

## Worksheet Leasing

Suite: 4105 Tower: One Date: May 17<sup>th</sup> 2017 Completed by: Drayann

Please mark if completed:

- Copy of 'Lease Prior to Closing' Amendment ✓
- Copy of Lease Agreement ✓
- Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust *Amazon to verify*
- Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amazon City Centre Seven New Development Partnership.
- Agreement must be in good standing. Funds in Trust: \$ \_\_\_\_\_ *Amazon to verify*
- 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 *Amazon to verify*
- The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

Received by Sandra - May 24, 2017

10358 (1215)

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

# The Toronto-Dominion Bank

230 SHELLARD LANE UNIT 1  
BRANTFORD, ON N3T 5L5

81581631

DATE 2017-05-23  
YYMMDD

Transit-Serial No. 2194-81581631

Pay to the  
Order of Amacon City Centre New Development Partnership

\$ \*\*\*\*\*565.00

~~\*\*\*\*\*FIVE HUNDRED SIXTY FIVE\*\*\*\*\*~~  
Authorized signature required for amounts over CAD \$5,000.00  
Re PSN 1 # 4105 00/100 Canadian Dollars

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

Authorized Officer  
Countersigned  
*John Paul Liu*

Number

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

⑈ 8 1 5 8 1 6 3 1 ⑈ ⑈ 0 9 5 1 2 0 0 4 ⑈

⑈ 3 8 0 8 ⑈

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING


Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and  
**BHARTI SUNIL CHITNIS** (the "Purchaser")

Suite **4105** Tower **ONE** Unit **5** Level **40** (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:**

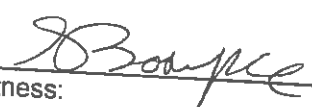
**Notwithstanding paragraph 22 of this Agreement**, the Purchaser shall be entitled to seek the Vendor's approval to assign the occupancy licence set out in Schedule C to the Agreement to a third party, on the following terms and conditions:

- (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;  
20%
- (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 Five Hundred Dollars (\$500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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


IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 20 day of April 2017  ~~2012~~

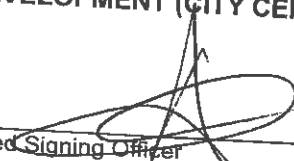
  
Witness:

  
Purchaser: **BHARTI SUNIL CHITNIS**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 20 day of April 2017  ~~2012~~

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

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



Agreement to Lease  
Residential

Toronto  
Real Estate  
Board

Form 400

for use in the Province of Ontario

This Agreement to Lease dated this 15 day of May, 2017

TENANT (Lessee), Nance Pretto  
(Full legal names of all Tenants)

LANDLORD (Lessor), Bharti Sunil Chitnis  
(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:  
#4105 -4011 BRICKSTONE MEWS Mississauga L5B 0J7

2. TERM OF LEASE: The lease shall be for a term of one year commencing June 1st, 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 Canadian Dollars (CDN\$ 2,000.00), 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 as otherwise described in this Agreement  
(Herewith/Upon acceptance/as otherwise described in this Agreement)  
by negotiable cheque payable to ORION REALTY CORPORATION, BROKERAGE "Deposit Holder"  
in the amount of Four Thousand Canadian Dollars (CDN\$ 4,000.00)

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 and last 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

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oil	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: air conditioning	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>

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):



The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.  
© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

7. **PARKING:** exclusive use to be provided to tenant
8. **ADDITIONAL TERMS:** exclusive use of locker to be provided to tenant

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 until 11:59pm 7:00pm a.m./p.m. on the 16 17 th day of May, 2017 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 or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.

FAX No.: (For delivery of Documents to Landlord) FAX No.: (For delivery of Documents to Tenant)

Email Address: dlukaroska@gmail.com Email Address: dan@balmrealestate.com

(For delivery of Documents to Landlord) (For delivery of Documents to Tenant)

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

INITIALS OF LANDLORD(S): 

**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: IN WITNESS whereof I have hereunto set my hand and seal: 5/15/2017  
(Witness) (Seal) DATE  
(Tenant or Authorized Representative) (Seal) DATE  
(Witness) (Tenant or Authorized Representative) (Seal) DATE  
(Witness) (Guarantor) (Seal) DATE

We/I 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: IN WITNESS whereof I have hereunto set my hand and seal: 16/05/17  
(Witness) (Seal) DATE  
(Landlord or Authorized Representative) (Seal) DATE  
(Witness) (Landlord or Authorized Representative) (Seal) DATE

**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) (Spouse) (Seal) DATE

**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 10am 17th day of May 2017

INFORMATION ON BROKERAGE(5)	
Listing Brokerage	ORION REALTY CORPORATION
DRAGANA NESTOROVSKI	(Salesperson / Broker Name)
Co-op/Tenant Brokerage	KELLER WILLIAMS REFERRED URBAN REALTY
DAN BALM	(Salesperson / Broker Name)

ACKNOWLEDGEMENT	
I acknowledge receipt of my signed copy of this accepted Agreement of Lease and authorize the Brokerage to forward a copy to my lawyer. 5/17/2017 (Landlord) (Seal) DATE (Landlord) (Seal) DATE Address for Service Tel.No. Landlord's Lawyer Address Email Tel.No. FAX No.	I acknowledge receipt of my signed copy of this accepted Agreement of Lease and authorize the Brokerage to forward a copy to my lawyer. 5/15/2017 (Tenant) (Seal) DATE (Tenant) (Seal) DATE Address for Service Tel.No. Tenant's Lawyer Address Email Tel.No. FAX No.

FOR OFFICE USE ONLY	
<b>COMMISSION TRUST AGREEMENT</b>	
To: Co-operating Brokerage shown on the foregoing Agreement to Lease: In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.	
DATED as of the date and time of the acceptance of the foregoing Agreement to Lease.	Acknowledged by:
(Authorized to bind the Listing Brokerage)	(Authorized to bind the Co-operating Brokerage)



Schedule A  
Agreement to Lease - Residential

Toronto  
Real Estate  
Board

Form 400  
for use in the Province of Ontario

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

TENANT (Lessee), Nance Pretto, and

LANDLORD (Lessor), Bharti Sunil Chitnis

for the lease of #4105 -4011 BRICKSTONE MEWS Mississauga

L5B 0J7 dated the 15 day of May, 2017

~~Tenant agrees to reimburse the listing brokerage for any costs absorbed by accepting this wire transfer up to \$500.~~

~~Landlord or his agent agree to provide wire instructions for the listing brokerage deposit trust account. Tenant agrees to wire transfer a deposit sum of \$4000 (four thousand dollars) within one business day of acceptance of this offer. This deposit is to be held in trust by ORION REALTY CORPORATION, BROKERAGE and to be treated in accordance with all the rules and conditions as a normal real estate deposit would be as described in this agreement or under the Residential Tenancies Act or all other related statutes in the Province of Ontario.~~

Landlord agrees to warrant that the lease includes the use of the fridge, stove, washer, dryer, dishwasher, microwave range hood and all electric light fixtures, which are all in good working order including all lightbulbs.

Landlord agrees to have the subject property professionally cleaned prior to commencement of the tenancy. Tenants agree to leave the subject property in the same manner upon termination.

Landlord agrees to provide all necessary keys to the apartment and hereby gives permission to the property management of the building to release any access cards or remotes to the building if needed by the tenant and the tenant acknowledges that there might be a fee or deposit.

Landlord agrees to provide two keys and two fobs prior to commencement of the lease.

~~Landlord agrees to provide the Tenant with us of the following: brand new Leather Sofa, Queen size bed and mattress with side table, living room set as shown in the pictures of MLS listing, windows curtains, area rug, kitchen needs, mattress in the den, one 30" led tv, round glass dining table with four chairs.~~

Landlord and Tenant acknowledge that the lease will formally commence on June 1, 2017. Landlord will grant access to the Tenant on May 27th to assist in her move from the United States to Canada. Tenant shall provide an extra cheque payable to the Landlord for this early access in the amount of \$350. This cheque will be provided no later than June 15th, 2017.

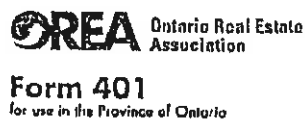
\$328.77

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

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S):

The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.  
© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.



Schedule A  
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), Nance Pretto,  
LANDLORD (Lessor), Bharti Sunil Chitnis  
4011 Brickstone Mews 4105  
for the lease of \_\_\_\_\_  
dated the 5/15/2017 day of \_\_\_\_\_, 20\_\_\_\_

TENANT AND LANDLORD AGREE THAT AN ACCEPTED AGREEMENT TO LEASE SHALL FORM A COMPLETED LEASE AND NO OTHER LEASE WILL BE SIGNED BETWEEN THE PARTIES.

The Buyer hereby covenants with the Seller and with the Condominium Corporation that the Buyer, members of the household, and guests, will comply with the Condominium Act, the Declaration, the Bylaws and all Rules and Regulations, in using the unit and the common elements, and will be subject to the same duties imposed by the above as those applicable to other individual unit owners.

The Tenant agrees with the Landlord to pay rent, keep the premises in an ordinary state of cleanliness, and repair in full any damage caused to the premises by his or her willful or negligent conduct or that of persons who are permitted on the premises by him. For the duration of the Lease Term the Tenant shall be responsible for the first (\$60) Sixty Canadian Dollars of all normal wear and tear repairs that occur in the unit, including change of light bulbs, (HVAC) furnace filters, etc.

The Tenant agrees not to make any changes to the decor or the physical structure of the existing premises without the prior consent of the landlord or his authorized agent.

The Tenant acknowledges and agrees that pets are not permitted on the premises.

The Tenant agrees not to smoke in the apartment.

The Tenant acknowledges that the use of illegal substances of ANY kind is not permitted on the premises.

The Tenant further covenants to leave the premises in an ordinary state of cleanliness upon termination of this lease.

The Tenant agrees to deliver to The Landlord 10 post-dated cheques covering the monthly rental payments payable to Bharti Sunil Chitnis, on the closing of this transaction and a further 12 post-dated cheques on each anniversary date of the lease (if he chooses to renew). Tenant is responsible for a penalty charge of \$50.00 for any returned cheques.

The Tenant agrees to provide the landlord with \$200 refundable security deposit in the form of a cheque payable to Bharti Sunil Chitnis, before taking occupancy of the unit, for the use of keys and fobs. This deposit shall be returned to the tenant when all of the keys and fobs are returned to the Landlord and all are in good working order.

Landlord agrees to provide the tenant with TWO ONE SET of keys and access fobs to the building, parking, suite, and mailbox at his own expense at closing.

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

INITIALS OF TENANTS:

DS  
NO

INITIALS OF LANDLORD(S):

BS

The trademarks REALTOR®, REALTOR® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2016, Ontario Real Estate Association (OREA). All rights reserved. This form was developed by OREA for the use and reproduction of its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set pages. OREA bears no liability for your use of this form.





Schedule A  
Agreement to Lease – Residential

Toronto  
Real Estate  
Board

This Schedule is attached to and forms part of the Agreement to Lease between,  
Nance Pretto  
TENANT (Lessee), \_\_\_\_\_, and  
LANDLORD (Lessor), Bharti Sunil Chitnis  
4011 Brickstone Mews 4105  
for the lease of \_\_\_\_\_  
\_\_\_\_\_ doled the 5/15/2017 day of \_\_\_\_\_, 20\_\_\_\_

The Tenant agrees that no other than those listed in the rental application submitted in addition to this offer to lease will regularly occupy the unit and he will not assign nor sublet the premises to a sub-tenant without the consent of the landlord. Such consent shall not be arbitrarily or unreasonably withheld.

The following items belonging to the Landlord are to remain on the premises for the Tenant's use: Fridge, Stove, Microwave, Dishwasher, Washer, Dryer, all existing and belonging to the Landlord Electrical Light fixtures. The Landlord warrants that the appliances will be in good working condition at the commencement of the lease and the Tenant warrants that the appliances will be in good working condition at the end of the lease term. Tenant agrees to keep said appliances in a state of ordinary cleanliness at the Tenant's cost.

Sixty Days Prior to the expiry of the lease (in the event that this lease is not renewed), the Tenant hereby agrees to cooperate with the landlord and show the premises to prospective clients during reasonable hours with properly booked appointments, and to allow the landlord to affix a FOR SALE or FOR RENT sign on the property.

The Tenant acknowledges that the landlord's insurance on the premises does not provide coverage for the tenant's personal property, nor liability coverage on behalf of the tenant. Hence, the tenant is responsible to insure his belongings and to have adequate liability coverage and give evidence of obtaining "Tenant's Insurance" before closing. The Tenant must continue the insurance until the end of the lease and must provide the evidence of continued coverage on every renewal occasion. Proof of this insurance policy must be presented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

The Tenant acknowledges that a Hydro account needs to be set up under the tenants name as of the first day of the commencement of the Lease Term. Proof of the Hydro account must be presented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

Only if specifically required as per this Agreement to Lease, the Tenant will need to set up other utility services (i.e Water, Gas, Etc.) under the Tenant's name, and show proof of such accounts to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

The Tenant shall have the right to renew the lease after the expiration of the term hereby granted, provided that the tenant has performed faithfully all the terms and conditions of the existing lease, under the same terms and conditions for a further term of one year, provided the tenant shall give written notice to the landlord of the tenant's intention to exercise his right to renew no later than 60 days prior to the termination of this lease, failing which the right of renewal shall be null and void and of no effect. The rent increases for this term shall be in accordance with the guidelines set by the Rent Control Board of the

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

INITIALS OF TENANTS:

INITIALS OF LANDLORD(S):

The trademarks REALTOR®, REALTORSEN and the REALTORSEN logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license © 2016, Ontario Real Estate Association (OREA). All rights reserved. This form was developed by OREA for the use and reproduction of its members and licensees only. Any use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard printed portion. OREA bears no liability for your use of this form.



Schedule A  
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:  
Nance Pretto

TENANT (Lessee), .....  
Bharti Sunil Chitnis

LANDLORD (Lessor), .....  
for the lease of 4011 Brickstone Mews4105

..... dated the 5/15/2017 day of ....., 20.....

Province of Ontario, once every twelve (12) months.

The Tenant agrees to allow the Landlord or Landlord's Representative access to the unit for the purpose of inspection, maintenance, or completion of uncompleted work, at any time provided that 24 hours notice is given to the Tenant.

The Deposit as per the first page of this Agreement to Lease, may be in the form of a Bank Draft, Money Order, or payable to ORION REALTY CORPORATION BROKERAGE

Tenant acknowledges that the subject building is new and may have incomplete work and some of the condominium facilities may not be immediately available for use. Further, some area of the condominium may still be under construction at the time of occupancy. The Tenant shall not make any claims against the Landlord for any inconvenience as a result of such construction and repairs. Tenant agrees to allow the Builder's/ Landlord's customer service and /or trade's people access to the unit during normal business hours to do repair and touch up work to the unit, as required. Landlord agrees to give notice to the tenant at least 24 hours before the time of entry.

The Tenant hereby agrees to provide the Deposit as per the first page of this Agreement to Lease, in the Form of a Bank Draft or certified funds, in the sum of \$4000.00 CAD, within 4 business days upon acceptance of this offer. The deposit should be payable to the brokerage 'ORION REALTY CORPORATION, BROKERAGE & is to be held in trust, and to be treated in accordance with all the rules & conditions as a normal real estate deposit would be described in this agreement or under the Residential Tenancies Act or all other related statutes in the Province of Ontario

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

INITIALS OF TENANTS:

DS  
[Signature]

INITIALS OF LANDLORD(S):

[Signature]

The trademarks REALTOR®, REALTORSES® and the REALTOR® logo are controlled by the Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.  
© 2016, Ontario Real Estate Association (OREA). All rights reserved. This form was developed by OREA for the use and reproduction of its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. No other when printing or reproducing the standard printed portion, OREA bears no liability for your use of this form.



Confirmation of Co-operation  
and Representation

Toronto  
Real Estate  
Board

Form 320  
for use in the Province of Ontario

BUYER: Nance Pretto

SELLER: Bharti Sunil Chitnis

For the transaction on the property known as: #4105 -4011 BRICKSTONE MEWS Mississauga L5B 0J7

DEFINITIONS AND INTERPRETATIONS: For the purposes of this Confirmation of Co-operation and Representation: "Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to included 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 Buyer;
  - The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;
  - The price the Buyer should offer or the price the Seller should accept;
  - And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.
- However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

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

2. PROPERTY SOLD BY BUYER BROKERAGE – PROPERTY NOT LISTED

- ☐ The Brokerage .....represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid  
(does/does not)
- or: ☐ by the Seller in accordance with a Seller Customer Service Agreement  
☐ 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)

DS  
  
BUYER

DS  
  
CO-OPERATING/BUYER BROKERAGE

DS  
  
SELLER

DS  
  
LISTING BROKERAGE

The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.  
© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

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 one half month's rent plus HST to be paid from the amount paid by the Seller to the Listing Brokerage.  
(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)

KELLER WILLIAMS REFERRED URBAN REALTY  
(Name of Co-operating/Buyer Brokerage)  
624 KING ST W LOWER LEVEL TORONTO  
Tel: (416) 572-1016 Fax: (416) 572-1017  
Date: 5/16/2017  
[Signature]  
(Authorized to bind the Co-operating/Buyer Brokerage)  
DAN BALM  
(Print Name of Broker/Salesperson Representative of the Brokerage)

ORION REALTY CORPORATION  
(Name of Listing Brokerage)  
200-465 BURNHAMTHORPE RD MISSISSAUGA  
Tel: (416) 733-7784 Fax: (905) 286-5271  
Date: May 16, 2017  
[Signature]  
(Authorized to bind the Listing Brokerage)  
DRAGANA NESTOROVSKI  
(Print Name of Broker/Salesperson Representative of the Brokerage)

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

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

[Signature]

BUYER'S INITIALS

[Signature]

SELLER'S INITIALS

ACKNOWLEDGEMENT

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

[Signature]  
(Signature of Buyer) Date: 5/15/2017

[Signature]  
(Signature of Seller) Date: 16/05/17



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: 4011 Brickstone Mews 4105 (the "property")  
(municipal address and/or legal description)  
for an Agreement of Purchase and Sale dated: the 15th day of May, 2017 ("offer")  
KWRU

This offer was submitted by: BROKERAGE: Dan Balm  
SALES REPRESENTATIVE/BROKER: Nance Pretto

I/We, DocuSigned by: [Signature] Name of Buyer(s) have signed an offer for the property.  
5/15/2017  
C4DFE0520C1A32A Buyer's signature Dated Buyer signature Dated

This offer was submitted, email (by fax, by email or in person) to the Listing Brokerage at a.m./p.m. on the day of  
20 Irrevocable until a.m./p.m. on the day of 20

(For Buyer counter offer - complete the following)  
I/We, Name of Buyer(s) have signed an offer for the property.  
Buyer signature Date Buyer signature Date

An offer was submitted, (by fax, by email or in person) to the Listing Brokerage at a.m./p.m. on the day of  
20 Irrevocable until a.m./p.m. on the day of 20

For Listing Brokerage receiving the offer:  
SELLER(S):

SELLER(S) CONTACT: (ie. phone / email / fax)

LISTING BROKERAGE: Orion Realty Corporation

SALES REPRESENTATIVE/BROKER:

This offer was received, by email (by fax, by email or in person) by the Listing Brokerage at a.m./p.m. on the day of 20

This offer was presented, by email (by fax, by email or in person) to the Seller(s) at a.m./p.m. on the day of 20

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

Comments:

(For counter offer received - complete the following)  
An offer was received, (by fax, by email or in person) by the Listing Brokerage at a.m./p.m. on the day of 20

An offer was presented, (by fax, by email or in person) to the Seller(s) at a.m./p.m. on the day of 20

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

Comments:

The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.  
© 2015, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction of its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

# The Toronto-Dominion Bank

81581631

230 SHELLARD LANE UNIT 1  
BRANTFORD, ON N3T 5L5

DATE

2017-05-23  
YYMMDD

Transit-Serial No.

2194-81581631

Pay to the

Order of Amacon City Centre New Development Partnership

\$ \*\*\*\*\*565.00

\*\*\*FIVE HUNDRED SIXTY FIVE\*\*\*\*\*00/100 Canadian Dollars  
Authorized signature required for amounts over CAD \$5,000.00

Re PSV 1 #4105The Toronto-Dominion Bank  
Toronto, Ontario  
Canada M5K 1A2

Authorized Officer

Counter signed

Number

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

⑈81581631⑈ ⑆09612⑈004⑆

⑈3808⑈











ORION REALTY CORPORATION

150 Ferrand Drive, Suite 801  
Toronto, ON, M3C 3E5  
Ph. 416-733-7784  
Fax. 416-499-1844

DATE: 5/24/17 TIME: 2:26 pm

RECEIVED FROM: Nance Pretto (dropped off by Dan Balm)

ITEMS: ☐ CERTIFIED CHEQUE ☐ CHEQUE ☒ BANK DRAFT ☐ OTHER

AMOUNT \$ 4,000.00

PAYABLE TO:

☒ ORION REALTY CORPORATION

OR:

RE: PROPERTY

☒ RENTAL ☐ SALE

RE: 4011 Brickstone Mews #4105  
(PROPERTY ADDRESS)

RECEIVED BY: Becky

☒ COPY OF THE CHEQUE FOR THE CLIENTS

☒ COPY OF THIS RECEIPT FOR THE CLIENT

The Toronto-Dominion Bank

2580 HURONTARIO STREET  
MISSISSAUGA, ON L5B 1N5

81850451

DATE

2017-05-24

Transit-Serial No.

64-81850451

Pay to the ORION REALTY CORPORATION BROKERAGE

\$ \*\*\*\*\*4,000.00

\*\*\*\*FOUR THOUSAND\*\*\*\*

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

00/100

Canadian Dollars

The Toronto-Dominion Bank

Toronto, Ontario  
Canada M5K 1A2

Authorized Officer

Countersigned

Number

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

⑈81850451⑈ ⑆09812004⑆

⑈3808⑈



P.O. Box 15284  
Wilmington, DE 19850

NKJ LUSBY DONUTS LLC  
~~XXXXXXXXXX~~  
CHESAPEAKE BEACH, MD 20732-3406

Bus Platinum Privileges

Customer service information

- 1.888.BUSINESS (1.888.287.4637)
- bankofamerica.com
- Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Your Business Interest Maximizer  
Bus Platinum Privileges

for April 1, 2017 to April 30, 2017  
NKJ LUSBY DONUTS LLC

Account number: ~~4460-3316~~ 2316

Account summary

Beginning balance on April 1, 2017	\$34,566.24
Deposits and other credits	0.57
Withdrawals and other debits	-0.00
Service fees	-0.00
Ending balance on April 30, 2017	\$34,566.81

- # of deposits/credits: 1
- # of withdrawals/debits: 0
- # of days in cycle: 30
- Average ledger balance: \$34,566.25
- Average collected balance: \$34,566.25

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$2.28.

Bank of America Business Advantage

Our country is built on businesses like yours

In cities and towns across the country, we celebrate business owners like you during **National Small Business Week**, April 30–May 6, and throughout the month of May.

Whatever the size of your business, we take the time to help you find the smartest path to long-term growth. Visit [bankofamerica.com/bizweek](http://bankofamerica.com/bizweek) today.

Bank of America, N.A. ©2017 Bank of America Corporation. | ARSG7DYC | SSM-01-17-2126.B

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**Updating your contact information** - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

**Deposit agreement** - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

**Electronic transfers**: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

**Reporting other problems** - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree to not make a claim against us for the problems or unauthorized transactions.

**Direct deposits** - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2017 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender

Bank of America is pleased to introduce Bank of America Business Advantage. This new name reflects our commitment to meet your evolving needs, giving you a competitive advantage – with people, technology and solutions that can help you achieve smart growth that lasts. That is why your Business Interest Maximizer account will be re-named Business Advantage Savings. There are no other changes or actions needed by you.

Deposits and other credits

Date	Description	Amount
04/28/17	Interest Earned	0.57
Total deposits and other credits		\$0.57

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)
04/01	34,566.24	04/28	34,566.81



Small Business  
Online Banking

### Dreading the shredding?

Go **paperless** and make a statement.

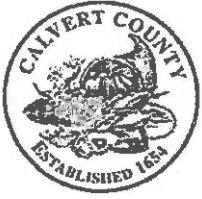
- Your secure paperless statements don't need storing or shredding
- Get email reminders that link right to your statements for easy access
- View and download your business statements anytime, with no paper waste

Click **Profile & Settings** (in the upper right next to **Sign Out**) when logged in at [bankofamerica.com/smallbusiness](https://bankofamerica.com/smallbusiness).

©2017 Bank of America Corporation. | AR86PR99 | SSM-11-16-0507.B



This page intentionally left blank



**CALVERT COUNTY  
BOARD OF COUNTY COMMISSIONERS**

Courthouse, 175 Main Street  
Prince Frederick, Maryland 20678  
410-535-1600 • 301-855-1243  
[www.co.cal.md.us](http://www.co.cal.md.us)

*Board of Commissioners*  
Mike Hart  
Tom Hejl  
Pat Nutter  
Evan K. Slaughenhaupt Jr.  
Steven R. Weems

October 11, 2016

Mrs. Nance Pretto Simmons  
Dunkin' Donuts and Baskin Robbins  
174 Village Center Drive  
Lusby, MD 20657

Dear Mrs. Pretto Simmons:

Congratulations on your recent business expansion! We wish to extend our sincere appreciation to you for choosing Calvert County as a place to do business.

There is no better time to be a business owner in Calvert County. Entrepreneurs have the business support, County cooperation, and community synergy to be very successful here. We recognize the importance of all businesses and how you contribute every day to strengthening our local economy. You add to our quality of life by providing career opportunities and investment in the community.

We are proud that Calvert County's economy is one of the strongest in Maryland and the achievements of the business community in recent years have been exceptional. Between 2013 and 2014 (the latest data available), private sector job growth in Calvert County remained strong. Additionally, our County's unemployment rate continues to average among the lowest three in Maryland.

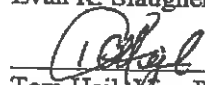
Your success is important to us, so we continually assess the business climate to understand the needs of our community. The Department of Economic Development is responsible for identifying key business issues, for communicating those issues to us, and for working with you to develop solutions. This keeps local government proactive on issues that affect all industry sectors and ensures that Calvert County maintains its reputation as a great place to work and live.

We urge you to take advantage of the network of services the Department of Economic Development offers and hope that you, like us, realize that Calvert County is a world-class place to do business. Should you need further assistance from the Department of Economic Development, please contact Kelly Robertson-Slagle, Business Retention Specialist, at 410-535-4583 or [slaglekr@co.cal.md.us](mailto:slaglekr@co.cal.md.us).


Sincerely,

BOARD OF COUNTY COMMISSIONERS  
CALVERT COUNTY, MARYLAND

  
Evan K. Slaughenhaupt Jr., President

  
Tom Hejl, Vice President

  
Mike Hart

  
Pat Nutter

  
Steven R. Weems

Maryland Relay for Impaired Hearing or Speech: 1-800-735-2258



Bank of America

Business Online Banking

Nance M Pretto-Simmons

Profile & Settings

Sign Out

How can we help you?

Accounts

Bill Pay

Transfers

Business Services

Special Offers & Deals

Tools & Investing

Open an Account

Help & Support

Hello, Nance

m\*\*\*\*e@msn.com

Update Profile

Security Center

Business accounts\*

Business Advantage Chk - 8354

Quick View

\$13,115.24

Business Advantage Chk - 8774

Quick View

\$13,736.71

Business Savings - 2316

Quick View

\$34,366.81

Personal accounts\*

BofA Core Checking - 8655

Quick View

\$2,742.65

Regular Savings - 3291

Quick View

\$9,819.10

BankAmericard Platinum Plus MasterCard - 1766

Quick View

Save on balance transfers

\$10,957.00

George Washington Alumni Association Platinum Plus MasterCard - 1462

Quick View

\$0.00

Investment accounts

Activity Center

Alerts

Bill Pay

Transfers

Messages

Special Offers & Deals

Open an Account

Spending & Budgeting

Schedule an appointment

Find us

> Your Business Services

Our popular features

View your FICO® Score

Enroll now

MERRILL


EDGE

AS

You have a plan for your business—but how about your retirement?

Community Bank

of the Chesapeake



Home

Accounts

Management Tools

Administration

Review

Account Services

Print

Home

5/2/2017 1:00 PM CDT (Refresh)

Favorite Accounts (Edit)

Print

Account Nickname	Current	Available
<div>Personal Account (XXXXX5472)</div>	2,591.15	2,591.15
<div>NKJ Lusby Donuts (XXXXX0799)</div>	27,784.87	28,693.92

- Show favorite account's only -

Review Transfers

Review

Issued

Fund Transfers

There are no transfers awaiting approval.

Alerts

Alerts (0)

Transfer Funds

Internal

Template

Internal Transfer

From Account

NKJ Lusby Donuts (XXXXX0799)

To Account

NKJ Lusby Donuts (XXXXX0799)

Amount

0



Post Office Box 38  
Waldorf, MD 20604

RETURN SERVICE REQUESTED

NKJ LUSBY DONUTS LLC  
DBA, DUNKIN DONUTS / BASKIN ROBINS  
~~XXXXXXXXXX~~  
CHESAPEAKE BEACH MD 20732-3406

Managing Your Accounts

	Phone	888-745-2265
	Website	cbtc.com
	Online Help	onlinehelp@cbtc.com
	Lost/Stolen Card	844-596-1823

Bank GREEN this Spring!

Go green this Spring and start using Community Bank's paperless options! Meet all your business banking needs while staying eco-friendly. The collective average of U.S. Businesses throw away enough scrap paper annually to fill nearly 20 Sears towers from top to bottom.\*

Help to eliminate your paper waste by banking green at CBTC

- Online Banking
- Bill Pay
- Remote Deposit
- Business Mobile App
- ACH Services
- Capture
- e-Statements
- Direct Deposit

\*Paper Tracer @ 2017 HAMI: <http://www.papertracer.com/blog/facts-going-paperless-earth-day-infographic>



Summary of Accounts



Account Type	Account Number	Ending Balance
Preferred Business Checking	XXXXXXX0799	\$24,503.30







Post Office Box 38  
Waldorf, MD 20604

## Statement Ending 04/30/2017

Page 3 of 6

### Preferred Business Checking-XXXXXX0799

#### Account Summary

Date	Description	Amount
04/01/2017	Beginning Balance	\$20,622.50
	26 Credit(s) This Period	\$23,970.60
	6 Debit(s) This Period	\$20,089.80
04/30/2017	Ending Balance	\$24,503.30

#### Account Activity

Post Date	Description	Debits	Credits	Balance
04/01/2017	Beginning Balance			\$20,622.50
04/03/2017	Deposit		\$782.23	\$21,404.73
04/03/2017	Deposit		\$1,078.47	\$22,483.20
04/03/2017	Deposit		\$1,338.05	\$23,821.25
04/05/2017	Deposit		\$710.20	\$24,531.45
04/05/2017	Deposit		\$987.93	\$25,519.38
04/05/2017	Transfer Withdrawal Transfer To BOA	\$5,000.00		\$20,519.38
04/06/2017	Deposit		\$745.14	\$21,264.52
04/07/2017	Deposit		\$968.22	\$22,232.74
04/07/2017	Check 101	\$50.00		\$22,182.74
04/10/2017	Deposit		\$974.91	\$23,157.65
04/10/2017	Deposit		\$1,123.49	\$24,281.14
04/10/2017	Deposit		\$1,375.66	\$25,656.80
04/12/2017	Deposit		\$906.67	\$26,563.47
04/12/2017	Transfer Withdrawal Transfer To BOA	\$5,000.00		\$21,563.47
04/13/2017	Deposit		\$776.91	\$22,340.38
04/14/2017	Deposit		\$1,112.38	\$23,452.76
04/17/2017	Deposit		\$100.00	\$23,552.76
04/17/2017	Deposit		\$711.69	\$24,264.45
04/17/2017	Deposit		\$926.29	\$25,190.74
04/17/2017	Deposit		\$983.89	\$26,174.63
04/19/2017	Transfer Withdrawal Transfer To BOA	\$5,000.00		\$21,174.63
04/20/2017	Deposit		\$735.59	\$21,910.22
04/20/2017	Deposit		\$878.01	\$22,788.23
04/21/2017	Deposit		\$832.38	\$23,620.61
04/24/2017	Deposit		\$962.54	\$24,583.15
04/24/2017	Deposit		\$1,201.68	\$25,784.83
04/24/2017	Deposit		\$1,289.86	\$27,074.69
04/24/2017	POS Payment PLAZA MEXICO RESTAUR NORTH BEACH MD #9802	\$39.80		\$27,034.89
04/26/2017	Transfer Withdrawal Transfer To BOA	\$5,000.00		\$22,034.89
04/27/2017	Deposit		\$735.11	\$22,770.00
04/27/2017	Deposit		\$853.97	\$23,623.97
04/28/2017	Deposit		\$879.33	\$24,503.30
04/30/2017	Ending Balance			\$24,503.30



Post Office Box 38  
Waldorf, MD 20604

**Statement Ending 04/30/2017**

Page 4 of 6

**Preferred Business Checking-XXXXXX0799 (continued)**

**Checks Cleared**

<u>Check Nbr</u>	<u>Date</u>	<u>Amount</u>
101	04/07/2017	\$50.00

\* Indicates skipped check number





Post Office Box 38  
Waldorf, MD 20604

**Statement Ending 04/30/2017**

Page 6 of 6

THIS PAGE LEFT INTENTIONALLY BLANK





Equifax Credit Report™ for Nancy m Pretto

As of: 10/18/2016

Available until: 11/17/2016

Confirmation #:6792898536

Report Does Not Update

Section Title	Section Description
1. Credit Summary	Summary of account activity
2. Account Information	Detailed account information
3. Inquiries	Companies that have requested or viewed your credit information
4. Negative Information	Bankruptcies, liens, garnishments and other judgments
5. Personal Information	Personal data, addresses, employment history
6. Dispute File Information	How to dispute information found on this credit report
7. Summary of Your Rights Under the FCRA	Summary of Your Rights Under the FCRA
8. Remedying the Effects of Identity Theft	Remedying the Effects of Identity Theft
9. Your Rights Under State Law	Your Rights Under State Law
10. Equifax Credit Score	Credit Score

Contact Us

If you would like to initiate your dispute by phone you may contact our dispute center at 866-229-7861. Or you may dispute via US mail by writing to:

Equifax Information Services, LLC  
PO Box 740256  
Atlanta, GA 30374

Credit Summary

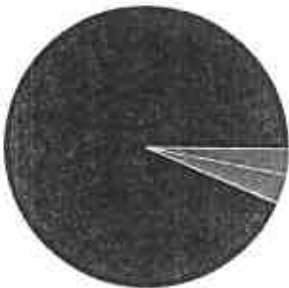
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

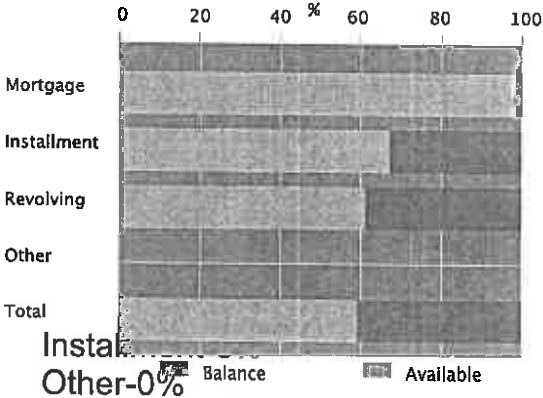
Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
Mortgage	2	\$353,224	\$13,976	\$584,316	96 %	\$3,094	1
Installment	1	\$11,125	\$5,544	\$16,669	67 %	\$259	1
Revolving	4	\$12,990	\$17,010	\$44,000	43 %	\$306	1
Other	0	\$0	N/A	N/A	N/A	\$0	0
Total	7	\$377,339	\$36,530	\$644,985	59 %	\$3,659	3

Debt by Account Type



- Mortgage-94%
- Revolving-3%

Debt to Credit Ratio by Account Type



NOTE: Total may not equal 100% due to rounding

Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History	18 Years, 5 Months
Average Account Age	9 Years, 9 Months
Oldest Account	SYNCB/LOWES (Opened 05/01/1998)
Most Recent Account	BANK OF AMERICA (Opened 2016/06/24)

Inquiries - Requests for your Credit History

Numerous inquiries on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

Inquiries in the Last 2 Years	4
Most Recent Inquiry	CHASE AUTO (10/18/16)

Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

Public Records	0
Negative Accounts	0
Collections	0

Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
CHASE	156000832XXXX	06/01/2004	\$353,224	10/05/2016		PAYS AS AGREED	
CHASE MTG							

PO Box 24696  
Columbus , OH-432240696  
(800) 848-9136

Account Number:	156000832XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 367,200
Type of Account :	Mortgage	Credit Limit:	
Term Duration:	30 Years	Terms Frequency:	Monthly (due eve month)
Date Opened:	06/01/2004	Balance:	\$ 353,224
Date Reported:	10/05/2016	Amount Past Due:	
Date of Last Payment:	09/2016	Actual Payment Amount:	\$ 2,294

Scheduled Payment Amount:	\$ 2,294	Date of Last Activity:	10/2016
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:	\$ 251,314	Balloon Payment Date:	
Date Closed:		Type of Loan:	Conventional RE Mortgage
Date of First Delinquency:	N/A		
Comments:	Loan modified, Variable adjustable Rate		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2015							NR					
2014												
2013					NR	NR	NR	NR	NR	NR	NR	NR
2012	NR	NR	NR	NR	NR	NR	NR	NR	NR			
2011	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2010	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR

Historical Account Information

	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Balance	353224	353224	353233	353241	353249	353258
Scheduled Payment Amount	2294	2291	2291	2291	2291	2291
Actual Payment Amount	2291	2300	2300	2300	2300	2300
Date of Last Payment	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016
High Credit	367200	367200	367200	367200	367200	367200
Credit Limit						
Amount Past Due						

Type of Loan	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage
Activity Designator						
Comments	Loan modified	Loan modified	Loan modified	Loan modified	Loan modified	Loan modified
Comments	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
Balance	353266	353274	353284	353295	353295	353295
Scheduled Payment Amount	2292	2292	2290	2290	2290	2290
Actual Payment Amount	2300	2300	2300	2290	2289	2289
Date of Last Payment	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
High Credit	367200	367200	367200	367200	367200	367200
Credit Limit						
Amount Past Due						
Type of Loan	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage
Activity Designator						
Comments	Loan modified	Loan modified	Loan modified	Loan modified	Loan modified	Loan modified
Comments	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate

	09/2015	08/2015	N/A	06/2015	05/2015	04/2015
Balance	353295	353295		353295	353295	353295
Scheduled Payment Amount	2290	2290		2290	2290	2290
Actual Payment Amount	2289	2289		2403	2289	2289
Date of Last Payment	08/2015	07/2015		06/2015	05/2015	04/2015
High Credit	367200	367200		367200	367200	367200

Credit Limit						
Amount Past Due						
Type of Loan	Conventional RE Mortgage	Conventional RE Mortgage		Conventional RE Mortgage	Conventional RE Mortgage	Conventional I Mortgage
Activity Designator						
Comments	Loan modified	Loan modified		Loan modified	Loan modified	Loan modified
Comments	Variable/adjustable Rate	Variable/adjustable Rate		Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjus Rate

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	353295	353295	353385	353385	353385	353385
Scheduled Payment Amount	2290	2290	2361	2361	2361	2361
Actual Payment Amount	2372	2450	2360	2443	2360	2360
Date of Last Payment	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
High Credit	367200	367200	367200	367200	367200	367200
Credit Limit						
Amount Past Due						
Type of Loan	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional F Mortgage
Activity Designator						
Comments	Loan modified	Loan modified	Loan modified	Loan modified	Loan modified	Loan modified
Comments	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjus Rate

WELLS FARGO HOME EQU
6806802187884XXXX
03/01/2007
04/01/2011
PAYS AS AGREED

WELLS FARGO HOME EQUITY

PO BOX 31557  
CREDIT BUR DISPUTES B6955 019  
BILLINGS , MT-59107

Account Number:	6806802187884XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$ 217,116
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due ev month)
Date Opened:	03/01/2007	Balance:	
Date Reported:	04/01/2011	Amount Past Due:	
Date of Last Payment:	04/2011	Actual Payment Amount:	\$ 299
Scheduled Payment Amount:	\$ 800	Date of Last Activity:	04/2011
Date Major Delinquency First Reported:		Months Reviewed:	10
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Home Equity
Date of First Delinquency.	N/A		
Comments:	Consumer disputes after resolution, Paying under a partial payment agreement		

81-Month Payment History

No 81-Month Payment Data available for display.
---

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Lim
WELLS FARGO BANK, NA	N/A	08/01/2005	\$0	11/01/2008		PAYS AS AGREED	\$210,800

WELLS FARGO BANK NA/WB
------------------------

Credit Bureau Disputes  
PO Box 94435  
Albuquerque , NM-871994435  
(866) 762-4359

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$ 210,616
Type of Account :	Line of Credit	Credit Limit:	\$ 210,800

Term Duration:		Terms Frequency:	Monthly (due ev month)
Date Opened:	08/01/2005	Balance:	\$ 0
Date Reported:	11/01/2008	Amount Past Due:	
Date of Last Payment:	03/2007	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	03/2007
Date Major Delinquency First Reported:		Months Reviewed:	39
Creditor Classification:		Activity Description:	Paid and Closec
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	03/2007	Type of Loan:	Home Equity Lin of Credit
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

81-Month Payment History

No 81-Month Payment Data available for display.						
WELLS FARGO BANK, NA	N/A	01/01/2005	\$0	08/01/2007	PAYS AS AGREED	\$100,000

WELLS FARGO BANK NA/WB
------------------------

Credit Bureau Disputes  
PO Box 94435  
Albuquerque , NM-871994435  
(866) 762-4359

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$ 86,991
Type of Account :	Line of Credit	Credit Limit:	\$ 100,000
Term Duration:		Terms Frequency:	Monthly (due ev month)
Date Opened:	01/01/2005	Balance:	\$ 0
Date Reported:	08/01/2007	Amount Past Due:	
Date of Last Payment:	08/2005	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	08/2005
Date Major Delinquency First Reported:		Months Reviewed:	31
Creditor Classification:		Activity Description:	Paid and Closed

Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	08/2005	Type of Loan:	Home Equity Lin of Credit
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

81-Month Payment History

No 81-Month Payment Data available for display.					
---	--	--	--	--	--

WELLS FARGO BANK,NA/	32140100014XXXX	03/01/2007	\$0	04/01/2011	PAYS AS AGREED
-------------------------	-----------------	------------	-----	------------	-------------------

WELLS FARGO BANK,NAWB					
-----------------------	--	--	--	--	--

Cbdru  
PO Box 3117  
Winston Salem , NC-271023117

Account Number:	32140100014XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$ 217,116
Type of Account :	Mortgage	Credit Limit:	
Term Duration:	30 Years	Terms Frequency:	Monthly (due eve month)
Date Opened:	03/01/2007	Balance:	\$ 0
Date Reported:	04/01/2011	Amount Past Due:	
Date of Last Payment:	05/2010	Actual Payment Amount:	\$ 1,029
Scheduled Payment Amount:	\$ 571	Date of Last Activity:	05/2010
Date Major Delinquency First Reported:		Months Reviewed:	35
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	05/2010	Type of Loan:	Conventional RE Mortgage
Date of First Delinquency:	N/A		
Comments:	Consumer disputes after resolution		

81-Month Payment History



No 81-Month Payment Data available for display.

Installment Accounts

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Lim
APPLE FCU***	364492XXXX	05/31/2014	\$11,125	09/30/2016		PAYS AS AGREED	

APPLE FCU

4029 Ridge Top Rd  
Fairfax , VA-220306090  
(703) 788-4800

Account Number:	364492XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 16,669
Type of Account :	Installment	Credit Limit:	
Term Duration:	72 Months	Terms Frequency:	Monthly (due eve month)
Date Opened:	05/31/2014	Balance:	\$ 11,125
Date Reported:	09/30/2016	Amount Past Due:	
Date of Last Payment:	09/2016	Actual Payment Amount:	\$ 259
Scheduled Payment Amount:	\$ 259	Date of Last Activity:	09/2016
Date Major Delinquency First Reported:		Months Reviewed:	28
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----



Type of Loan	Auto	Auto		Auto	Auto	Auto
Activity Designator						

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
Balance	13764	13982	14195	14410	14625	14835
Scheduled Payment Amount	259	259	259	259	259	259
Actual Payment Amount		259	259	259	259	259
Date of Last Payment	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
High Credit	16669	16669	16669	16669	16669	16669
Credit Limit						
Amount Past Due						
Type of Loan	Auto	Auto	Auto	Auto	Auto	Auto
Activity Designator						

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	15049	15264	15473	15682	15894	16101
Scheduled Payment Amount	259	259	259	259	259	259
Actual Payment Amount	259	259	259	259	259	259
Date of Last Payment	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
High Credit	16669	16669	16669	16669	16669	16669
Credit Limit						
Amount Past Due						
Type of Loan	Auto	Auto	Auto	Auto	Auto	Auto





Activity Designator						
	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
Balance	11797	12300	12801	13303	13803	14302
Scheduled Payment Amount	523	523	523	523	523	523
Actual Payment Amount						
Date of Last Payment	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
High Credit	29836	29836	29836	29836	29836	29836
Credit Limit		/				
Amount Past Due						
Type of Loan	Auto	Auto	Auto	Auto	Auto	Auto
Activity Designator						

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	14800	15300	15797	16293	16788	17282
Scheduled Payment Amount	523	523	523	523	523	523
Actual Payment Amount						
Date of Last Payment	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
High Credit	29836	29836	29836	29836	29836	29836
Credit Limit						
Amount Past Due						
Type of Loan	Auto	Auto	Auto	Auto	Auto	Auto
Activity Designator						

## Revolving Accounts

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

## Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
BANK OF AMERICA	N/A	06/03/1998	\$0	09/27/2016		PAYS AS AGREED	\$10,000

Bank of America

PO Box 982238  
El Paso , TX-799982238  
(800) 421-2110

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 9,857
Type of Account :	Revolving	Credit Limit:	\$ 10,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	06/03/1998	Balance:	\$ 0
Date Reported:	09/27/2016	Amount Past Due:	
Date of Last Payment:	07/2016	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	07/2016
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

### 1-Month Payment History

[illegible]

2013	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2012	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2011	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2010	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2009												NR

Historical Account Information

	N/A	08/2016	07/2016	06/2016	05/2016	04/2016
Balance		0	38	6879	6895	6927
Scheduled Payment Amount			38	201	185	83
Actual Payment Amount						
Date of Last Payment		07/2016	07/2016	06/2016	05/2016	04/2016
High Credit		9857	9857	9857	9857	9857
Credit Limit		10000	10000	10000	10000	10000
Amount Past Due						
Type of Loan		Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
Balance	7063	7213	7363	7513	7663	7813
Scheduled Payment Amount	70	72	73	75	76	78
Actual Payment Amount						
Date of Last Payment	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
High Credit	9857	9857	9857	9857	9857	9857
Credit Limit	10000	10000	10000	10000	10000	10000



Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
Balance	7963	8113	8263	8413	8563	8713
Scheduled Payment Amount	79	81	82	84	85	87
Actual Payment Amount						150
Date of Last Payment	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
High Credit	9857	9857	9857	9857	9857	9857
Credit Limit	10000	10000	10000	10000	10000	10000
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	8863	9013	9161	9535	9783	9757
Scheduled Payment Amount	88	91	93	96	124	97
Actual Payment Amount	150	150	550	250		100
Date of Last Payment	03/2015	02/2015	01/2015	12/2014	10/2014	10/2014
High Credit	9857	9857	9857	9857	9857	9857
Credit Limit	10000	10000	10000	10000	10000	10000
Amount Past Due						

Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						
BANK OF AMERICA	N/A	06/24/2016	\$12,990	09/22/2016	PAYS AS AGREED	\$20,000

Bank of America

PO Box 982238  
El Paso , TX-799982238  
(800) 421-2110

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 13,390
Type of Account :	Revolving	Credit Limit:	\$ 20,000
Term Duration:		Terms Frequency:	Monthly (due eve month)
Date Opened:	06/24/2016	Balance:	\$ 12,990
Date Reported:	09/22/2016	Amount Past Due:	
Date of Last Payment:	08/2016	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 129	Date of Last Activity:	09/2016
Date Major Delinquency First Reported:		Months Reviewed:	2
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016						NR						

Historical Account Information

	09/2016	08/2016	N/A	N/A	N/A	N/A
Balance	12990	13240				

Scheduled Payment Amount	129	132				
Actual Payment Amount						
Date of Last Payment	08/2016	07/2016				
High Credit	13390	13390				
Credit Limit	20000	20000				
Amount Past Due						
Type of Loan	Credit Card	Credit Card				
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						

Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

DISCOVER BANK

N/A

03/01/2003

04/01/2011

PAYS AS AGREED

\$6,000

DISCOVER BANK

PO Box 15316

Wilmington , DE-198505316

(800) 347-2683

Account Number:	XXXX	Current Status:	PAYS AS AGREED
-----------------	------	-----------------	----------------

Account Owner:	Individual Account.	High Credit:	\$ 7,357
Type of Account :	Revolving	Credit Limit:	\$ 6,000
Term Duration:		Terms Frequency:	Monthly (due eve month)
Date Opened:	03/01/2003	Balance:	
Date Reported:	04/01/2011	Amount Past Due:	
Date of Last Payment:	04/2011	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 109	Date of Last Activity:	04/2011
Date Major Delinquency First Reported:		Months Reviewed:	97
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

#### 81-Month Payment History

No 81-Month Payment Data available for display.

WELLS FARGO	N/A	03/01/2008	04/01/2011	PAYS AS AGREED	\$8,000
-------------	-----	------------	------------	-------------------	---------

WELLS FARGO

PO Box 14517  
Des Moines , IA-503063517  
(800) 288-3212

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 8,024
Type of Account :	Revolving	Credit Limit:	\$ 8,000
Term Duration:		Terms Frequency:	Monthly (due eve month)
Date Opened:	03/01/2008	Balance:	
Date Reported:	04/01/2011	Amount Past Due:	
Date of Last Payment:	04/2011	Actual Payment Amount:	\$ 150
Scheduled Payment Amount:	\$ 68	Date of Last Activity:	04/2011
Date Major Delinquency First Reported:		Months Reviewed:	36

Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.
---

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
AMERICAN EXPRESS	N/A	09/16/2013		07/23/2016		PAYS AS AGREED	\$26,600

AMERICAN EXPRESS

PO Box 981537  
El Paso , TX-799981537  
(800) 874-2717

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Terminated	High Credit:	\$ 23,294
Type of Account :	Revolving	Credit Limit:	\$ 26,600
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	09/16/2013	Balance:	
Date Reported:	07/23/2016	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	06/2016
Date Major Delinquency First Reported:		Months Reviewed:	16
Creditor Classification:		Activity Description:	Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	07/2016	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		

Comments:	Account closed at consumers request
-----------	-------------------------------------

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016												
2015	NR	NR										
2014	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2013									NR	NR	NR	NR

Historical Account Information

	N/A	N/A	N/A	06/2016	N/A	04/2016
Balance				11585		13423
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit				23294		23294
Credit Limit				26600		21600
Amount Past Due						
Type of Loan				Credit Card		Credit Card
Activity Designator						

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
Balance	14420	15262	17123	17581	17597	17351
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						

High Credit	23294	23294	23294	23294	23294	23294
Credit Limit	21600	21600	21600	21600	21600	21600
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
Balance	17684	17496	18110	18461	19137	22403
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	23294	23294	23294	23294	23294	23294
Credit Limit	21600	21600	21600	21600	21600	21600
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						





PO Box 965036  
Orlando , FL-328965036  
(866) 396-8254

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 586
Type of Account :	Revolving	Credit Limit:	\$ 424
Term Duration:		Terms Frequency:	Monthly (due eve month)
Date Opened:	05/01/1998	Balance:	\$ 0
Date Reported:	05/01/2011	Amount Past Due:	
Date of Last Payment:	02/2005	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	02/2005
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	10/2008	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.
---

Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.  
You have no accounts classified as "Other" on file

Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	*	Collection Account:	CA
30-59 Days Past Due:	30	Foreclosure:	F
60-89 Days Past Due:	60	Voluntary Surrender:	VS
90-119 Days Past Due:	90	Repossession:	R
120-149 Days Past Due:	120	Charge Off:	CO
150-179 Days Past Due:	150	Not Reported:	NR
180+ Days Past Due:	180		

# Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries - those that may impact your credit rating and those that do not.

## Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
APPLE FEDERAL CREDIT UNION	06/24/16

Creditor Contact Information
APPLE FEDERAL CREDIT UNION 9701 Main St Fairfax, VA 220313759

CBCINNOVIS ::APPLE FEDERAL CRE	06/24/16
--------------------------------	----------

Creditor Contact Information
CBCINNOVIS 875 Greentree Rd Pittsburgh, PA 152203508

FIA/CS	06/17/15
--------	----------

Creditor Contact Information
FIA/CS PO Box 982238 El Paso, TX 799982238 (800) 421-2110

CHASE AUTO	10/18/16
------------	----------

Creditor Contact Information
CHASE AUTO PO Box 901003 Ft Worth, TX 761012003 (800) 336-6675

## Inquiries that do not impact your credit rating

These inquiries include requests from employers, companies making promotional offers and your own requests to check your credit. These inquiries are only viewable by you.

Company Information	Date of Inquiry
ND-BANK OF AMERICA	06/17/15
EQUIFAX INFO SVCS.	10/17/16
EQUIFAX INFO SVCS	10/14/16
EQUIFAX INFO SVCS.	07/01/15
ND-EQUIFAX	10/18/16
EQUIFAX INFO SVCS.	10/17/16, 10/14/16
EQUIFAX INFO SVCS.	10/20/14
AR-PENTAGON FEDERAL CREDIT UN	03/01/16

Prefix	Prefix Description
PRM	Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance.(PRM inquiries remain for twelve months.)
AM or AR	Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.(AM and AR inquiries remain for twelve months.)
EMPL	Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)
PR	Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.(PR inquiries remain for 12 months.)
Equifax or EFX	Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND	Inquiries with this prefix are general inquiries that do not display the credit grantors.(ND inquiries remain for 24 months.)
ND MR	Inquiries with this prefix indicate the reissue of a mortgage credit file containing information from your Equifax credit file to another company in connection with a mortgage loan.(ND inquiries remain for 24 months.)

## Negative Accounts

Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

You have no negative accounts on file.

## Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

You have no Collections on file.

## Public Records

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

You have no Public Records on file

## Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

Name:Nancy m Pretto  
Social Security Number:XXX-XX-6778  
Age or Date of Birth:January 5, 1970  
Formerly Known As: Nance M. Simmons Nancy P. Simmons

## Address Information

Current/Previous	Street City,State Zip	Date Reported
Current	4210 BEACH DR CHESAPEAKE BEACH,MD,20732	10/18/2016

Former Address1	16232 LIVINGSTON RD ACCOKEEK,MD,20607	10/17/2016
Former Address2	13749 231ST ST LAURELTON,NY,11413	10/17/2016

## Other Identification

You have no other identification on file.

## Employment History

Last Reported Employment:  
WJLA-TV

Previous Employment(s):  
FIELD PRODUCER; DC COOP SERVICE

## Alert(s)

You have no Alerts on file.

## Consumer Statement

You have no Consumer Statement on file.

## Dispute File Information

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

## How to order your score by phone

By law, you are entitled to obtain your credit score. There is a fee of \$7.95 to obtain your credit score from Equifax Information Services . To request your credit score, please contact:

Equifax Information Services LLC  
P.O. Box 105167  
Atlanta, GA 30348  
or call  
1-877-SCORE-11

If you are in the process of obtaining a mortgage, you may be entitled to free credit score information. Contact the person making or arranging your loan for further information.

*Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.*

## A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you. Anyone who uses a Credit Report

or another type of Consumer Report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit file;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and file it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to file information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need — usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit file.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB	b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11

Banks, and insured state savings associations	Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

## Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.
  - Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
  - Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
  - TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

An **initial fraud alert** stays in your file for at least 90 days. An **extended alert** stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an **identity theft report**. An **identity theft report** includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the **identity theft report**, visit [www.consumerfinance.gov](http://www.consumerfinance.gov).

2. You have the right to free copies of the information in your file (your "file disclosure"). An **initial fraud alert** entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an **extended alert** entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See [www.ftc.gov/credit](http://www.ftc.gov/credit).
3. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).
4. You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief - like the name of the creditor and the

amount of the debt.

5. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
6. **You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or write to the FTC. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state attorney general.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at [www.ftc.gov/credit](http://www.ftc.gov/credit).

## Your Rights Under State Law

### Statement of Rights of the Consumer - Annotated Code of Maryland Commercial Law Article (141201, et seq.)

As a resident of the State of Maryland, you have the following rights as a consumer under the laws of the State of Maryland relating to consumer credit information.

You have the right to request, in writing, that a consumer reporting agency restrict the sale or other transfer of information in your credit file to:

- 1) A mail-service organization;
- 2) A marketing firm; or
- 3) Any other similar organization that obtains information about a consumer for marketing purposes.

You have a right, upon request and proper identification, to receive from a consumer reporting agency an exact copy of any credit file on you, including a written explanation of codes or trade language used in the report.

You have a right to receive disclosure of information in your credit file during normal business hours:

- \* In person, upon furnishing proper identification.
- \* By telephone, if you make written request with proper identification, and toll charges, if any, are charged to you.
- \* In writing, if you make written request and furnish proper identification.

You may be accompanied by one other person of your choosing, who must furnish reasonable identification, and the consumer reporting agency may require a written statement from you granting permission to discuss your credit information in this person's presence.

You have a right to dispute the completeness or accuracy of any item of information contained in your credit file, and if you convey the dispute in writing, the consumer reporting agency will, within 30 days, reinvestigate and record the current status of that information, unless it has reasonable grounds to believe that the dispute is frivolous or irrelevant.

If, after reinvestigation, the information you disputed is found to be inaccurate or cannot be verified, the consumer reporting agency will delete the information and mail to you a written notice of the correction and will also mail to each person to whom the erroneous information was furnished written notice of the correction. You will also be sent a written notice if the information you disputed is found to be accurate or is verified.

You will not be charged for our handling of the information you dispute, nor for the corrected reports resulting from our handling.

You have 60 days after receiving notice of correction or other findings to request in writing that the consumer reporting agency furnish you with the name, address, telephone number of each creditor contacted during its reinvestigation, and it will provide this information to you within 30 days after receiving your request.

If the reinvestigation does not resolve your dispute, you may file with the consumer reporting agency a brief statement of not more



that 100 words, setting forth the nature of your dispute. This statement will be placed on your credit file, and in any subsequent report containing the information you dispute, it will be clearly noted that the information has been disputed by you, and your statement or a clear and accurate summary of it will be provided with that report.

Following deletion of any information you disputed that is found to be inaccurate or could not be verified, at your request, the consumer reporting agency will furnish notification of the information deleted or your statement, or statement summary, to any person you designate who has received your report within the past two years for employment purposes, or within the past one year for any other purpose.

Your Commissioner of Financial Regulation is Sarah Bloom Raskin. In the event you wish to file a complaint, please write or call the Office of the Commissioner of Financial Regulation, Complaint Unit, 500 N. Calvert Street, Suite 402, Baltimore, MD 21202; telephone number is (410) 230-6097. In addition to the rights above, you are entitled to request a copy of your file free of charge, one time within a twelve month period, and thereafter for a \$5.00 charge each time.

#### **State Of Maryland - Notice to Consumers**

You have a right, under Section 14-1212.1 of the Commercial Law Article of the Annotated Code of Maryland, to place a security freeze on your credit report. The security freeze will prohibit a consumer reporting agency from releasing your credit report or any information derived from your credit report without your express authorization. The purpose of a security freeze is to prevent credit, loans, and services from being approved in your name without your consent.

You may elect to have a consumer reporting agency place a security freeze on your credit report by written request sent by certified mail or by electronic mail or the internet if the consumer reporting agency provides a secure electronic connection. The consumer reporting agency must place a security freeze on your credit report within 3 business days after your request is received. Within 5 business days after a security freeze is placed on your credit report, you will be provided with a unique personal identification number or password to use if you want to remove the security freeze or temporarily lift the security freeze to release your credit report to a specific person or for a specific period of time. You also will receive information on the procedures for removing or temporarily lifting a security freeze.

If you want to temporarily lift the security freeze on your credit report, you must contact the consumer reporting agency and provide all of the following:

- (1) The unique personal identification number or password provided by the consumer reporting agency;
- (2) The proper identifying information to verify your identity; and
- (3) The proper information regarding the person who is to receive the credit report or the period of time for which the credit report is to be available to users of the credit report.

A consumer reporting agency must comply with a request to temporarily lift a security freeze on a credit report within 3 business days after the request is received or within 15 minutes for certain requests. A consumer reporting agency must comply with a request to remove a security freeze on a credit report within 3 business days after the request is received.

If you are actively seeking credit, you should be aware that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a security freeze, either completely if you are seeking credit from a number of sources, or just for a specific creditor if you are applying only to that creditor, a few days before actually applying for new credit.

A consumer reporting agency may charge a reasonable fee not exceeding \$5 for each placement, temporary lift, or removal of a security freeze. However, a consumer reporting agency may not charge any fee to a consumer who, at the time of a request to place, temporary lift, or remove a security freeze, presents to the consumer reporting agency a police report of alleged identity fraud against the consumer or an identity theft passport.

A security freeze does not apply if you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

Note: In accordance with Maryland law, temporary lifting of a security freeze on a minor's or protected person's credit report is not permitted.

To place a security freeze on your Equifax credit report, send your request via certified mail to:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

Or, you may contact us on the web at [equifax.com](http://equifax.com) or call 800-685-1111.

The fee to place a security freeze is \$5.00. If you are a victim of identity theft and you submit a copy of a valid police report of alleged identity fraud or an identity theft passport, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Written confirmation of the security freeze will be sent within 5 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or period of time.

## Your Equifax<sup>®</sup> Credit Score

### Credit Score Range







- Your credit score of **786** is based on data in your Equifax credit file as of **October 18, 2016**
- This credit score is an Equifax Risk Score<sup>SM</sup>, which ranges between **280** and **850**. Higher scores generally reflect better credit standing
- This Equifax Risk Score and the credit file on which it was based may be different than the credit file and credit scoring model that may be used by lenders.

### The Bottom Line: What a Score of 786 Means to you

Because your credit score is high, you may qualify for a variety of loan and credit offers at some of the lowest interest rates available. Although the factors listed below may be preventing your score from being even higher, your score is already very high and you have established an excellent credit history. Therefore, you should not consider these factors as a serious blemish on your credit profile.

### Key Factors Affecting Your Score

-  The percentage of department store accounts or charge cards to all of the accounts in your credit file
-  The credit line on revolving accounts
-  The total amount of outstanding balance on credit accounts
-  Revolving account utilization

---

## Effect of Inquiries on Your Score

---

Inquiries were an adverse factor in the calculation of your score, but did not significantly impact your score.

---

Your credit score often determines the credit you receive - both the size of the loan you qualify for and the rate you receive. To check your credit score go to [www.equifax.com](http://www.equifax.com) to get Score Power® - your Equifax Credit Report™ and FICO® credit score - online in seconds.

---

Equifax offers you personal credit products that enlighten, enable and empower you. Whether you are managing your credit, protecting your identity or preparing for a major purchase, Equifax offers the tools you need to make the smartest choices possible. For more information visit [www.Equifax.com](http://www.Equifax.com).

**The Bank of Nova Scotia**  
*Brantford Downtown*  
170 Colborne Street, P.O. Box 1000  
Brantford, Ontario  
Canada N3T 5S7  
Tel: (519) 751-5020  
Fax: (519) 751-5021  
Small Business Fax: (519) 751-5005

Date 2017/04/06



Dear Bharti Sunil Chitnis

**Congratulations! You have been pre-approved for a Scotia Mortgage!**

We are pleased to advise that based on the information you provided; you qualify for a residential Mortgage on residence as follows:

**Mortgage Loan Amount: \$284,000**

**#4105-4011 brickstone mews  
Mississauga, Ontario  
L5B 0J7**

**5 year fixed rate 2.93%**

This mortgage pre-approval is valid for a period of up to 120 days from the date of this application.

Thank you for applying for a pre-approved Mortgage with Scotiabank. Please contact us when you find the home that meets your needs, or if you have any questions on this or any other financial matter.

Yours truly,

A handwritten signature in black ink, appearing to read 'Milan Milojevic'.

**Milan Milojevic**  
Senior Financial Advisor  
Brantford Downtown  
(519) 751-5020, ext. 2004