Worksheet
Leasing

Suite: 4002 **Tower:** Two **Date:** May 17th 2017 **Completed by:** Dragana

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 Amacon to verify
- Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. $0 fee
- Agreement must be in good standing. Funds in Trust: $__________. Amacon 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 Amacon to verify
- The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

PSV2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

AURORA ISMAILI DULELLARI (the **"Purchaser"**)

Suite **4002** Tower **TWO** Unit **2** Level **39** (the **"Unit"**)

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

Insert:

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

(a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;

(b) the Purchaser is not in default at any time under the Agreement.

(c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicencee to the Residential Unit or the balance of the Property by the sublicencee (including, but not limited to, any activities of the sublicencee 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 sublicencee including, but not limited to, a review of the sublicencee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicencee;

(e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of Zero Dollars ($0.00) 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 08 day of June **2015.**

Witness: ______________________

Purchaser: **AURORA ISMAILI DULELLARI**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 15 day of June **2015.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

naasql_308.rpt 17apr15

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Agreement to Lease
Residential

Toronto Real Estate Board

This Agreement to Lease dated this 9 day of May, 20 17

TENANT (Lessee), Nickolas David Ledwez and Tessa Jayne Fast
(Full legal names of all Tenants)

LANDLORD (Lessor), Aurora Ismaili Dulellari
(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:
#4002 -510 CURRAN PL Mississauga L5B 0J8

2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing May 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 18 NL TF AI
Two Thousand Seventy-Five Canadian Dollars (CDN$ 2,075.00),
payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance
(Herewith/Upon acceptance/as otherwise described in this Agreement)
by negotiable cheque payable to ORION REALTY CORPORATION "Deposit Holder"
in the amount of Four Thousand One Hundred Fifty
Canadian Dollars (CDN$ 4,150.00) 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 Residence

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

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

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): NL TF **INITIALS OF LANDLORD(S):** AI

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7. **PARKING:** 1 Underground Parking

8. **ADDITIONAL TERMS:**

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 11:59 p.m. on the 16 NLTF day of May 20 17 after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

11. **NOTICES:** The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. **Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices.** Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement 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 (For delivery of Documents to Landlord) Email Address: mirjanatrdina@me.com (For delivery of Documents to Tenant)

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

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

SIGNED, SEALED AND DELIVERED in the presence of: IN WITNESS whereof I have hereunto set my hand and seal:

(Witness) — Nick Ledwy (Tenant or Authorized Representative) (Seal) DATE May 9 2017

(Witness) — (Tenant or Authorized Representative) (Seal) DATE May 9 2017

(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:

DNestorovski (Witness) — (Landlord or Authorized Representative) (Seal) DATE May 15/17

(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 6 a.m./p.m. this 15 day of May, 2017. (Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage ORION REALTY CORPORATION Tel.No. (416) 733-7784

DRAGANA NESTOROVSKI (Salesperson / Broker Name)

Co-op/Tenant Brokerage RE/MAX EDGE REALTY INC. Tel.No. (416) 201-0200

MIRJANA TRDINA (Salesperson / Broker Name)

ACKNOWLEDGEMENT

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

(Landlord) DATE May 15/17

(Landlord) 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 I authorize the Brokerage to forward a copy to my lawyer.

(Tenant) DATE

(Tenant) DATE

Address for Service

Tel.No.

Tenant's Lawyer

Address

Email

Tel.No. FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

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

DATED as of the date and time of the acceptance of the foregoing Agreement to Lease. Acknowledged by:

DNestorovski (Authorized to bind the Listing Brokerage) — MTrdina (Authorized to bind the Co-operating Brokerage)

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OREA Ontario Real Estate Association

Form 401
for use in the Province of Ontario

Schedule A
Agreement to Lease – Residential

Toronto Real Estate Board

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

TENANT (Lessee), Nickolas David Leduez and Tessa Jayne Fast, and

LANDLORD (Lessor), Aurora Ismaili Dulellari

for the lease of 510 Curran Pl. Unit# 4002 Mississauga

dated the 9th day of May, 20 17

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 permited 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 Aurora Ismaili Dulellari, 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 Aurora Ismaili Dulellari, 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.

Two NL TF A.I

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

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

INITIALS OF TENANTS: NL TF

INITIALS OF LANDLORD(S): A.I

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OREA Ontario Real Estate Association

Form 401
for use in the Province of Ontario

Schedule A
Agreement to Lease – Residential

Toronto Real Estate Board

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

TENANT (Lessee), Nickolas David Leduez and Tessa Jayne Fast, and

LANDLORD (Lessor), Aurora Ismaili Dulellari

for the lease of 510 Curran Pl. Unit #4002 Mississauga

dated the 9 day of May, 20 17

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 durring 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 initialled by all parties to the Agreement to Lease.

INITIALS OF TENANTS: NL TF

INITIALS OF LANDLORD(S): A.I.

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OREA Ontario Real Estate Association

Form 401
for use in the Province of Ontario

Schedule A
Agreement to Lease – Residential

Toronto Real Estate Board

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

TENANT (Lessee), Nickolas David Ledwez and Tessa Jayne Fast, and

LANDLORD (Lessor), Aurora Ismaili Dulellari

for the lease of 510 Curran Pl. Unit# 4002 Mississauga

dated the 9 day of May, 20 17

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, must be in the form of a Bank Draft or Certified Cheque 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.

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

INITIALS OF TENANTS: NL TF

INITIALS OF LANDLORD(S): A.I

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SCHEDULE B

Date: May 9th 2017

I Don Ledwez agree to co-sign the lease agreement at 510 Curran Pl. Unit # 4002 Mississauga, Ontario in the Amount of $2075 + Hydro for Nickolas David Ledwez and Tessa Jayne Fast. Commencing May 15th, 2017.

If you May have any further questions please Contact my wife Maureen Ledwez at 905-401-2461.

Thank You,

Don Ledwez

OREA Ontario Real Estate Association

Form 320
for use in the Province of Ontario

Confirmation of Co-operation and Representation

Toronto Real Estate Board

BUYER: Nickolas David Ledwez and Tessa Jayne Fast

SELLER: Aurora Ismaili Dulellari

For the transaction on the property known as: 510 Curran Pl. Unit # 4002 Mississauga

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) [X] The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:

1) [X] 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 .... (does/does not) represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid

[ ] by the Seller in accordance with a Seller Customer Service Agreement

or: [ ] by the Buyer directly

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

INITIALS OF BUYER(S)/SELLER(S)/BROKERAGE REPRESENTATIVE(S) (Where applicable)

NLTF	AF	A.I	DW.
BUYER	**CO-OPERATING/BUYER BROKERAGE**	**SELLER**	**LISTING BROKERAGE**

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

CO-OPERATING BROKERAGE- REPRESENTATION:

a) [X] 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) [X] The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property Half month's rent + 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)

RE/MAX EDGE REALTY INC. (Name of Co-operating/Buyer Brokerage)	ORION REALTY CORPORATION BROKERAGE (Name of Listing Brokerage)
2977 LAKE SHORE BLVD W STE TORONTO	200-465 Burnhamthorpe Rd. W. Mississauga
Tel:. (416) 201-0200 Fax: (416) 201-0230	Tel:. (416) 733-7784 Fax: (905) 286-5271
CMTrdina Date: May 9th 2017 (Authorized to bind the Co-operating/Buyer Brokerage)	DNestorovski Date: May 15, 2017 (Authorized to bind the Listing Brokerage)
MIRJANA TRDINA (Print Name of Broker/Salesperson Representative of the 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.

BUYER'S INITIALS SELLER'S INITIALS

ACKNOWLEDGEMENT

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

(Signature of Buyer)	Date: May 9 2017	(Signature of Seller)	Date: May 15/17
(Signature of Buyer)	Date: May 9 2017	(Signature of Seller)	Date:

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10358 (1215) THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER. SEE BACK FOR INSTRUCTIONS.

81157099

The Toronto-Dominion Bank

2580 HURONTARIO STREET
MISSISSAUGA, ON L5B 1N5

DATE 2017-04-26
YYYYMMDD

Transit-Serial No. 64-81157099

Pay to the Order of BLANEY MCMURTRY LLP IN TRUST

$ *****42,681.00

FORTY TWO THOUSAND SIX HUNDRED EIGHTY ONE**********************00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re 4002- 510 Curran PL.

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

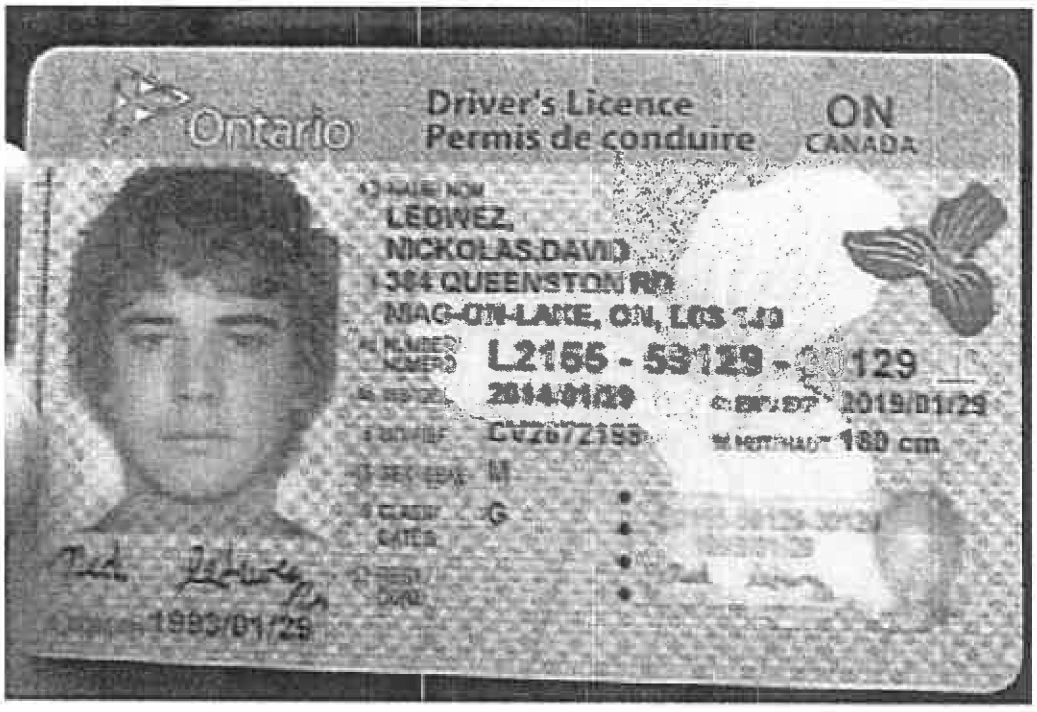
Authorized Officer Number 20274

Countersigned

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

⑈81157099⑈ ⑆09612⑉004⑆ ⑈3808⑈

Rec'd Apr. 27/17


Ontario
Driver's Licence
Permis de conduire
ON
CANADA
NAME/NOM
LEDWEZ,
NICKOLAS,DAVID
384 QUEENSTON RD
NUMBER/NUMÉRO
L2165 - 53129 -
129
2014/01/29
2019/01/29
180 cm
M
G
1993/01/29


Ontario
Driver's Licence
Permis de conduire
ON
CANADA
NAME/NOM
FAST,
TESSA,JAYNE
22 DALEMERE CRES
ST CATHARINES, ON, L2N 7K5
NUMBER/NUMÉRO
F0773 - 73459 - 55301
2016/11/15
EXP
2020/03/01
DP9607729
160 cm
F
G
CLASS/CAT'G
1995/03/01

Orion Realty Corporation Brokerage

ORION REALTY CORPORATION

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

RECEIPT

DATE: May 16 2017 TIME:

RECEIVED FROM: Nickolas David Ledwez & Tessa Jayne Fost.

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

AMOUNT $ 4,150

PAYABLE TO: ☒ ORION REALTY CORPORATION

OR:

RE: PROPERTY

☒ RENTAL ☐ SALE

RE: 510 curran # 4002
(PROPERTY ADDRESS)

RECEIVED BY: Rew

☒ COPY OF THE CHEQUE FOR THE CLIENTS

☒ COPY OF THIS RECIEPT FOR THE CLIENT

Meridian

Meridian Credit Union Limited
Corporate Office
75 Corporate Park Drive
St Catharines, Ontario
L2S 3W3

001460

SUM OF: [illegible]

DATE 16052017
DDMMYYYY

FOUR THOUSAND ONE HUNDRED AND FIFTY
DOLLARS AND NO CENTS

$ $4,150.00

PAY to the order of

Orion Realty Corporation
Nickolas Ledwez

AUTHORIZED SIGNING OFFICER MP

AUTHORIZED SIGNING OFFICER MP

CANADIAN DOLLAR DRAFT

⑈001460⑈ ⑆69042⑉837⑆ 060253?⑉311⑈

ANADIAN DOLLAR DRAFT

PLEASE DETACH AND RETAIN

DATE	PARTICULARS	AMOUNT
16May2017	Desc. Payor: Nickolas Ledwez Acct No. 6383129 Cheq No. 1460 Payee: Orion Realty Corporation Nickolas Ledwez	$4,150.00

69042-837 14
MERIDIAN CREDIT UNION LIMITED
LAKE STREET BRANCH
MAY 16 2017
531 LAKE STREET
ST. CATHARINES, ON L2N 4H6
14 69042-837

Meridian

001460

Meridian Credit Union
Niagara on the Lake Branch

1567 Niagara Stone Road
Virgil, Ontario LOS 1T0
tel: 905-468-2131
fax: 905-468-4894
contact centre: 1-866-592-2226
meridiancu.ca

Meridian™

April 28, 2017

Re: Don and Maureen Ledwez

384 Queenston Road

Niagara on the Lake, On LOS 1J0

To Whom It May Concern:

Please be advised that Don and Maureen Ledwez have been Members with Meridian Credit Union since August 26, 1987. All accounts are in good standing.

Maureen's beacon score as of 28Apr2017 is 671

Don's beacon score as of 28April2017 is 722

If you have any questions, please contact me at 905-468-2131 or luke.andres@meridiancu.ca

Sincerely,

Luke Andres

Luke Andres

Financial Services Advisor

Meridian Credit Union

May 8^{th}, 2017

To whomever it may concern,

This letter authenticates that the owner and operator of Ledwez Parging, Nickolas Ledwez, receives the sum of all amounts billed via invoices to customers, less expenses for material, wages, and insurance.

Sincerely,
Nick Ledwez

NICKOLAS LEDWEZ
384 QUEENSTON ROAD RR 4
NIAGARA ON THE LAKE ON
L0S 1J0

Notice details

Social insurance number	XXX XX2 729
Tax year	2016

Tax assessment

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

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

Summary

Line	Description	$ Final amount	CR/DR
150	Total income	28,958	
	Deductions from total income	533	
236	Net income	28,425	
260	Taxable income	28,425	
350	Total federal non-refundable tax credits	4,263	
6150	Total Ontario non-refundable tax credits	1,435	
420	Net federal tax	0.00	
421	CPP contributions payable	1,066.38	
428	Net Ontario tax	299.99	
435	Total payable	1,366.37	
437	Total income tax deducted	2,575.85	
450	Employment Insurance overpayment	23.96	
482	Total credits	2,599.81	
	Total payable minus Total credits	1,233.44	CR
	Balance from this assessment	1,233.44	CR
	Refund	1,233.44	CR

057152 3

NICKOLAS LEDWEZ
384 QUEENSTON ROAD RR 4
NIAGARA ON THE LAKE ON
L0S 1J0

Notice details

Social insurance number	XXX XX2 729
Tax year	2016

RRSP/PRPP deduction limit statement

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

Description	$ Amount
RRSP/PRPP deduction limit for 2016	18,344
Minus: Employer's PRPP contributions for 2016	0
Minus: Allowable RRSP/PRPP contributions deducted for 2016	0
Plus: 18% of 2016 earned income, up to a maximum of $26,010	5,212
Minus: 2016 pension adjustment	0
Minus: 2017 net past service pension adjustment	0
Plus: 2017 pension adjustment reversal	0
RRSP/PRPP deduction limit for 2017	23,556
Minus: Unused RRSP/PRPP contributions previously reported and available to deduct for 2017	0
Available contribution room for 2017	23,556

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

057152 2

DON LEDWEZ MASONRY LTD.

Nickolas Ledwez	01/30/2017	For Pay Period 01/28/2017		CHEQUE NO. 2167	002167
Salary	2,237.00	CPP	104.07	Gross	2,237.00
Gross	2,237.00	Tax	413.08	Withheld	517.15
		Withheld	517.15	Net	1,719.85
				Days 1	0.00
				Days 2	0.00
				Days 3	0.00
				Days 4	0.00
				Days 5	0.00

Canada Trust

TD Canada Trust
ST CATHARINES Q AT K ONT
31 QUEEN ST
ST CATHARINES, ON L2R5G4
www.tdcanadatrust.com

NICKOLAS DAVID LEDWEZ
384 QUEENSTON RD
NIAGARA ON THE LAKE, ON L0S 1J0

April 25, 2017

Dear NICKOLAS DAVID LEDWEZ:

This will confirm that you qualify for a Student Line Of Credit with The Toronto-Dominion Bank ("TD Canada Trust") with the following terms:

Principal Amount: $ 275,000.00
Credit Limit: $ 275,000.00
Annual Interest Rate: TD Prime Rate[1] minus 0.00% as of April 25, 2017
(Note: this Interest Rate is not guaranteed and is subject to change.)
Minimum Monthly Payment: The minimum amount that you must pay to us every month (the "Minimum Monthly Payment") is the amount of accrued and unpaid interest for the last monthly billing period as shown on your monthly statement.

This pre-qualification is valid until July 23, 2017 and is subject to:

- No change in, and the accuracy of, the information provided in your Application for Credit
- Execution of TD Canada Trust documentation
- STUDENT MUST BE REGISTERED IN AN ACCREDITED SCHOOL ACCEPTABLE TO THE BANK
- CONFIRMATION OF ENROLMENT IS REQUIRED
- SLOC limit availability to be: $85,000 (2017) + $63,333 (2018) +...
- .....$63,333 (2019) + $63,333 (2020)

Signed by:

Per:
The Toronto-Dominion Bank

525814 (0307)

[1] "TD Prime Rate" means the floating annual interest rate announced from time to time by The Toronto-Dominion Bank as its reference rate of interest for the determination of interest rates that it will charge to customers of varying degrees of creditworthiness for Canadian dollar loans made by it in Toronto, Ontario. The current TD Prime Rate can be obtained by contacting any TD branch or visiting our website at www.tdcanadatrust.com

VINELAND

May 9, 2017

Tessa Jayne Fast
22 Dalemere Cr
St. Catharines, ON
L2N 7K5

To Whom it May Concern:

This letter will confirm that Tessa Jayne Fast is employed by Vineland Estates Winery Ltd in a year round position as follows:

Position:	Server (Restaurant)
Start Date:	May 13, 2013
Hourly Rate:	$9.90 per hour plus gratuities

If you require any further information, please let me know.

Yours truly,

Cynthia A Brown Stevenson

Cynthia Brown Stevenson, CHRL
Human Resources Generalist

FAST TESSA JAYNE Employee # 1323 1323720 Department # 720 Employer # 4475-P Period Start 2017/04/09 Period End 2017/04/22 Payday 2017/04/27 Sequence M6229983

STATEMENT OF EARNINGS / BULLETIN DE PAIE				
TYPE	HOURS / HEURES	RATE / TAUX	AMOUNT / MONTANT	Y.T.D. / A JOUR
REG HRS	10.97	9.900	108.60	693.99
STAT@1.0	1.00	9.900	9.90	32.67
VAC.PAY			4.74	29.07

EMPLOYEE DEDUCTIONS AND EMPLOYER CONTRIBUTIONS / RETENUES DE L'EMPLOYÉ ET COTISATIONS PATRONALES					
TYPE	CURRENT / COURANT	Y.T.D. / A JOUR	TYPE	CURRENT / COURANT	Y.T.D. / A JOUR
E.I	2.01	12.31			
C.P.P.		3.43			

JR. SERVER

SUMMARY / SOMMAIRE	GROSS-PAY / PAIE BRUTE	DEDUCTIONS / RETENUES	NET PAY / PAIE NETTE
Current / Courant	123.24	2.01	121.23
Year-to-date / Cumul annuel	755.73	15.74	739.99

NET PAY ALLOCATION / DÉTAILS DE LA PAIE NETTE

121.23 DEPOSIT 837 69042 XXXXXXXXX949

Employer # 4475-P VINELAND ESTATES WINERY LTD 3620 MOYER RD. VINELAND, ON L0R 2C0

CERIDIAN

Canada

Canada Revenue Agency

Home → Tax returns → View my return

▼ Tax returns

2014 Assessment

DON LEDWEZ

Filing date: **22 APR 2015**
Taxing province: **ON**
Date of assessment: **19 MAY 2016**
Province of residence: **ON**
Marital status: **MARRIED**

Assessment - 01 MAY 2015 ▾

View

▼ Total income

Line	Description	Amount
101	Employment Income (box 14 on all T4 slips)	$51,800
120	Taxable amount of dividends from taxable Canadian corporations	$2,360
180	Taxable amount of dividends other than eligible dividends, included on line 120, from taxable Canadian corporations	$2,360
121	Interest and other investment income	$79
127	Taxable capital gains	$170
130	Other income	$6
150	Total income	$54,415

▼ Net income

Line	Description	Amount
234	Net income before adjustments	$54,415
236	Net income	$54,415

▼ Taxable income

Line	Description	Amount
260	Taxable income	$54,245

▼ Refund or Balance owing

Line	Description	Amount
420	Net federal tax	$6,396.08
428	Provincial or territorial tax (ON428)	$3,202.33

Line	Description	Amount
435	Total payable	$9,598.41
437	Total income tax deducted (from all information slips)	$9,763.57
---	Balance before penalty and interest	-$52.89
---	Balance from this reassessment	-$52.89
---	Final balance	-$52.89

▼ Federal Tax - Schedule 1

Federal non-refundable tax credits

Line	Description	Amount
300	Basic personal amount - federal	$11,138
308	CPP or QPP contributions through employment (box 16 and 17 on all T4 slips)	$2,390.85
---	CPP or QPP contributions allowed through employment	$2,390.85
363	Canada employment amount	$1,127
330	Medical expenses	$169
335	Non-refundable tax credits (excluding donations)	$14,655
338	Net non-refundable tax credits	$2,198
350	Total federal non-refundable tax credits	$2,198

Net federal tax

Line	Description	Amount
425	Federal dividend tax credit	$259.99
429	Basic federal tax	$6,399.20
---	Federal foreign tax credit	$3.12

▼ Capital Gains (or Losses) - Schedule 3

Line	Description	Amount
176	Information slip - Capital gains (or losses) from all your T3 slips	$340

▼ CPP Contributions on Self-Employment and Other Earnings - Schedule 8

Line	Description	Amount
5549	CPP pensionable earnings	$51,800
5034	CPP contributions	$2,390.85

▼ Employment Insurance Premiums on Self-Employment and Other Eligible Earnings - Schedule 13

Line	Description	Amount
5478	EI insurable earnings in accordance with box 24 of all your T4 slips (if any of the amounts in box 24 have been left blank, are indicated as nil, or 0 and you are not EI exempt, in the calculation, for that T4, please use the amounts from box 14)	$1

▼ Federal foreign tax credits - T2209

Canada

Canada Revenue Agency

Home → Tax returns → View my return

▼ Tax returns

2015 Assessment

DON LEDWEZ

Filing date: **30 APR 2016**
Taxing province: **ON**
Date of assessment: **12 MAY 2016**
Province of residence: **ON**
Marital status: **MARRIED**

▼ Total income

Line	Description	Amount
101	Employment Income (box 14 on all T4 slips)	$52,700
117	Universal child care benefit	$1,440
120	Taxable amount of dividends from taxable Canadian corporations	$34
121	Interest and other investment income	$79
160	Gross rental income	$14,400
126	Net rental income	$1,782
130	Other income	$104
150	Total income	$56,139

▼ Net income

Line	Description	Amount
214	Child care expenses	$125
233	Total deductions	$125
234	Net income before adjustments	$56,014
236	Net income	$56,014

▼ Taxable income

Line	Description	Amount
260	Taxable income	$56,014

▼ Refund or Balance owing

Line	Description	Amount
420	Net federal tax	$6,943.25
428	Provincial or territorial tax (ON428)	$3,423.40
435	Total payable	$10,366.65

Line	Description	Amount
437	Total income tax deducted (from all information slips)	$14,334.44
---	Balance before penalty and interest	-$3,967.79
---	Balance from this assessment	-$3,967.79
---	Final balance	-$3,967.79

▼ Federal Tax - Schedule 1

Federal non-refundable tax credits

Line	Description	Amount
300	Basic personal amount - federal	$11,327
308	CPP or QPP contributions through employment (box 16 and 17 on all T4 slips)	$2,435.40
---	CPP or QPP contributions allowed through employment	$2,435.40
363	Canada employment amount	$1,146
330	Medical expenses	$928
335	Non-refundable tax credits (excluding donations)	$14,908
338	Net non-refundable tax credits	$2,236
350	Total federal non-refundable tax credits	$2,236

Net federal tax

Line	Description	Amount
425	Federal dividend tax credit	$5.25
429	Basic federal tax	$6,953.06
---	Federal foreign tax credit	$9.81

▼ Capital Gains (or Losses) - Schedule 3

Line	Description	Amount
131	Total proceeds of disposition - Mutual fund units, deferral of eligible small business corporation shares, and other shares including publicly traded shares	$4,935
132	Gain (or loss) - Mutual fund units, deferral of eligible small business corporation shares, and other shares including publicly traded shares	-$461
176	Information slip - Capital gains (or losses) from all your T3 slips	$60

▼ CPP Contributions on Self-Employment and Other Earnings - Schedule 8

Line	Description	Amount
5549	CPP pensionable earnings	$52,700
5034	CPP contributions	$2,435.40

▼ Employment Insurance Premiums on Self-Employment and Other Eligible Earnings - Schedule 13

Line	Description	Amount
5478	EI insurable earnings in accordance with box 24 of all your T4 slips (if any of the amounts in box 24 have been left blank, are indicated as nil, or 0 and you are not EI exempt, in the calculation, for that T4, please use the amounts from box 14)	$1

EQUIFAX

Equifax Credit Report and Score ™ as of 04/25/2017

Name: Nickolas David Ledwez

Confirmation Number: 3875892642

Credit Score Summary

752 | Very Good

Where You Stand

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

EFX

Range	**725 - 759 Vary Good**
Canada Population	**14%**

What's Impacting Your Score

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

- Utilization for revolving trades
- Average utilization for open revolving trades.
- Utilization for open trades

Your Loan Risk Rating

752 | Very Good

Your credit score of 752 is better than 40% of Canadian consumers.

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

The Bottom Line :

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a low risk. You may qualify for favourable interest rates and offers from lenders and a variety of credit products may be available to you. If you're in the market for credit, this is what you might expect:

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

Delinquency Rates*

55%
33%
21%
11%
5%
2%

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

300-499	500-549	550-599	600-649	650-699	700-749	750-799	800+
						1%	1%

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

CREDIT REPORT

Personal Information

Personal Data

Name: NICKOLAS DAVID LEDWEZ
SIN: 543XXX729
Date of Birth: 1993-01-XX

Current Address

Address: 384 QUEENSTON RD RR 1
NIAGARA LK, ON
Date Reported: 2011-01

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	$1,000.00
Account Number:	XXX...585	Payment Amount:	Not Available

Association to Account: Individual
Type of Account: Revolving
Date Opened: 2012-08
Status. Paid as agreed and up to date
Months Reviewed: 56
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Monthly payments
Amount in h/c column is credit limit

Balance: '$0.00
Past Due. $0.00
Date of Last Activity: 2014-05
Date Reported. 2017-04

CUETS FINANCIAL LTD

Phone Number: (800)561-7849
Account Number: XXX. .878
Association to Account. Individual
Type of Account: Revolving
Date Opened: 2011-02
Status: Paid as agreed and up to date
Months Reviewed: 72
Payment History. No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Monthly payments
Amount in h/c column is credit limit

High Credit/Credit Limit. $2,900.00
Payment Amount: $65.00
Balance: $2,139.00
Past Due: $0.00
Date of Last Activity 2017-04
Date Reported: 2017-04

CDA STUDENT LOANS PR

Phone Number: (888)815-4514
Account Number: XXX...650
Association to Account: Individual
Type of Account: Installment
Date Opened: 2013-08
Status: Paid as agreed and up to date
Months Reviewed: 44
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History
Comments. Student loan
Monthly payments

High Credit/Credit Limit. $10,032.00
Payment Amount: $112.00
Balance: $8,301.00
Past Due: $0.00
Date of Last Activity 2017-03
Date Reported 2017-04

MERIDIAN CR UN

Phone Number: (905)988-4019
Account Number: XXX...00M
Association to Account: Joint
Type of Account: Revolving
Date Opened. 2014-10
Status: Paid as agreed and up to date
Months Reviewed: 30
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History
Comments: Personal line of credit
Monthly payments

High Credit/Credit Limit. $40,000.00
Payment Amount: $153.00
Balance $39,962.00
Past Due: $0.00
Date of Last Activity. 2017-03
Date Reported: 2017-03

TDCT

Phone Number: (905)468-5509
Account Number. XXX..512
Association to Account:

High Credit/Credit Limit: $30,000.00
Payment Amount. $110.00
Balance $0.00

Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2011-08	Date of Last Activity:	2014-10
Status:	Paid as agreed and up to date	Date Reported:	2014-10
Months Reviewed:	39		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts. Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2014-10-01	MERIDIAN CR UN (905)468-5755

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

2017-04-25	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-04-25	EQUIFAX PERSONAL SOL (800)871-3250
2017-03-30	CUETS FINANCIAL (800)561 7849
2017-03-09	TDCT (866)222-3456

2017-03-03	MERIDIAN CU (905)988-1000
2017-02-01	MOGO FINANCE TECH. (800)980-6646
2016-10-28	AUTHMOGO MOGOMONEY (888)876-9856
2016-10-28	MOGO MOGOMONEY (888)876-9856
2015-06-17	BEST BUY CANADA (250)472-2326
2014-06-12	BEST BUY CANADA (250)472-2326

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

Complete and submit a Consumer Credit Report Update Form to Equifax

By mail:

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

By fax: (514) 355-8502

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

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

EQUIFAX

Print This Page | Close Window

Equifax Credit Report and Score ™ as of 04/25/2017

Name: Tessa Fast

Confirmation Number: 3990319356

Credit Score Summary

EQUIFAX
676 | Good

Where You Stand

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

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

What's Impacting Your Score

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

» Average utilization for open revolving trades.
» Number of trades with high utilization.
» Number of national card trades with high utilization in last 12 months.

Your Loan Risk Rating

EQUIFAX
676 | Good

Your credit score of 676 is better than 17% of Canadian consumers.

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

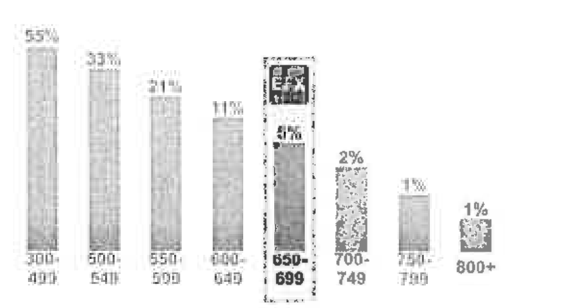
The Bottom Line :

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

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

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

Delinquency Rates*



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

CREDIT REPORT

Personal Information

Personal Data

Name:	TESSA FAST
SIN:	
Date of Birth:	1995-03-XX

Current Address

Address:	22 DALEMERE CRES ST CATHARINES, ON
Date Reported:	2013-09

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

CDA STUDENT LOANS PR

Phone Number:	(888)815-4514	High Credit/Credit Limit:	$10,612.00
Account Number:	XXX...270	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$8,836.00
Type of Account:	Installment	Past Due:	$0.00
Date Opened:	2013-08	Date of Last Activity:	2017-03
Status:	Too new to rate or opened but not used	Date Reported:	2017-04
Months Reviewed:	44		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Student loan Monthly payments		

BELL MOBILITY

Phone Number:	(800)361-2613	High Credit/Credit Limit:	$165.00
Account Number:	XXX...085	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$165.00
Type of Account:	Open	Past Due:	$0.00
Date Opened:	2015-06	Date of Last Activity:	2017-03

Date Opened:	[illegible]	Date of Last Activity:	[illegible]
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	22		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

CANADIAN TIRE BANK

Phone Number:	(800)459-6415	High Credit/Credit Limit:	$14,000.00
Account Number:	XXX...340	Payment Amount:	$203.00
Association to Account:	Individual	Balance:	$11,683.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2014-02	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	38		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

CUETS FINANCIAL LTD

Phone Number:	(800)561-7849	High Credit/Credit Limit:	$1,500.00
Account Number:	XXX...015	Payment Amount:	$49.00
Association to Account:	Individual	Balance:	$1,609.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2015-09	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	19		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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2017-03-07	CHASE AMAZON CA VISA (866)557-7811
2015-09-15	MERIDIAN CR UN (905)937-4222
2015-06-27	BELL MOBILITY (800)509-9904

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2017-04-25	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-04-25	EQUIFAX PERSONAL SOL (800)871-3250
2017-04-17	CANADIAN TIRE BANK (800)459-6415
2017-03-30	CUETS FINANCIAL (800)561-7849
2017-03-03	MERIDIAN CU (905)988-1000
2015-09-22	CUETS CAP (613)740-2306

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Consumer Relations Department
Box 190 Jean Talon Station
Montreal, Quebec H1S 2Z2

By fax: (514) 355-8502

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10358 (1215)

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

The Toronto-Dominion Bank

2580 HURONTARIO STREET
MISSISSAUGA, ON L5B 1N5

81157099

DATE 2017-04-26
YYYYMMDD

Transit-Serial No. 64-81157099

Pay to the Order of BLANEY MCMURTRY LLP IN TRUST

$ *****42,681.00

FORTY TWO THOUSAND SIX HUNDRED EIGHTY ONE*************************00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re 4002- 510 Curran PL.

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

Authorized Officer

Number 20274

Countersigned

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

PSV8 #4002

⑈81157099⑈ ⑆09612⑉004⑆ ⑈3808⑈

RBC Royal Bank

g cx

Dharmendar(Tony)Wadhwa

AURORA ISMAILI DULELLARI

M**ortgage application number :100852897**
I'm happy to let you know that you'application is approved for a mortgage. Please review the conditions we discussed and contact us if they're not correct.

Property: 4002 - **510 CURRAN PL,**
MISSISSAUGA, ON, L5B 0J8

Mortgage Details:
Mortgage Amount : 359,899.00

Amortization Period: 30
Interest Rate: 2.84
Discount/Premium: .
Term: 5
Type: Fixed

Principal & Interest: 1,844.10
Property Taxes:
HomeProtector® Premium*:

Total Payment: 1.483.28

Payment Frequency: Monthly
Interest Adjustment Date : 16.08.2017
First Payment Due Date :16.09.2017

Closing Date: 15.08.2017
Rate Commitment Expiry Date:
15.06.2017

Details of Rate Guarantee:

Your interest rate is guaranteed until .. If your rate commitment expires, get in touch with me right away for a new rate.

A mortgage processing fee of $ 250.00 is payable once the mortgage has been advanced, if applicable. This fee will be automatically deducted from your mortgage payment account unless you provide us with an alternate account to debit.

Once you make an offer on a property we will require a property appraisal to verify if the property value is consistent with the purchase price. There may also be additional information or confirmations that we require at that time. If the appraised value of the property is not acceptable, we may rescind our preapproval.

Conditions

Please note that our approval of your mortgage is conditional upon meeting the following conditions prior to the funding/closing date. If these conditions are not met we will not be able to fund your mortgage.

Satisfactory apprisal of subject property
90 days bank statement showing for the down payment.

If you have any questions, call me at 647-868-8958 .

Yours truly,

Dharmendar(Tony) Wadhwa
Mortgage Specialist
Cell: 647-868-8958
E-mail: tony.wadhwa@rbc.com

Encl.

P. S. If you have any friends or relatives who are purchasing a home or renewing a mortgage, I'd be happy to help them any way I can.

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*HomeProtector insurance selection is subject to approval of your application by The Canada Life Assurance Company.

Your mortgage approval is conditional on you (including guarantors and co-applicants if applicable) maintaining your credit status as at time of application. RBC Royal Bank reserves the right to decline your request for credit up to an including the closing date of your mortgage based on any changes in your (or co-applicants/guarantors if applicable) credit status, or financial circumstances.

Client acknowledgement:

I/We are aware of and agree to the terms and conditions of the rate commitment (detailed above), as it best responds to my/our needs.

Borrower	Co-Borrower
Borrower	Borrower

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*HomeProtector insurance selection is subject to approval of your application by The Canada Life Assurance Company.

Your mortgage approval is conditional on you (including guarantors and co-applicants if applicable) maintaining your credit status as at time of application. RBC Royal Bank reserves the right to decline your request for credit up to an including the closing date of your mortgage based on any changes in your (or co-applicants/guarantors if applicable) credit status, or financial circumstances.