Worksheet
Leasing

Suite: 2501 **Tower:** PSV **Date:** 1 May **Completed by:** RY

Please mark if completed:

1. ✓ Copy of 'Lease Prior to Closing' Amendment Yes
2. ✓ Copy of Lease Agreement Yes
3. ✗ Certified Deposit Cheque for Top up Deposit to 20% payable to Blaney McMurtry LLP in Trust Yes to 25% (Cocos Assignee)
   Bank draft
4. ✓ Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). Yes
5. Agreement must be in good standing. Funds in Trust: $ $61,988.91. Yes
6. ✓ Copy of Tenant's ID Yes
7. Copy of Tenant's First and Last Month Rent Yes
8. ✓ Copy of Tenant's employment letter or paystub Yes
9. ✓ Copy of Credit Check Yes
10. ✓ Copy of the Purchasers Mortgage approval Yes
11. The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Chun Kit Mak. 647 282 2668

Ka Ying Ng 647 575 0282

#14

PSV#2501

Leasing Amendment Fee

MR CHUN KIT MAK
2627 MCCOWAN RD APT B11
SCARBOROUGH, ON M1S 5T1

043

CERTIFIED

DATE 31 July 2017

PAY TO THE ORDER OF 2017 City Centre Seven New Development partnership $ 1695.00

One thousand Six hundred & Ninty-Five 100 DOLLARS

Security features included Details on back

Canada Trust
SCARBOROUGH CHINATOWN
2101 BRIMLEY RD AT SHEPPARD
SCARBOROUGH, ONTARIO M1S 2B4

CERTIFIED CHEQUE

0001246

DO NOT DESTROY

9011500

Received
July 31, 2017

Received 1 Aug 17
By RN

Assignee top up
to 25%
By way of 5%
additional pay
as per given by
admin

10358 (1215)

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

The Toronto-Dominion Bank 80851100

800 BURNHAMTHORPE ROAD WEST
MISSISSAUGA, ON L5C 2R9

DATE 2017-08-01
YYYYMMDD

Transit-Serial No. 1202-80851100

Pay to the Order of AIRD AND BERLIS LLP, IN TRUST $ *****14,400.00

FOURTEEN THOUSAND FOUR HUNDRED*******00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re PSV #2601 (Assignee 5% top-up for dearing)

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

⑈80851100⑈ ⑆09612⑉004⑆ ⑉3808⑈

PSV #2601 #3

MR CHUN KIT MAK
2627 MCCOWAN RD APT 811
SCARBOROUGH, ON M1S 5T1

043

CERTIFIED

DATE 31 July 2017

PAY TO THE ORDER OF 1 Oct 2017 City Centre Seven New Development partnership $ 1695.00/xx

Canada Trust Six hundred & Ninty-Five 100 DOLLARS

Security features included. Details on back.

Canada Trust
SCARBOROUGH CHINATOWN
2101 BRIMLEY RD AT SHEPPARD
SCARBOROUGH, ONTARIO M1S 2B4

2565 Warden Avenue 197

CERTIFIED CHEQUE

DO NOT DESTROY

0001246

MP

9011500

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE — COPY —

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the **"Vendor"**) and
CHUN, KIT MAK (the **"Purchaser"**)

Suite **2501** Tower **ONE** Unit **1** Level **24** (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 percent (20%) of the Purchase Price by the Occupancy Date;

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

(c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the 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 One Thousand Five Hundred Dollars ($1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 11th day of May **2017.**

Witness: _____

Purchaser: **CHUN, KIT MAK**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this _____ day of _____ **2017.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

_____

PER: _____

Authorized Signing Officer
I have the authority to bind the Corporation

masql_308.rpt 26sep16

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the **"Vendor"**) and
CHUN, KIT MAK (the **"Purchaser"**)

Suite **2501** Tower **ONE** Unit **1** Level **24** (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 percent (20%) of the Purchase Price by the Occupancy Date;

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

(c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the 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 One Thousand Five Hundred Dollars ($1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 11th day of May **2017.**

Witness: _____

Purchaser: **CHUN, KIT MAK**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 14 day of May **2017.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: _____

Authorized Signing Officer
I have the authority to bind the Corporation

masql_308.rpt 26sep16

Authentisign ID: C485A48C-196C-400D-9C96-4C46D5E99D41

OREA Ontario Real Estate Association

Rental Application
Residential

Form 410
for use in the Province of Ontario

Toronto Real Estate Board

I/We hereby make application to rent 4011 Brickstone Mews Mississauga

from the 1 day of July 20 17 at a monthly rental of $ 1,600.00 1650

to become due and payable in advance on the 1st day of each and every month during my tenancy.

1. **Name** MHD-Amer Al-Shaar Date of birth 04/23/1990 SIN No. (Optional)
   Drivers License No A5602-54309-00423 Occupation Accountant
2. **Name** Areen Al Alami Date of birth 08/26/1992 SIN No. (Optional)
   Drivers License No n/a Occupation Consultant
3. **Other Occupants:** Name n/a Relationship Age
   Name n/a Relationship Age
   Name n/a Relationship Age

Do you have any pets? No If so, describe

Why are you vacating your present place of residence? Getting married

LAST TWO PLACES OF RESIDENCE

Address 3078 Turbine Crescent, Mississauga, Ontario L5M 6W9

From August 2006 To Present

Name of Landlord Parent's house (Maha Abu Al Nassr)

Telephone: 647-588-3431

Address 4301-4100 Confederation Parkway, Mississauga, Ontario, L5B 0G4

From October 2013 To Present

Name of Landlord Sukarno Chaudhry

Telephone: 519-567-5152

PRESENT EMPLOYMENT

Employer KPMG LLP

Business address 100 New Park Place, Vaughan, Ontario

Business telephone 905-265-5900

Position held Senior Accountant

Length of employment October 2015 - Present

Name of supervisor Ryan Forster

Current salary range: Monthly $ 4,160

PRIOR EMPLOYMENT

KPMG LLP

100 New Park Place, Vaughan, Ontario

905-265-5900

Staff Accountant

October 2013 - September 2015

Ryan Forster

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Authentisign ID: C485A48C-196C-400D-9C96-4C46D5E99D41

SPOUSE'S PRESENT EMPLOYMENT

Employer Mobile Capital Network Inc.

Business address 550 Queen Street East, Suite 310, Toronto

Business telephone 416-640-0620

Position held Financial Consultant

Length of employment December 2016 - Present

Name of supervisor Alexei Gaveriline

Current salary range: Monthly $ 2,900

PRIOR EMPLOYMENT

1. Sun Media Corp
1. 365 Bloor Street East, 6th
1. 416-383-2300
1. Senior Associate
1. April 2015 - March 2016
1. Sarah Copplestone-Peconi

Name of Bank TD Bank Branch 1870 Address 6051 Creditview Road, Mississauga, ON

Chequing Account # Savings Account #

FINANCIAL OBLIGATIONS

Payments to n/a

Payments to n/a Amount: $ n/a

Amount: $ n/a

PERSONAL REFERENCES

Name Tapan Atre Address 5401 Rupert's Gate Drive, Mississauga, Ontario, L5M 5C6

Telephone: 647-444-5368 Length of Acquaintance 10 years Occupation Consultant at Deloitte LLP (Manage

Name Farah Said Address 1284 Valerie Crescent, Oakville, Ontario L6H 1A7

Telephone: 647-785-8638 Length of Acquaintance 4 years Occupation Junior Credit Analyst (Equirex Corp)

AUTOMOBILE(S)

Make Nissan Model Sentra Year 2014 Licence No BWBP114

Make n/a Model n/a Year n/a Licence No n/a

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

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

Signature of Applicant May 22 2017 Date

Telephone: 647-339-8377

Signature of Applicant May 22, 2017 Date

Telephone: 647-975-4444

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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 22 day of May 20 17

TENANT (Lessee), Mhd Amer Al -Shaar Areen Al Alami
(Full legal names of all Tenants)

LANDLORD (Lessor), Chun Kit Mak
(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: #2501 -4011 BRICKSTONE MEWS Mississauga June 15, L5B 0J7
2. **TERM OF LEASE:** The lease shall be for a term of 12 months commencing July 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 1650.00 One Thousand Six Hundred and Fifty Canadian Dollars (CDN$ 1500.00), 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 Kingsway Real Estate Brokerage "Deposit Holder"
in the amount of Three Thousand ~~Two Hundred~~ three hundred
Canadian Dollars (CDN$ ~~3,200.00~~ $3,300) 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 only
6. **SERVICES AND COSTS:** The cost of the following services applicable to the premises shall be paid as follows:

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

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

INITIALS OF TENANT(S): **INITIALS OF LANDLORD(S):**

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7. **PARKING:** 1 underground parking spot included

8. **ADDITIONAL TERMS:**

1 locker included, all new stainless steel kitchen appliances included (fridge, stove, dishwasher, microwave), new washer and dryer, all window coverings where/if installed, all currently installed light fixtures.

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 7:00 p.m. on the 23 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.: 905-277-0020 (For delivery of Documents to Landlord) FAX No.: 416-224-9995 (For delivery of Documents to Tenant)

Email Address: garylymiss@hotmail.com (For delivery of Documents to Landlord) Email Address: martinrealtor@outlook.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): **INITIALS OF LANDLORD(S):**

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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) ..... x ..... (Tenant or Authorized Representative) (Seal) DATE x 5/22/2017

(Witness) ..... x ..... (Tenant or Authorized Representative) (Seal) DATE x 5/22/2017

(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:

(Witness) ..... * ..... (Landlord or Authorized Representative) (Seal) DATE May 23, 2017

(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 6:30 a.m./p.m. this 23 day of May, 20 17 ..... (Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage KINGSWAY REAL ESTATE BROKERAGE Tel.No. (905) 268-1000

GARY LY (Salesperson / Broker Name)

Co-op/Tenant Brokerage MARTIN KINAL BROKERAGE Tel.No. (416) 224-9995

MARTIN KINAL (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 5/23/2017

(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.

X (Tenant) ..... DATE X 5/22/17

X (Tenant) ..... DATE X 5/22/17

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.

(Authorized to bind the Listing Brokerage) .....

Acknowledged by: Authentisign Martin Kinal 5/22/2017 10:27:51 PM EDT

(Authorized to bind the Co-operating Brokerage) .....

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AuthentiSign ID: C485A48C-196C-400D-9C96-4C46D5E99D41

OREA Ontario Real Estate Association

Schedule A

Agreement to Lease - Residential

Form 400
for use in the Province of Ontario

Toronto Real Estate Board

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

TENANT (Lessee), Mhd Amer Al -Shaar Areen Al Alami

LANDLORD (Lessor), Chun Kit Mak, and

for the lease of #2501 -4011 BRICKSTONE MEWS Mississauga

L5B 0J7 dated the 22 day of May, 20 17

No pets are allowed. Tenant agrees to be responsible for any repair or replacement cost due to the presence of any pets on the premises.

Tenant, if not in default hereunder, shall have the option, by written notice, given to the Landlord at least 60 days before the end of the lease term, to renew the lease for a further year term on the same terms and conditions.

The Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least twenty four (24) hours written notice of such showing, and to allow the Landlord to affix a For Sale or For Rent sign on the property.

Landlord shall pay real estate taxes, [condominium fees and parking if applicable] and maintain fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property.

Tenant agrees to obtain tenant liability insurance for the above premises for the entire term and renewals of the lease if any.

Tenant agrees to pay the cost of hydro (electricity) required on the premises during the term of the lease and any extension thereof. Tenant further agrees to provide proof to the Landlord on or before the date of possession that the services have been transferred to the Tenant's name.

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

INITIALS OF TENANT(S): AA AA

INITIALS OF LANDLORD(S):

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OREA Ontario Real Estate Association

Form 400
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), Mhd Amer Al -Shaar Areen Al Alami

LANDLORD (Lessor), Chun Kit Mak and

for the lease of #2501 -4011 BRICKSTONE MEWS

L5B 0J7 Mississauga

dated the 22 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. This Agreement comes with additional rights and responsibilities of the parties as further described in Residential Tenancies Act (Ontario).

Tenant agrees to provide 10 postdated rent cheques upon start of the lease or key pick up, whichever is sooner.

The Tenant may not paint or make any decorating changes without landlord's written permission.

No smoking allowed in the unit by tenants or their guests. Tenants also agree to abide by condominum rules and regulations and landlord agrees to provide copy of the rules on or before closing.

The Landlord warrants that all mechanical, heating, ventilating, air conditioning equipment (HVAC), and electrical equipment will be in good working order, normal wear and tear excepted, on or before the occupancy date set herein.

Landlord represents and warrants that all the appliances as listed in this Agreement to Lease will be in good working order at the commencement of the lease term. Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost.

Tenant [illegible]

Tenant [illegible] to [illegible] payable [illegible] Cheque [illegible] not [illegible]

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

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S):

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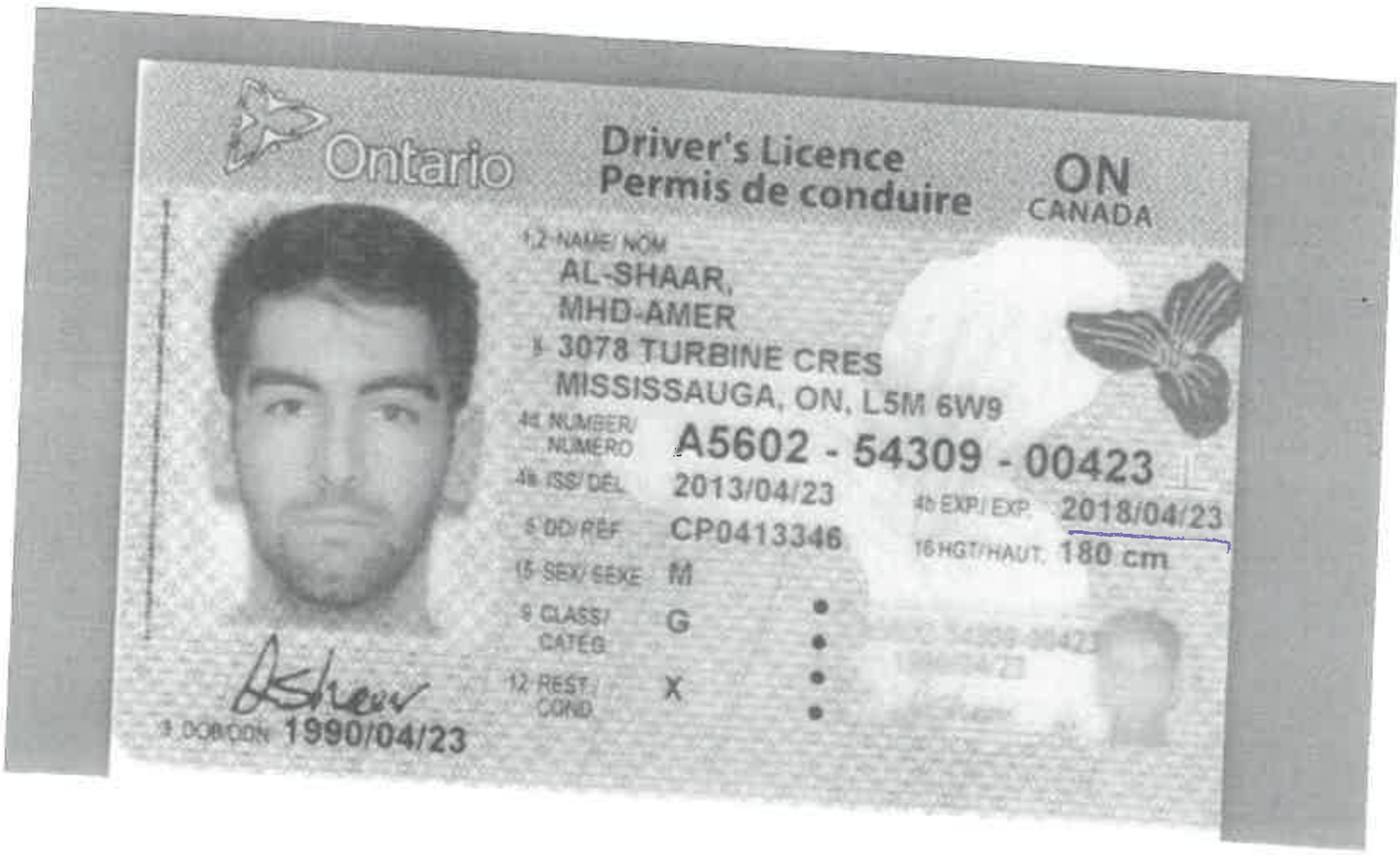
PSV #2501

6



PSV 2501

Tenant

PSV #2501 #8
TENONA

MOBILE CAPITAL NETWORK

Address 550 Queen Street East, Suite 310, Toronto, ON, M5A 1V2
Phone 416.620.0620
Fax 877.245.3078
Email info@mobilecapital.net
Web www.mobilecapital.net

March 31, 2017

To Whom It May Concern,

This letter is to verify that Areen Al Alami is employed full-time by Mobile Capital Network as a Financial Consultant from 5th of December 2016 to present (31st of March 2017).

Please do not hesitate to contact me if you have any questions. You can reach me at 416.640.0620 x9000 or at **alexei@mobilecapital.net**

Sincerely,

Alexei Gavriline
Principle of Mobile Capital Networks
550 Queen Sreet East, Suite 310
Toronto, ON, M5V 1V2
416.640.0620 x .9000

Mobile Capital Network Inc
550 Queen St. East
Suite 310
Toronto, ON M5A1WV2

Areen Al Alami
4301-4070 Confederation Pkwy
Mississauga, ON L5B 0E9

Employee Paystub

Cheque number: 1669

Pay Period: 2017-02-01 - 2017-02-28

Cheque Date: 2017-02-28

Employee

Areen Al Alami, 4301-4070 Confederation Pkwy, Mississauga, ON L5B 0E9

Occupation

Tax Accountant - Financial Consulta

Earnings and Hours	Qty	Rate	Current	YTD Amount
Salary	160:00		3,750.00	7,500.00

Withholdings	Current	YTD Amount
CPP - Employee	-171.19	-342.38
EI - Employee	-61.13	-122.26
Federal Income Tax	-549.41	-1,098.82
	-781.73	-1,563.46
Net Pay	**2,968.27**	**5,936.54**

Sick Hours and Vacation Pay	Earned	YTD Used	Available
Vacation ($)	225.00		654.55

Mobile Capital Network Inc, 550 Queen St. East, Suite 310, Toronto, ON, M5A1WV2

Mobile Capital Network Inc
550 Queen St. East
Suite 310
Toronto, ON M5A1WV2

Areen Al Alami
4301-4070 Confederation Pkwy
Mississauga, ON L5B 0E9

Employee Paystub

Cheque number: 1667

Pay Period: 2017-01-01 - 2017-01-31

Cheque Date: 2017-01-31

Employee

Areen Al Alami, 4301-4070 Confederation Pkwy, Mississauga, ON L5B 0E9

Occupation

Tax Accountant - Financial Consulta

Earnings and Hours	Qty	Rate	Current	YTD Amount
Salary	160:00		3,750.00	3,750.00

Withholdings	Current	YTD Amount
CPP - Employee	-171.19	-171.19
EI - Employee	-61.13	-61.13
Federal Income Tax	-549.41	-549.41
	-781.73	-781.73
Net Pay	**2,968.27**	**2,968.27**

Sick Hours and Vacation Pay	Earned	YTD Used	Available
Vacation ($)	225.00		429.55

KPMG LLP
Chartered Accountants
Bay Adelaide Centre
333 Bay Street, Suite 4600
Toronto, ON M5H 2S5
Canada

Telephone (416) 777-8500
Fax (416) 777-8818
Internet www.kpmg.ca

PRIVATE & CONFIDENTIAL

August 17, 2012

Amer Al-Shaar
3078 Turbine Crescent
Mississauga, ON L5M 6W9

Dear Amer,

As your work term has come to an end, we would like to thank you very much for your time and efforts. We have been very pleased with your performance! We are confident that you have found your perfect fit with KPMG LLP ("KPMG" or "the Firm") and look forward to you continuing your career with us!

Amer, please find below a brief summary of your offer of employment as follows:

Position – Staff Accountant
Practice – National Audit
Start Date – Fall 2013
Office – GTA

An exact starting date will be agreed upon at a later date.

We ask that you review the offer details below carefully, and indicate your acceptance by selecting the appropriate checkbox on the "Offer of Employment Response Form," by the expiry date noted.

A FIRM THAT FITS WITH YOUR NEEDS: TOTAL COMPENSATION PACKAGE

Base Salary

Your compensation will include a base salary of $45,000 per annum. Salaries are paid semi-monthly and deposited to a bank account of your choice.

KPMG LLP is a Canadian limited liability partnership and a member firm of the KPMG network of independent member firms affiliated with KPMG International Cooperative. ("KPMG International"), a Swiss entity.
KPMG Canada provides services to KPMG LLP.

Salaries are reviewed annually each October 1, with increases determined and awarded on the basis of merit, progress, and firm results. Accordingly, your first full salary review will be October 1, 2014.

As part of the Firm's efforts to reduce use of paper and to increase security and privacy of our employees' personal information, your pay statement is available on a secure basis through an epost account, and can be printed at the workplace if you wish. When you accept this offer of employment you are agreeing to set up an epost account to access your electronic pay statement. You will receive additional instructions on the process during your orientation.

Overtime

KPMG is committed to providing fair and equitable rewards for its employees. Rewards and pay differ by market and role within KPMG. KPMG provides overtime pay in accordance with legislative requirements and business practice. You will be covered by the National Overtime Policy – Ontario Client Service. Please reference the KPMG Human Resources Web site under "Policies" for further information once you commence employment with the Firm. The Overtime Policy defines eligibility, the hours of work, appropriate overtime pay rate or alternative forms of compensation, and processes.

The Ontario provincially-regulated threshold for overtime is 44 hours per week. At KPMG offices in Ontario, hours worked less than 44 hours per week will not generate overtime pay. Eligibility is defined by role and/or professional designation.

Variable Pay Plan

KPMG has a variable pay plan designed to recognize and reward employees for their contributions to KPMG's success by sharing a portion of the profit with those who contributed to its creation. Awards are determined based on the level of profit achieved, job level, and performance rating.

Non-management employees are eligible for an award based on KPMG's profit, while management employees are eligible for an award based on their business unit's profit. In addition, management employees are eligible to receive additional awards for outstanding contributions to the business strategy.

Employees are eligible participants, provided they meet all of the following criteria:

- Are permanent employees of KPMG or long-term Global Opportunities secondees into KPMG;
- Have three or more months of continuous service in the applicable fiscal year (October 1 to September 30);
- Have a performance rating of Strong Performer (SP), Strong Performer Plus (SP+), or Exceptional Performer (EP);
- Are actively employed with KPMG on September 30; and,
- Are not excluded from plan participation due to being eligible for another variable pay plan.

The my$hare plan reinforces our reward philosophy of pay for performance while supporting KPMG's business strategy.

Pension and/or Savings Plan

KPMG encourages its employees to contribute to the KPMG Pension and/or Savings Plan. Your contribution opportunity as a new employee is based on your years of service with KPMG. Contribution levels and service requirements are outlined in our Retirement Benefit Handbook.

Benefits

KPMG offers a comprehensive flexible benefits program designed to give you choices. It puts you in charge of deciding how to spend the money KPMG gives you towards your benefits. Each year, during our Annual Benefits Review period (late fall), KPMG will provide you with a pool of pre-tax flex dollars to buy benefits – basic flex dollars (currently $1490), pay-based flex dollars (currently 0.52% of your base pay), and wellness flex dollars. Enrolment outside of the Annual Benefits Review period will entitle you to a pool of flex dollars that exclusively includes basic flex dollars and pay-based flex dollars.

KPMG provides Long-Term Disability (LTD) default coverage that is paid for with flex dollars; however, you have the option to select a LTD benefit that best suits your needs. You will also receive mandatory life insurance coverage of 1x your base pay with the option to increase your coverage based on your individual requirements. Life insurance is paid for by the employee with payroll deductions. Apart from the mandatory life insurance and default LTD, all other benefits have optional enrolment.

All benefits such as medical, dental, life insurance, and accident insurance become effective the first day of the month after receiving your on-line benefit enrolment through ME@KPMG, with the exception of the default LTD coverage and the mandatory life insurance of 1x your base pay, which are effective upon your start date.

Should the cost of your selected benefits exceed the total flex dollars provided to you, the difference is paid for by the employee through payroll deductions.

The Firm will also provide an Employee Assistance Program, offering confidential, off-site emergency counselling to employees and their immediate families.

People Programs

KPMG offers a series of valuable lifestyle programs designed to support KPMG in being an Employer of Choice and also contribute to KPMG being a great place to work. As a member of KPMG, you will be entitled, but not limited to, the following programs:

- *Personal Care* provides up to 50 hours annually of paid time off for personal, family or community commitments;
- *Fitness* reimburses 75% of the annual cost of activities, equipment and memberships that support health and fitness up to a maximum of 1.25% of your pay. All amounts reimbursed through the fitness program are considered to be a taxable benefit on which taxes will be deducted at source;
- *SHINE* serves to appreciate, celebrate and recognize people who go above and beyond in demonstrating skills and behaviours that support the firm's strategy;
- *Learning For All* offers various levels of support for continuing part-time education;
- *Backup Care* helps find and schedule centre-based or in-home care for anyone who counts on you as their primary caregiver – children through the elderly. Financial support for up to 3 centre visits and 5 hours of in-home care is provided;
- *Concierge* assists with errands and personal tasks, allowing you to dedicate more time to the things that matter most in your life;
- *Workperks* provides you and your family access to discounts on many brand name retail products and services, as well as some of those smaller shops around your home and office that you like to visit.

KPMG

Vacation

You will be entitled to 15 days of vacation annually, accrued at 1.25 days per month. Vacation may only be taken when accrued. Should you leave the Firm with less than one year of service, vacation pay will be calculated in accordance with Provincial Employment Standards.

Each office follows Provincial legislation for statutory holidays as a minimum standard. The actual number of statutory holidays will be communicated upon commencement with the Firm.

Employees are required to use their annual vacation allowance in the year in which it is earned, once the vacation allowance has accrued. In the event you are unable to use your annual allowance, no more than one year's accrued vacation allowance may be carried forward and any excess unused vacation will be forfeited as of that date. Please reference the KPMG Human Resources Web site for further information once you commence employment with the Firm.

Performance Management

Dialogue is KPMG's global process for goal setting and performance management. It aligns the goals of every individual with the overall objectives and strategies of the business, enabling us to maximize our potential as individuals and as a Firm. *Dialogue* is built around a common set of global skills and behaviours and is based on our global values. Performance reviews are conducted on a semi-annual basis.

Travel

KPMG's wide variety of clients gives our people opportunities to gain experience outside of their home office. As such, this position does require frequent travel to client sites, and you may be required to undertake assignments in locations within your city, province, Canada, North America and elsewhere. You agree to travel in the performance of your duties to such locations and at such times as KPMG requires. The Firm's Travel Reimbursement Policy provides a framework for supporting our people's business travel and the Firm will work with you to accommodate your needs and preferences with those of the Firm. A copy of the policy will be made available to you upon joining the Firm.

KPMG

A FIRM THAT FITS YOUR INTERESTS: YOUR CAREER WITH KPMG

As a member firm of KPMG International, the Firm provides a full range of services. We are able to offer professional staff a wide variety of experiences and opportunities in Audit, Tax and Advisory. In addition, as a member of KPMG International, there are select opportunities for both short- and long-term transfers with member firms worldwide that you may apply to once you have completed your CA. We encourage you to visit our website www.kpmg.ca/careers/campus for more in-depth information on each of these opportunities.

A FIRM THAT FITS YOUR CAREER GOALS: CA EDUCATION PROGRAM

When you join KPMG, you are joining a firm that has one of the best Uniform Evaluation ("UFE") Training Programs in Canada. We provide the best support available to help our writers develop the skills required at each stage of the process, along with the support and encouragement they need to achieve success.

CHARTERED ACCOUNTANT EXAM PREPARATION

For the UFE preparation, the Firm will:

- prepay for all Provincial Institute student registration and annual fees, summer school and all examination fees for the first attempt;
- provide a set amount of paid and unpaid time off for examinations and study purposes;
- provide KPMG's UFE preparatory program;
- provide incentive bonuses for high performance on the CKE, School of Accountancy, passing the UFE and placing on the UFE Honours List; and
- match any amount awarded to the individual on the UFE Honours List, by the CICA or the Institute of Chartered Accountants of Ontario.

As part of the CA preparation program, information will be provided to KPMG by your local Provincial Institute regarding your progress and success on relevant exams, courses and modules during this process. In order to appropriately administer the UFE preparatory program nationally and locally, and to provide business metrics to evaluate the effectiveness of the Firm's UFE programs, you authorize the collection and use by KPMG of this information.

Upon written acceptance of this offer, we will provide notification of your acceptance to the Institute of Chartered Accountants of Ontario. This information will be shared with a variety of CA Training Offices (mid and large-sized accounting firms and Corporations) within Ontario, and will be used to track all acceptances and to provide business metrics to the Institute regarding these placements.

Previously Completed CA Practical Experience

In the event you have obtained any form of CA Practical Experience at another eligible employer or training body prior to starting your employment with KPMG, please bring with you a copy of the following documentation on your first day of work:

1. Your latest completed *Record of Qualifying Experience* form ("RQE" form);
2. All completed *CA Experience Certification* request forms that you have submitted to your applicable Provincial Institute of Chartered Accountants or regional CA Training Body. These reports are signed by previous employers and provide KPMG with a record of all previously completed chargeable hour and time requirements that contribute towards your pursuit of obtaining a CA designation.

You will be instructed to provide copies of all forms to your Performance Manager through KPMG's *Dialogue* Reporting system during your Onboarding and Goal-Setting process.

Professional Fees

The Firm will reimburse professional annual dues if they pertain to your current role at KPMG. However, it is advised that you seek the necessary approval before submitting professional annual dues for reimbursement.

COMPLIANCE WITH FIRM POLICIES

Please note that Members of the Firm are required to comply with the KPMG Code of Conduct and policies with respect to The Statement of Policy on Confidentiality, Independence, Information Security, Software Use, Use of E-mail and Intellectual Capital, and Knowledge Management. It is a condition of your employment that you review the KPMG Risk Management Manual, the KPMG Code of Conduct, and sign the Declaration of Compliance form. The activities related to risk management will be provided to you as part of our Onboarding process upon your commencement with the Firm.

KPMG

Under the terms of our registration agreements with the Canadian Public Accountability Board ("CPAB") and the United States Public Company Accounting Oversight Board ("PCAOB"), we are required to make cooperating with both these regulatory bodies a condition of employment. Therefore, upon acceptance of employment with the Firm, you must agree to sign the CPAB and PCAOB Consent and Agreement.

ENTITLEMENT TO WORK IN CANADA

Our offer of employment is conditional upon:

1. Being legally authorized to be employed by KPMG in Canada at the outset of your employment and throughout the duration of your employment with the Firm. It is your responsibility to obtain the necessary Work Permits, including any extensions, which may be required throughout the period of your employment; and, to ensure your Performance Manager is informed 6-months prior to the expiration date of all work permits;

2. Providing to KPMG proof of your entitlement to work in Canada for KPMG at least six weeks before your start date; and

3. Providing KPMG with a copy of any documentation issued by Citizenship and Immigration Canada evidencing your continued authorization to be employed by KPMG, within 48 hours of the issuance of such documentation.

It is understood and agreed that all costs and expenses that you incur in obtaining authorization to work in Canada for KPMG, such as a work permit, will be paid by you. KPMG may, in its sole discretion, revoke this offer of employment or terminate your employment for cause if you fail to satisfy your obligations under 1 – 3 above.

If you are a Canadian citizen or permanent resident of Canada, our offer of employment is conditional upon your providing evidence of this status six weeks prior to your start date (unless previously provided). Satisfactory proof may include a copy of any of the following:

- Citizenship card
- Canadian passport data page
- Canadian birth certificate
- Permanent resident card

KPMG

OTHER MATTERS

Experience has shown that in order to render the most effective service to the Firm and its clients, KPMG staff members must give their exclusive attention to the work of the Firm and its clients. KPMG members are not permitted to undertake any other employment of any kind.

While employed by KPMG and any time thereafter you agree to keep confidential the business or affairs of the Firm and its clients and not to do any act which is reasonably likely to be detrimental to the Firm or its clients. You agree to disclose to the Firm all trade secrets, discoveries, inventions, novel ideas, works of original authorship, improvements, techniques, concepts and other similar intangible property made or improved or derived by you during the course of your employment (collectively referred to as "Intellectual Property"). All Intellectual Property rights arising from work performed by you during the course of your employment with KPMG will become the property of the Firm or its clients, as determined by the Firm.

It is Firm policy that you acknowledge and agree that your sole recourse will be to KPMG LLP and not to the personal assets of KPMG's partners.

This offer of employment is conditional upon your acceptance of our offer, and will expire on August 31, 2012.

This offer is conditional upon the successful completion of the specific pre-requisite courses and the other entry requirements stipulated by the applicable Provincial Institute and by your university. Should you fail to provide proof of successful course completion or any additional entry requirements required by the applicable provincial institute, KPMG may, at its sole discretion, revoke this offer of employment or waive this condition.

You represent that you do not have, and this offer is conditional on your not having, any criminal convictions under Federal legislation for which you have not received a pardon. If we become aware of you having such a conviction we reserve the right to withdraw this offer without further obligation to you or, if your employment has already commenced, to terminate your employment for cause and without notice or payment in lieu. Prior to accepting this offer and commencing employment, you agree that you will disclose to us any criminal convictions for which you have received a pardon. We will then discuss the matter with you to determine whether it will adversely affect your ability to perform your job duties honestly and in our clients' best interests.

KPMG

Electronic Offer of Employment Response Form

You agree that, if KPMG's offer of employment is accepted by means of an electronic transmission over KPMG's Applicant Tracking System, by selecting the appropriate checkbox on the "Offer of Employment Response Form," it shall be deemed your signature and that you are accepting KPMG's offer of employment on the terms and conditions outlined above.

If you require further clarification of the above, or have any other questions, please contact Stephen Novalski at (416) 777 - 8608 or by email at stephennovalski@kpmg.ca. In the meantime, we would like to congratulate you on your decision to join KPMG and extend our best wishes for continued success in your studies.

We are looking forward to having you as a member of our team. I believe you will make an excellent contribution to KPMG.

Yours very truly,

KPMG LLP

KPMG LLP

Naveen Kalia
Partner
(416) 777 - 8340

AMER AL-SHAAR

Employee # 41146
8102 0016 2810 0010 41146

Department #
Employer # 010105

Period End 2017/05/15
Pay 09

Payday 2017/05/15
Sequence 68153046

STATEMENT OF EARNINGS / BULLETIN DE PAIE

TYPE	HOURS HEURES	RATE TAUX	AMOUNT MONTANT	Y.T.D. A JOUR
NORMAL PAY	.00		2,916.67	26,250.03
RECOG TO CASH	.00		.00	500.00
TOTAL EARNING	.00		2,916.67	26,750.03

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
CPP/QPP	137.16	1,259.19			
EI	47.54	436.01			
FED TAX	556.67	5,158.28			
KPMG PENSION	87.50	787.50			
KPMG BENEFITS	16.72	150.48			
TOT.DEDUCTION	845.59	7,791.46			

SUMMARY / SOMMAIRE	GROSS PAY PAIE BRUTE	DEDUCTIONS RETENUES	NET PAY PAIE NETTE
Current / Courant	2,916.67	845.59	2,071.08
Year-to-date / Cumul annuel	26,750.03	7,791.46	18,958.57

NET PAY ALLOCATION / DETAILS DE LA PAIE NETTE

2,071.08 DEPOSIT 0004 18702 XXXXXXXX538

Employer # 010105 KPMG LLP 393 UNIVERSITY AVENUE SUITE 1100 TORONTO, ONTARIO M5G 2N9

CERIDIAN

PSV #2501 #9

Tencent -

EQUIFAX

Equifax Credit Report and Score ™ as of 05/21/2017

Name: Mhd amer Al Al shaar

Confirmation Number: 3750261186

Credit Score Summary

769 | **Excellent**

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 excellent. Based on this score, you should be able to qualify for some of the lowest interest rates available and a wide variety of competitive credit offers should be available to you.

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 number of months open for revolving trades.
- Average age of national card trades.
- Utilization for revolving trades.

Your Loan Risk Rating

769 | **Excellent**

Your credit score of 769 is better than 49% 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 very low risk. You may qualify for a variety of loan and credit offers at some of the lowest interest rates available. If you're in the market for credit, this is what you might expect:

- You may be able to obtain high credit limits on your credit card.
- Many lenders may offer you their most attractive interest rates and offers.
- Many lenders may offer you special incentives and rewards that are geared to their most valuable customers.

Delinquency Rates*

55%

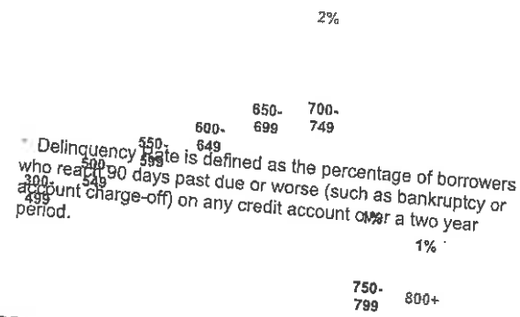
33%

21%

11%

5%

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



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

CREDIT REPORT

Personal Information

Personal Data

Name: MHD AMER AL AL SHAAR

SIN:

Date of Birth: 1990-04-XX

Other Names:

Also Known as: AMER AL SHAAR XX

Current Address

Address: 3078 TURBINE CRES
MISSISSAUGA, ON

Date Reported: 2008-09

Current Employment

Employer:

Occupation: STUDENT

Previous Employment

Employer: CARDILLAC FAIRVIEW

Occupation:

Employer: NOT APPLICABLE

Occupation:

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

CAPITAL ONE BANK

Phone Number: (800)728-3277

Account Number: XXX...178

High Credit/Credit Limit: $9,500.00

Payment Amount: $27.00

Association to Account:	Individual		
Type of Account:	Revolving	Balance:	$2,758.00
Date Opened:	2013-09	Past Due:	$0.00
Status:	Paid as agreed and up to date	Date of Last Activity:	2017-05
Months Reviewed:	44	Date Reported:	2017-05
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		

BANK OF MONTREAL M C

Phone Number:	(800)263-2263		
Account Number:	XXX...362	High Credit/Credit Limit:	$4,100.00
Association to Account:	Individual	Payment Amount:	Not Available
Type of Account:	Revolving	Balance:	$0.00
Date Opened:	2009-12	Past Due:	$0.00
Status:	Paid as agreed and up to date	Date of Last Activity:	2013-09
Months Reviewed:	66	Date Reported:	2016-11
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

CAPITAL ONE HBC

Phone Number:	(866)640-7858		
Account Number:	XXX...034	High Credit/Credit Limit:	$2,500.00
Association to Account:	Individual	Payment Amount:	Not Available
Type of Account:	Revolving	Balance:	$0.00
Date Opened:	2012-06	Past Due:	$0.00
Status:	Paid as agreed and up to date	Date of Last Activity:	2012-08
Months Reviewed:	46	Date Reported:	2016-04
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed Monthly payments		

CDA STUDENT LOANS PR

Phone Number:	(888)815-4514		
Account Number:	XXX...135	High Credit/Credit Limit:	$25,692.00
Association to Account:	Individual	Payment Amount:	Not Available
Type of Account:	Installment	Balance:	$0.00
Date Opened:	2009-09	Past Due:	$0.00
Status:	Too new to rate or opened but not used	Date of Last Activity:	2013-10
Months Reviewed:	40	Date Reported:	2014-10
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		

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2014-02
Industry Class:		Creditor's Name and Amount:	694018863 TD AUTO FINANCE (CANADA) INC $42465
Maturity Date:			
Comments:	Security Deposit Unknown		

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.

2015-03-16	MORTGAGE INTELLIGENC (905)283-3600

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

2017-05-21	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-05-10	CAPITAL ONE (800)481-3239
2017-03-09	TDCT (866)222-3456
2016-08-09	BANK OF MONTREAL (877)304-4121
2015-03-18	GENWORTH FIN MRTG (905)287-5322

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.

CIBC

CIBC Pre-Approved Mortgage Certificate

PSV 4250
#10

Number: 20161031

Issue Date: October 31, 2016
Effective From: October 31, 2016

Expiry Date: January 29, 2017

(Note: If your certificate has expired, please contact your CIBC representative)

TO CERTIFY THAT

Chun Kit Mak

is eligible for a mortgage loan amount of	$288,292.17
with a downpayment of	$60,000.00
to purchase a house in a price range of	$348,292.17

and has/have selected the following mortgage loan type and term:

Mortgage Loan Type	2 Year Fixed Closed
Mortgage Loan Term	2 Years
Posted Interest Rate	2.09%
Monthly Payment (Principal & Interest Payments Only)	$1,255.53
Amortization	25

This certificate only applies to the purchase of a residential owner-occupied property meeting our lending guidelines and is subject to the following conditions being met at the time of the actual mortgage loan application: satisfactory property appraisal, satisfactory credit review by CIBC Mortgages & Lending and Genworth Financial Mortgage Insurance Company Canada/Canada Mortgage and Housing Corporation approval (if applicable).
Note: This certificate does not apply to refinances and equity takeouts

Customer Signature(s): _____

RATE INFORMATION

- *For fixed-rate mortgage loans, your quoted rate is guaranteed not to increase provided the mortgage loan amount is fully advanced on or before the Expiry Date of this Certificate. Your interest rate will be determined on the date funds are advanced and you will receive the lower of the interest rate indicated on this Certificate and the interest rate posted for the selected mortgage loan type and term on the date funds are advanced. Interest is calculated semi-annually, not in advance.*

- *For variable-rate mortgage loans, interest rates are based upon CIBC Prime Rate which fluctuates from time to time and, therefore, there are no rate guarantees for variable rate mortgage loans. The interest rates indicated on this Certificate simply represent the rates based upon CIBC Prime Rate in effect as at the date of the Certificate and are subject to change. Interest for variable rate mortgages is calculated daily using a simple interest formula (which is the same as calculated yearly), not in advance.*

CIBC

How much can I afford ?

Date	October 31, 2016	
Mortgage Pre Approval Certificate #	20161031	
Client	Chun Kit Mak	
Gross Annual Household Income	$65,000.00	
Monthly Property Taxes	$300.00	
Monthly Heating Costs	$150.00	
Monthly Condo Fees (if applicable):	$100.00	
Monthly Loan/Credit Card Payments:	$0.00	
Mortgage Product	2 Year Fixed Closed	
Mortgage Rate	2.09%	*Please use the greater of Mortgage Qualifying Rate or Posted Rate*
Mortgage Amortization Period (years)	25	
Amount of Downpayment	$60,000.00	
Principal & Interest Payment	$1,255.53	
Mortgage Pre-Approved Amount	$288,292.17	
CMHC Premiums (if applicable)	$5,189.26	*Based on LTV of* 82.77%

NEXT >

DO NOT PRINT OR DISTRIBUTE

PRV 12501 #7

KINGSWAY
REAL ESTATE BROKERAGE

151 CITY CENTRE DRIVE STE 300
MISSISSAUGA ONTARIO
L5B 1M7
905-268-1000 FAX 905-277-0020

June 16, 2017

Property: **4011 BRICKSTONE MEWS 2501 MISSISSAUGA**
Lessor: **CHUN KIT MAK**
Lessee: **MHD AMER ALI-SHAAR, AREEN AL ALAMI**
Closed: **June 15, 2017**
File#: **171508**

Dear Sir/Mame,

To commissions for our services, in accordance with the relevant Agreement to Lease:

Total Commission:	1,650.00
Harmonized Sales Tax #861092161Rt	214.50
Deduct: Deposit held in trust:	3,300.00
Excess Deposit Due to Lessor:	**1,435.50**

We would like to thank you for listing your property for lease with our company. It was our pleasure to lease it on your behalf.

We look forward to being of continuing service to you, so please feel free to contact us or your agent at anytime.

Yours truly,

Deal Administrator

Hydro Account
1976 431076

Allstate
You're in good hands.

To: Whom It May Concern

Date: June 15, 2017

As per your request, this is to confirm that the insured(s) listed herein has(ve) insured the property noted below with Allstate Insurance Company of Canada. Policy details are as follows:

Named Insured(s): Mhd- Amer Al-Shaar & Areen Al alami

Legal address: 2501-4011 BRICKSTONE MUSE, MISSISSAUGA ON, L5B-0J7

Policy number: 151427450

A.L.E: $4,500.00
Contents: $21,000.00
Liability: $1,000,000

Effective date & time: June 15, 2017 2:00 PM
Expiry: June 16, 2018

Loss Payee:
N/A

This binder is confirmation of an insurance contract, subject to the policy terms, conditions and limitations and the Standard Mortgage Clause. This binder is automatically cancelled when replaced by the policy, and is only valid for one 30 day term.

Jordana Harper
Agent, Customer Contact Centre
Allstate Insurance Company of Canada
27 Allstate Parkway, Suite 100 Markham ON, L3R 5P8
Tel: 905-477-6900 ext 6226
Fax: 905-415-4831

Allstate

2014 Best Employers in Canada

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KINGSWAY
REAL ESTATE BROKERAGE

151 City Centre Drive # 300
Mississauga Ont. L5B-1M7
Phone: 905-268-1000
Fax: 905-277-0020

ACKNOWLEDGEMENT OF POSSESSION OF PROPERTY

Property Address: 4011 Brickstone Mews. Apt 2501

I/We, MHD. Amer Al-Shaar & Areen Al Akmi (tenants/ lessee) acknowledge that we have taken possession of the property mentioned above as of Jun 15, 2017 (date) and the keys/fobs we received is detailed as follows:

Number of Keys: 2 Suite keys, 2 Mail Box key, 1 Common Area, 1 Locker

Fobs/Access Card: ☑ Yes: 1 Fob, 1 Garage Transmitter ☐ No ☐ Not Applicable

Other:

Tenant/ Lessee signature — Date (mm/dd/yyyy): Jun 15, 2017

Tenant/ Lessee signature — Date (mm/dd/yyyy): Jun 15, 2017

Sales Representative is: GARY LY

Vehicle Licence Plate: BWBP 114

amer.alshaar@gmail.com 2014 Nissan Sentra (Red)