

# Worksheet Leasing

Suite: 802 Tower: PSV Date: 8/19/17 Completed by: AR

Please mark if completed:

- 1 ● Copy of 'Lease Prior to Closing' Amendment ✓
- 2 ● Copy of Lease Agreement
- 3 ● Certified Deposit Cheque for Top up Deposit to 20% payable to Aird and Berlis LLP in Trust \$71,988
- 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).
- 5 ● Agreement must be in good standing. Funds in Trust: \$ 71,988.
- 6 ● Copy of Tenant's ID ✓
- 7 ● Copy of Tenant's First and Last Month Rent ✓
- 8 ● Copy of Tenant's employment letter or paystub Madison ✓ Amber ✓
- 9 ● Copy of Credit Check Madison Peacock - Excellent, Amber McMillan - NM
- 10 ● Copy of the Purchasers Mortgage approval ✓
- 11 ● The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

AHMAD WASEEM, 416-903-4344

Fax . 905-273-777

## PSV - TOWER ONE

## AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

Suite 802 Tower ONE Unit 2 Level 8 (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 sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 1st day of August 2017.

Witness:

Purchaser: AHMAD WASEEM

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 8th day of August 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer  
I have the authority to bind the Corporation

PSV '802 #2

**Agreement to Lease Residential**

This Agreement is made this 10 day of May, 2017.

**TENANT (Lessee),** Madison Adams Peacock and Amber McMillan  
(If it be the names of all tenants)

**LANDLORD (Lessor),** Waseem Ahmed  
(If it be the name of all lessors)

**ADDRESS OF LANDLORD**  
(Legal address for the purpose of servicing 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 proper tenant notice, if any, the Landlord hereby offers to lease, premises known as #802-4011 Brickstone Mews Mississauga L5B 0J7

2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing May 15th, 2017

3. **RENT:** The Tenant will pay to the Landlord monthly and every month during the said term of the lease the sum of Two Thousand Canadian Dollars (CAD\$ 2,000.00), payable in advance on the first day of each and every month during the currency of the said term. First and last month's rent to be paid to the Landlord upon completion or start of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance by negotiable cheque payable to Depositor in the amount of Four Thousand Canadian Dollars (CAD\$ 4,000.00) as a deposit to be held in trust as security for the faithful performance by the tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the first and last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

For the purposes of this Agreement "Upon Acceptance" shall mean that the tenant is required to deliver the deposit to the Deposit Holder within 24 hours of the acceptance of this Agreement. The parties to this Agreement hereby acknowledge that, unless otherwise provided for in this Agreement, the Deposit Holder shall place the deposit in trust in the Deposit Holder's non-interest bearing Real Estate Trust Account and no interest shall be accrued or paid on the deposit.

5. **USE:** The Tenant and Landlord agree that unless otherwise agreed to between them, only the Tenant named above and any person named in a Rental Application submitted prior to this Agreement will occupy the premises.

Premises to be used only for residential living

6. **SERVICES AND COSTS:** The cost of the following services, applicable to the premises shall be paid by the Tenant

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

The Landlord will pay the property taxes, but if the tenant is assessed as a Separate School Supporter, tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School tax over the Public School tax, if any, for a full calendar year, and sum to be estimated on the tax return 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 Termination.

INITIALS OF TENANT(S): MAFAM

INITIALS OF LANDLORD(S): Waseem Ahmed

**7. PARKING:** Underground Parking Spot is included with the rent free of charge

8. ADDITIONAL TERMS:

**All Appliances, Window Blinds, Locker, Water Included.**

9. **SCHEDULES:** The schedule, attachment(s) and/or other document(s) attached to this Agreement to lease and consist of Schedule(s) A

10. IRREVOCABILITY: This offer shall be irrevocable by Tenant                      at 6 pm a.m.p.m. on the 11 day of May, 2017.

of the said 17th day of May, 1917, and all moneys paid thereon shall be returned to the lender without interest or discount, in

**1.1. NOTICES:** the Landlord hereby, and the Tenant Brokerage is agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. When 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 needs or provided to Tenant shall be in writing. In addition to any personal notice and/or notice in any published notice, this offer may include offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto by means of "Electronic" 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 sender of the notice provided shall be deemed to be original.

## Index

Email Address: mehrdadht@gmail.com

1481-90

† *Journal of Management Education*, 1998, 22(1), 10-19.

Email Address: [elenaberezkina@chestnutpark.com](mailto:elenaberezkina@chestnutpark.com)

**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 Tenant Board and how to file a complaint or make a request by the landlord and tenant for not available at [www.tb.gov.on.ca](http://www.tb.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 pay out thereof, at the Tenant's sole cost and expense, the first property damage and public liability insurance covering the property so that when the tenancy is ended the landlord is completely protected. The Tenant agrees to provide the landlord, upon demand at any time, proof that such 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 Beneficiary shall be deemed to be domiciled in the United States at the time of surviving into the Age of Contingency, becomes during the term of the insurance a non-resident of the United States, or is subject under the Income Tax Act of 1948, or the (EAT) as amended being time to time, and in such event the Beneficiary and Beneficiary's estate shall comply with the tax withholdings as shown on the Form 114.

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 financing of the improvement 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 instrument referred to in this Agreement (including any schedule attached hereto) and any provision of the standard pre-set portion of the Uniform Payment of Claims Act as amended from time to time, the latter shall control.

**18. FAMILY LAW ACT:** landlord warrants that special covenant is not necessary to fulfill their obligations under the provisions of the Family Law Act, R.S.O. 1990 unless the spouse of the tenant has executed the consensual holding-over provision.

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(5): **MAF am**

INITIALS OF LANDLORD(S):

**R**esearch conducted by the U.S. Environmental Protection Agency (EPA) and the U.S. Geological Survey (USGS) has shown that the use of leaded gasoline is a major source of lead in the environment. The EPA has estimated that the use of leaded gasoline accounts for about 80 percent of the lead in the environment. The USGS has estimated that the use of leaded gasoline accounts for about 90 percent of the lead in the environment. The EPA and USGS have both concluded that the use of leaded gasoline is a major source of lead in the environment.

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

SIGNED, SEALED AND DELIVERED in the presence of

and WITNESSES whose names have been set out in my hand and seal

*Amir Eghbari*  
*Amir Eghbari*

Madison Adams Peacock  
Amber McMillan  
(Broker and Associate Representative)

DATE April 28, 2017

DATE April 28, 2017

(Witness)

(Witness)

DATE

With the funds of the purchase price and agreed to the commission together with applicable GST (and any other tax or fee hereafter applicable) may be deducted from the deposit and for the agent 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)

(Witness)

DATE

(Witness)

(Witness)

DATE

**SPOUSAL CONSENT:** the undersigned consent of the undersigned hereby constitutes the declaration evidenced herein pursuant to the provisions of the Family Law Act, R.S.O. 1990, and hereby agrees to execute all necessary documents to give full force and effect to the sale evidenced herein.

(Witness)

(Witness)

DATE

**CONFIRMATION OF ACCEPTANCE:** hereby acknowledging receipt of the entire purchase price and the Agreement of Purchase and Sale, and further, that the same have been accepted by the Vendor.

Full acceptance by all parties of

a.m./p.m.

Day of

2017

(Signature of Broker/Agent)

### INFORMATION ON BROKERAGE(S)

Brokerage Modern Solutions Realty

Tel: (905) 897-5008

Mehrdad Hosseini

Broker/Agent

Broker/Agent

CHESTNUT PARK REAL ESTATE LIMITED

TEL: (416) 925-9191

ELENA BEREZKINA

Broker/Agent

### ACKNOWLEDGEMENT

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

(Witness)

DATE

DATE

(Witness)

DATE

DATE

Address for Service

Tel: No.

Landlord's Lawyer

Address

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

**TENANT (Lessee),** Madison Adams Peacock and Amber McMillan and

**LANDLORD (Lessor),** Vascent Ahmed

for the lease of #802-4011 Brickstone Mews Mississauga

LSB 017 dated the 10 day of May 2017

This Offer to Lease is conditional upon the Landlord satisfying the Tenant concerning the personal and/or credit worthiness of the Tenant. The Tenant hereby consents to having the Landlord conduct or cause to be conducted a personal and/or credit investigation in respect to the Tenant. Unless the Landlord gives notice in writing delivered to the Tenant personally or in accordance with any other provisions for the delivery of notice in this Agreement to Lease or any Schedule thereto not later than 10 p.m. on May 10, 2017, that this condition is fulfilled, this Offer shall be null and void and the deposit shall be returned to the Tenant in full without deduction. This condition is included for the benefit of the Landlord and may be waived at the Landlord's sole option by notice in writing to the Tenant as aforesaid within the time period stated herein.

Landlord represents and warrants that 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.

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.

This document is subject to any conditions set out in the Agreement to Lease.

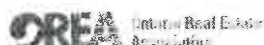
INITIALS OF TENANT(S):

MAP  
an

INITIALS OF LANDLORD(S):

**R** - This document is subject to any conditions set out in the Agreement to Lease.

**R** - This document is subject to any conditions set out in the Agreement to Lease.



# Schedule C Agreement to Lease - Residential



Form 401

This Schedule C must be completed and signed by all parties to the Agreement to Lease.

TENANT (lessor) Madison Adams Peacock and Amber McMillanLANDLORD (lessee) Waseem Ahmed#802-4011 BRICKSTONE MEWSMississauga

LSB 017

10

May

17

The Buyer agrees to provide the Listing Broker with the deposit required herein in the form of either a CERTIFIED CHEQUE OR BANK DRAFT payable to Modern Solution Realty Inc., in Trust within 24 hours of the time registered in the Confirmation of Execution in the Agreement of Purchase and Sale. Said funds to be delivered to 1100 Central Parkway W., suite 16, Mississauga, Ontario during regular business hours.

The Seller and Buyer hereby acknowledge that the new regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act require the Seller and Buyer to present to their respective real estate salesperson, no later than upon acceptance of this Agreement of Purchase and Sale, original valid government issued photo identification, or such other means as approved under the regulations, including name, address, date of birth, occupation and employment.

The parties acknowledge that the information provided by any real estate salesperson shall not be construed as expert legal, tax or environmental advice and that all parties to this agreement may wish to seek independent expert advice.

For the purpose of this agreement, the terms "banking days" or "business days" shall mean any days, other than Saturday, Sunday, or Statutory holiday in the province of Ontario.

The Buyer and Seller hereby acknowledge and agree in accordance with Section 27 of the Real Estate & Business Brokers Act 2002 that Modern Solution Realty Inc. (hereinafter referred to as "Brokerage") will place the deposit from this agreement into the Brokerage's statutory Real Estate Trust Account at BMO Bank of Montreal and the said account is non interest bearing and no interest shall be earned, received, or paid on the deposit

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

INITIALS OF TENANT(S)

MAP  
am

INITIALS OF LANDLORD(S)

WA



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

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

PSV #802

4

10358 (1215)

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

# The Toronto-Dominion Bank

81689299

3120 ARGENTIA ROAD  
MISSISSAUGA, ON L5N 0B1

DATE 2017-08-08  
YYYYMMDD

Transit-Serial No. 1594-81689299

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

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

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

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

Re PSV #802 (Leasing Amendment)

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

Authorized Officer

Number

Countersigned

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

⑈81689299⑈ ⑆09612⑈004⑆

⑈⑈808⑈

Received by RJ  
8 Aug 17



PSV #802 8 Aug 17

ON  
Driver's Licence  
Permis de conduire  
CANADA

1 NAME / NOM  
MCNILLAN,  
AMBER,RAE  
2 ADDRESS / ADRESSE  
759 WILLOW AVE  
INNISFIL, ON, L9S 2G1  
3 DRIVER  
NUMBER /  
NUMERO  
M1672 - 03779 - 56102  
4 EXPIRATION  
DATE / DATE  
2016/05/12  
5 SEX / SEXE  
F  
6 HEIGHT / HAUT  
170 CM  
7 CLASS /  
CATEG  
G2  
8 SPECIAL  
PERMISSIONS /  
PERMISSIONS  
SPECIALES  
CND

1 SIGNATURE / SIGNATURE  
Amber McNeill  
2 EXPIRATION  
DATE / DATE  
1985/11/02

1 PHOTO

2 SECURITY  
FEATURES /  
CARACTERISTIQUES  
DE SECURITE

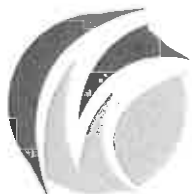
ON  
Driver's Licence  
Permis de conduire  
CANADA

1 NAME / NOM  
ADAMG-PEACOCK,  
NADISON,BAILY  
2 ADDRESS / ADRESSE  
1379 KILLARNEY BEACH RD BX445  
LEFROY, ON, L0L 1W0  
3 DRIVER  
NUMBER /  
NUMERO  
A1796 - 50619 - 66207  
4 EXPIRATION  
DATE / DATE  
2016/07/22  
5 SEX / SEXE  
F  
6 HEIGHT / HAUT  
161 CM  
7 CLASS /  
CATEG  
G2  
8 SPECIAL  
PERMISSIONS /  
PERMISSIONS  
SPECIALES  
CND

1 SIGNATURE / SIGNATURE  
2 EXPIRATION  
DATE / DATE  
1985/11/02

1 PHOTO

2 SECURITY  
FEATURES /  
CARACTERISTIQUES  
DE SECURITE



PSV #802

7

Office: 905-897-5000  
1100 Central Parkway W., Suite# 16  
Mississauga, ON. L5C 4E5

**ModernSolution**  
Realty Inc. Brokerage

May 16, 2017

Waseem Ahmed

**Re: Agreement to Lease**  
4011 Brickstone Mews 802 Mississauga

Deposit held in Trust	4,000.00
Total Commission	2,000.00
Harmonized Sales Tax #826832982	260.00
Balance due to Landlord	1,740.00
Balance Due on Closing	0.00

Closing Scheduled for May 15, 2017.

Our reference number is 170071.

If there is a discrepancy with this invoice, please call  
Rabia Azim  
Office Admin  
Modern Solution Realty Inc.

**Total2PercentCommission.com**



Modern Realty Inc. Brokerage

MODERN SOLUTION REALTY INC.  
REAL ESTATE TRUST ACCOUNT  
1100 CENTRAL PARKWAY WEST, SUITE 16  
MISSISSAUGA, ON L5C 4E5

BANK OF MONTREAL  
SQUARE ONE SHOPPING CENTRE  
100 CITY CENTRE DRIVE  
MISSISSAUGA, ON L5B 2C9

CHEQUE 2159

DATE May 16, 2017

PAY

One Thousand Seven Hundred Forty and 00/100 Dollars

\$ \*\*\*\*\*1,740.00

TO THE ORDER OF

Waseem Ahmed

170071-A 4011 Brickstone Mews 802

MODERN SOLUTION REALTY INC.  
REAL ESTATE TRUST ACCOUNT

PER

⑈002159⑈ ⑈0494200⑈

⑈996⑈266⑈

MODERN SOLUTION REALTY INC.  
REAL ESTATE TRUST ACCOUNT

CHEQUE

2159

Paid To: Waseem Ahmed

CHQ.#:2159

Date: May 16, 2017

Trade: 170071-A 4011 Brickstone Mews 802

Notes: Refund of Balance of Deposit

Amount: \$1,740.00

Seller: Waseem Ahmed  
Buyer: Madison Adams Peacock



Private & Confidential

December 5, 2016

Madison Adams-Peacock  
1379 Killarney Beach Road  
Lefroy, Ontario  
L0L 1W0

Dear Madison,

We are very pleased to offer you regular full-time employment as a FTTH Implementation Manager, CP2 with Bell located at 5115 Creebank, effective June 5, 2017, reporting to Aaron Beharrell.

Working for Bell means joining a dynamic company that's determined to be recognized by customers as Canada's leading Communications Company. We're cultivating a high-performance culture where employees are passionate about what they do, are creative, highly motivated and drive outstanding results. We're looking for you to help us transform business initiatives into strategic, competitive advantages. We expect all our employees to conduct themselves with integrity, honesty and loyalty.

Please take the time to read through the attached Terms of Employment and acknowledge your acceptance by signing and returning same to Valérie Primé - [valerie.primé@bell.ca](mailto:valerie.primé@bell.ca). This job offer is valid until no later than the end of business day December 7, 2016. If we have not heard from you by then, the present offer will be deemed null and void.

We look forward to your positive response to our offer to join our team.

Aaron Beharrell - Senior Manager, Network Provisioning  
Bell Canada

# Appendix A

PS V #802

8

Assignment Number: BCEJP00013058

Assignment Start Date: April 24, 2017 unless otherwise advised by Hays

Assignment Start Time: 8:30 am unless otherwise advised by Hays

Expected Assignment Completion Date: April 20, 2018

Straight-time Pay Rate: \$33.86/Hr

Client Name: Bell Canada

Client Work Site Location: 5115 Creekbank Rd., Mississauga, ON

Client Contact Information: Jeannette Riens, jeannette.riens@bell.ca

Hours of work: 8:30 a.m. to 5 p.m. unless otherwise advised by Hays

Job Title: Drafter

Job Description: Design and create engineering specifications/plans/drawings and determine the appropriate equipment/installation needs.

HAYS SPECIALIST RECRUITMENT (CANADA) INC

By \_\_\_\_\_

Name: Kay Chan

Title:

I have authority to bind the corporation:

4/24/2017

Date

Amber McMillan

Designated by

Amber McMillan

Signature of Hays



Print This Page

Close Window

Equifax Credit Report and Score™ as of 04/24/2017

Name: Madison Adams peacock ✓

Confirmation Number: 3984931182

Credit Score Summary

Where You Stand

799 | Excellent

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	560 - 659	660 - 724	725 - 759	760 +
	Poor	Fair	Good	Very Good	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.

- Number of telco inquiries in the last 12 months.
- Number of revolving trades with high utilization in last 12 months.
- Total number of telco inquiries.

Your Loan Risk Rating

799 | Excellent

Your credit score of 799 is better than 69% of Canadian consumers.  
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

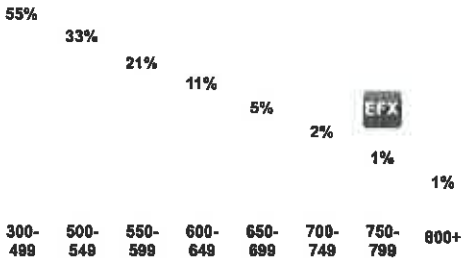
The Bottom Line :

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.

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: MADISON ADAMS PEACOCK  
SIN:  
Date of Birth: 1995-12-XX

Current Address

Address: BOX 445 PO  
LEFROY, ON  
Date Reported: 2013-07

Current Employment

Employer:  
Occupation: STUDENT

Previous Employment

Employer:  
Occupation: STUDENT  
Employer:  
Occupation: STUDENT

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.

TDCT TR 2236			
Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$35,000.00
Account Number:	XXX...196	Payment Amount:	\$122.00
Association to Account:		Balance:	\$34,353.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2013-12	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	39		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Has a co-signer Student loan		

## 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.

2016-09-03	BELL CANADA (800)730-7121
2014-09-11	TDCT (866)222-3456

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.

2017-04-24	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-04-24	EQUIFAX PERSONAL SOL (800)871-3250
2017-03-22	DUCA FINANCIAL (416)223-8502
2017-03-09	TDCT (866)222-3456
2016-12-07	AUTH GARDA (514)281-2811
2016-04-12	AUTH GARDA (514)281-2811
2015-05-04	AUTH GARDA (514)281-2811
2014-04-28	AUTH GARDA (514)281-2811

## 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.

**Your TD Home Equity FlexLine Statement**  
**Statement Period: June 1, 2017 to June 30, 2017**

PSV #1802

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43060



MR AHMAD WASEEM  
MRS NOREEN WASEEM  
3387 CRIMSON KING CIR  
MISSISSAUGA ON L5N 8N1

**Borrowers:**  
**AHMAD WASEEM**  
**NOREEN WASEEM**

If you have any questions about your statement, please contact us at 1-866-222-3456

**Account Summary for the Statement Period**

**Account Number: 1594-4020372**

**Current Plan Limit: \$400,000.00**

**Credit Limit: \$400,000.00**

**Available Credit as at June 30, 2017**  
**\$349,604.77**

**Total Opening Principal Balance\***  
**\$56,732.94**

**Total Payments/Credits\***  
**\$15,409.28**

**Total New Advances, Interest & Non-Interest Charges\***  
**\$9,071.57**

**Total Closing Principal Balance\***  
**\$50,395.23**

\* Includes Revolving Portion and any Term Portion



**REVOLVING PORTION**

**PAYMENT DETAILS**

Payment Due Date	Pre-Authorized Debit Date	Overdue Amount (\$)	Minimum Payment <sup>1</sup> (\$)
Jul 21/17	Jul 01/17	0.00	114.82

<sup>1</sup>Your minimum payment as shown above is the greater of (a) your regular minimum payment plus any Overdue Amount or (b) the Overlimit Amount.

Your **Revolving Portion Variable Annual Interest Rate** as of the end of the Statement Period is 3.000%.

**ACTIVITY**

Date	Activity Description	Amount (\$)
Jun 01	OPENING BALANCE	56,732.94
Jun 01	HB011 TFR-TO 6272851	2,000.00
Jun 01	PYT FRM: 15946478802	-234.18
Jun 02	GC 0159-DEPOSIT	-1,325.00
Jun 02	GC 0159-DEPOSIT	-1,500.00
Jun 02	GC 0159-DEPOSIT	-200.10
Jun 02	GC 0159-DEPOSIT	-10,000.00
Jun 16	JR065 TFR-FR 6272851	-2,150.00
Jun 21	HW295 TFR-TO 732X01J	5,000.00
Jun 30	SCOTIA VISA Z5Y4L2	1,956.75
Jun 30	INTEREST	114.82
Jun 30	CLOSING BALANCE	50,395.23

JTA1452317-0049650-43060-0002-0001-00



Account Number: 1594-4020372

INTEREST FOR THE STATEMENT PERIOD

Period Covering	Interest Rate (%)	Interest Amount (\$)
Jun 01 - Jun 30	3.000	114.82
Total Interest		114.82

