca](mailto:OHSNEO@uhn.ca) for review. Please include the site where you will be working in the subject line of your email. If you are a rehire, or a former volunteer, please indicate as such in your email, as your immunization documentation may be on file. You will be contacted via email by OHS and informed if your occupational health mandatory requirements are complete.

**Summer Student Orientation**

As a new UHN employee, you **must** attend our mandatory Summer Student Orientation on Monday, June 12, 2017. Please arrive for registration beginning at 8:15 a.m. The session will end by 11:00 a.m. Orientation will be held at the Toronto Rehabilitation Institute- University Centre, 550 University Avenue in the Lecture Theatre. Summer students who completed orientation in 2016 will not have to attend this session.

**Probationary Period/ Termination of Employment**

All new student employees are required to serve a probationary period of sixty working days in accordance with Hospital policy.

This employment arrangement may be terminated prior to its end date by either party giving the other two (2) weeks' notice (or pay in lieu of that notice) or the notice required under the *Employment Standards Act* or relevant collective agreement; whichever is greater. This contract may also be terminated at any time by the Hospital without notice for cause, and in the event of a breach of any of the obligations you are required to observe or perform.

**Additional Payroll Documentation**

If you find the terms of this offer acceptable, please sign three (3) copies in the space provided. One copy must be returned prior to your start date to the Human Resources Administration Department along with the completed documents indicated above. Return the second signed copy of this offer letter to your hiring manager and retain a copy for your own records.

We look forward to working with you and hope that your employment at UHN will be rewarding to you, the UHN team, and our patients.

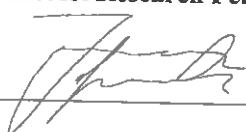
Congratulations,



Grace Lee  
Staffing Advisor  
416-340-4913  
[Grace.Lee3@uhn.ca](mailto:Grace.Lee3@uhn.ca)

**Acceptance:**

I, Tamoor Afzaal, accept this offer of employment in accordance with the terms and conditions described in this letter. I confirm that this agreement constitutes the entire agreement between University Health Network and myself and that any previous agreements, written or oral, express or implied, relating to my employment are hereby void. By signing this offer, I acknowledge that I have received, reviewed, understand, and agree to comply with the Code of Workplace Ethics, the Conflict of Interest Policy, the Privacy Policy, the Confidentiality Agreement, the Conflict of Interest Research Personnel Policy and the Responsible Conduct of Research Policy.

Signature 

Wednesday May, 31st 2017  
Date



Equifax Credit Report and Score™ as of 07/15/2016

Name: Tamoor Afzaal

Confirmation Number: 3926535521

Credit Score Summary

688

Good

Where You Stand

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

EFX

660 - 724

Good

15%

Range

Canada Population

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.

- Utilization for revolving trades.
- Number of inquiries in last 3 months.
- Most recent telco Inquiry.

Your Loan Risk Rating

688

Good

Your credit score of 688 is better than 20% 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.

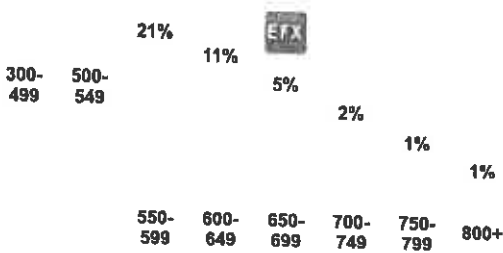
Delinquency Rates\*

55%

33%

The loan terms you receive may be somewhat restrictive.

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



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

CREDIT REPORT

Personal Information

Personal Data

Name: TAMOOR AFZAAL  
SIN: 568XXX405  
Date of Birth: 1993-12-XX

Current Address

Address: 47 BLANCHARD CRES  
LONDON, ON  
Date Reported: 2012-03 2012-01

Previous Address

Address: 1199 ALDERSBROOK RD  
LONDON, ON  
Date Reported: 2012-03 2012-01

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

CIBC

Phone Number:	Not Available	High Credit/Credit Limit:	\$70,000.00
Account Number:	XXX...754	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$66,409.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-06	Date of Last Activity:	2016-07
Status:	Paid as agreed and up to date	Date Reported:	2016-07
Months Reviewed:	13		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Personal line of credit Monthly payments		

CDA STUDENT LOANS PR

Phone Number:	(888)815-4514	High Credit/Credit Limit:	\$46,753.00
Account Number:	XXX...359	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$38,692.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2011-09	Date of Last Activity:	2016-06
Status:	Too new to rate or opened but not used	Date Reported:	2016-07
Months Reviewed:	57		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Student loan Monthly payments		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...445	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2012-02	Date of Last Activity:	2016-05
Status:	Paid as agreed and up to date	Date Reported:	2016-07
Months Reviewed:	53		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$7,500.00
Account Number:	XXX...883	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$1,021.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-06	Date of Last Activity:	2016-06
Status:	Paid as agreed and up to date	Date Reported:	2016-07
Months Reviewed:	14		
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

FIDO

Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...557	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$42.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2014-08	Date of Last Activity:	2016-05
Status:	Paid as agreed and up to date	Date Reported:	2016-06
Months Reviewed:	22		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:  
Comments: Monthly payments

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...462	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2014-05	Date of Last Activity:	2014-07
Status:	Paid as agreed and up to date	Date Reported:	2014-08
Months Reviewed:	04		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:  
Comments: Closed at consumer request  
Account paid

FIDO

Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...493	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2013-07	Date of Last Activity:	2014-04
Status:	Paid as agreed and up to date	Date Reported:	2014-05
Months Reviewed:	11		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:  
Comments: Closed at consumer request  
Account paid

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 data filed.  
(Exception: P.E.I. Public Records: seven (7) to ten (10) years.)

No Public Record information on file

## Collection Accounts

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

No Collections information on file

## Credit Inquiries to the File

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

2016-07-06	CIBC (519)452-7413
2016-06-15	WIND MOBILE (877)946-3184
2015-06-02	TVS TENANT VER SERV (604)576-3004
2015-05-22	CIBC (Phone Number Not Available)

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.

2016-07-15	AUTH ECONSUMER REQUE (Phone Number Not Available)
2016-06-30	CIBC ACCOUNT UPDATE (800)465-2255
2016-06-29	CREDIFAX ONTARIO LTD (866)963-1090
2016-06-15	WIND MOBILE (416)570-0108
2016-05-07	TDCT (866)222-3456

## 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.



**RBC Royal Bank**

October 25, 2016

ERUM ASHRAF  
739 STAGG GARDEN  
MILTON, ON L9T 0X8

**Royal Bank of Canada**

MILTON ON-DERRY & BRONTE BR  
8911 DERRY RD-UNIT 1  
MILTON, ON L9T 7H5  
Tel: 1-800-769-2511  
Fax: 1-905-878-2247

Dear ERUM ASHRAF,

## Thank you for choosing RBC Royal Bank

Re: Residential mortgage application number .

We are pleased to confirm that you are pre-approved for a mortgage with RBC Royal Bank® based on the information you have provided and subject to our standard lending criteria.<sup>1</sup> Please review all of the details below and contact us if you have any questions or if any of the information is incorrect.

**You are pre-approved for a mortgage loan of: \$ 218,550.00**

**Application Details:**

Purchase price / property value of:	\$ 291,400.00
With a down payment of:	\$ 72,850.00
Estimated annual property taxes of:	\$ 2,450.00
Amortization:	24.92 years.
Interest rate:	3.6400000 % per year — calculated semi-annually, not in advance.
Term:	60 months
Type:	Fixed Closed
Principal and Interest Payment:	\$ 511.10 Bi-weekly
HomeProtector® Premium*:	\$ 0.00 <sup>3</sup>
Total Payment:	\$ 511.10
Rate commitment expiry date:	November 25, 2017
One-time Processing Fee:	\$ 0.00, if applicable

Your interest rate is guaranteed until November 25, 2017 and is also subject to our standard lending criteria.<sup>1</sup> If your rate commitment expires please contact me to review and update your pre-approval.

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S 32300 (2016/08)



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We will require a property valuation supporting the market value in accordance with our standard lending criteria.<sup>1</sup> Additional documentation may be required based on your individual situation at the time of a full application. We recommend if you are purchasing a property that you do not waive your financing conditions until we provide you with a final approval. RBC® has alternative financing options to discuss with you if you cannot satisfy all of the requirements.

It is important that you consider protecting your mortgage with life and disability or critical illness insurance. This coverage will help to protect what's important to you and your family.

Thank you for the opportunity to assist you in finding the best possible financing solution for your home. If you have any questions, please do not hesitate to call me at 1-416-884-2302. I will be happy to help.

Sincerely,

STEVE L CABRAL  
Mortgage Specialist  
Cell: 1-416-884-2302.  
E-mail: [steve.cabral@rbc.com](mailto:steve.cabral@rbc.com)

<sup>1</sup> Your mortgage application and rate guarantee will be subject to our standard lending criteria as well as the criteria of a mortgage default insurer if applicable. We reserve the right to revoke your mortgage pre-approval if the information you provided at the time of application has changed or no longer meets our standard lending criteria

<sup>3</sup> This creditor's group insurance program, underwritten by The Canada Life Assurance Company, is subject to terms, conditions, exclusions and eligibility restrictions. The costs set out in this letter are estimates only; you will receive confirmation of the actual cost of insurance at the time you apply for coverage. Approval for coverage is not guaranteed. Please see the HomeProtector Certificate of Insurance for full details on the terms and conditions of coverage, including eligibility requirements and how costs are calculated.

