


Worksheet

Leasing

Suite: 1608 Tower: PSV Date: _____ Completed by: _____

Amr Elmazariky

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 20% payable to Aird and Berlis LLP in Trust
- ✓ ● 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). \$1,695 Draft # 5580 36166
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 56,639.
- ✓ ● Copy of Tenant's ID
- ✓ ● Copy of Tenant's First and Last Month Rent (E-transfer)
- ✓ ● Copy of Tenant's employment letter or paystub
- ✓ ● Copy of Credit Check
- ✓ ●  Copy of the Purchasers Mortgage approval
- ✓ ● The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
AMR MOHAMED ALY ELMAZARIKY (the "Purchaser")

Suite **1608** Tower **ONE** Unit **8** Level **15** (the "Unit")

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

Insert:

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

- (a) the Purchaser pays to the Aird and Berlis, 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 3 day of August 2017.



Witness:



Purchaser: **AMR MOHAMED ALY ELMAZARIKY**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 3rd day of August 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: 

Authorized Signing Officer
I have the authority to bind the Corporation

Agreement to Lease
Residential

This Agreement to Lease dated this 2 day of May, 2017

TENANT (Lessee), Mariam Naz
(Full legal names of all Tenants)

LANDLORD (Lessor), Amr Elmazariky
(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:
1608 - 4011 Brickstone mews, Mississauga, ON

2. **TERM OF LEASE:** The lease shall be for a term of One Year commencing May 15, 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 _____
One Thousand Five Hundred Twenty-Five Canadian Dollars (CDN\$ 1,525.00),
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 _____ "Deposit Holder"

in the amount of Three Thousand Fifty

Canadian Dollars (CDN\$ 3,050.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all

terms, covenants and conditions of the Agreement and to be applied by the Landlord against the First and Last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

Premises to be used only for: _____

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

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

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

INITIALS OF TENANT(S): MN

INITIALS OF LANDLORD(S): AE

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7. **PARKING:** One parking spot included in the rent - P4 - 61

8. **ADDITIONAL TERMS:** One locker room included in the rent - W #14

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant
(Landlord/Tenant) until 8 p.m. on the 3
day of May, 2017 after which time if not accepted, this Agreement shall be null and
void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

11. **NOTICES:** The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices. Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.

FAX No.: (For delivery of Documents to Landlord) FAX No.: (For delivery of Documents to Tenant)
Email Address: mazariky@gmail.com Email Address: m.naz88@hotmail.com
(For delivery of Documents to Landlord) (For delivery of Documents to Tenant)

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

MN

INITIALS OF LANDLORD(S):

AE

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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:

(Witness)

(Witness)

(Witness)

IN WITNESS whereof I have hereunto set my hand and seal:

(Tenant or Authorized Representative)

(Tenant or Authorized Representative)

(Guarantor)

(Seal)

(Seal)

(Seal)

DATE 05.03.2017

DATE

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:

(Witness)

(Witness)

IN WITNESS whereof I have hereunto set my hand and seal:

(Landlord or Authorized Representative)

(Landlord or Authorized Representative)

(Seal)

(Seal)

DATE May 3, 2017

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 7 a.m. on this 3 day of May, 2017.

(Signature of Landlord)

INFORMATION ON BROKERAGE(S)

Listing Brokerage

Tel. No.

(Salesperson / Broker Name)

Co-op/Tenant Brokerage

Tel. No.

(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)

(Landlord)

Address for Service

Tel. No.

Landlord's Lawyer

Address

Email

Tel. No.

FAX No.

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

(Tenant)

(Tenant)

Address for Service

Tel. No.

Tenant's Lawyer

Address

Email

Tel. No.

FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Co-operating Brokerage shown on the foregoing Agreement to Lease:

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

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

Acknowledged by:

(Authorized to bind the Listing Brokerage)

(Authorized to bind the Co-operating Brokerage)



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Schedule A
Agreement to Lease - Residential

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

TENANT (Lessee), Mariam Naz....., and

LANDLORD (Lessor), Amr Elmazariky.....

for the lease of 1608 - 4011 Brickstone mews, Mississauga, ON.....

..... dated the 2..... day of May....., 2017.....

Tenant and Landlord agree that an accepted Agreement to Lease shall form a completed lease and no other lease will be signed between the Parties.

The following appliances belonging to the Landlord are to remain on the premises for the tenant use: Fridge, Stove, Built-in Dishwasher, Toaster, Washer and Dryer.

Landlord agrees to provide the tenant with a set of keys, inclusive of unit Key, fob, locker and mailbox keys. Tenant agrees to pay for any replacement for any lost keys or the access card (fob) at the same amount of charge as the management.

Tenant and his guests shall comply with all the Bylaws of the Condominium Corporation.

Tenant agrees not to make any decorating changes to the premises without the express written consent of the Landlord or his authorized agent.

Landlord agrees to have the premises cleaned prior to the commencement of the lease at the Landlord's cost, and Tenant shall have the premises cleaned at end of lease term at Tenant's cost.

Landlord shall permit Tenant to sublet during the lease term, subject to approval of the Landlord.

Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property.

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 as above, or any changes that are mutually agreed upon. Otherwise, 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.

Tenant agrees to pay the Landlord a service charge of \$25 for each and every cheque which the Tenant's bank or depository refuses to honour.

Tenant also agrees to pay the full cost of those repairs of damage caused by the Tenant's negligence or willful damage.

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

INITIALS OF TENANT(S):

MN

INITIALS OF LANDLORD(S):

AE

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NEGOTIABLE AT CURRENT BUYING RATE FOR DEMAND EXCHANGE ON CANADA
NEGOCIABLE AU COURS ACHETEUR EN VIGUEUR SUR EFFETS À VUE PAYABLES AU CANADA
INTERNATIONAL MONEY ORDER / MANDAT INTERNATIONAL
03022 - MISSISSAUGA CITY CENTRE
MISSISSAUGA, ON

5580 3616 6 27-43248

2017-08-03

AMR ELMAZARIKY

LEASING FEE #1608 PSV1

NAME OF REMITTER / DONNEUR D'ORDRE

TRANSIT NO.
N° D'IDENTIFICATION

BRANCH
CENTRE BANCAIRE

DATE Y/A M/M D/J

PAY TO THE
ORDER OF
PAYEZ À
L'ORDRE DE

AMACON CITY CENTRE SEVEN NEW*****
DEVELOPMENT PARTNERSHIP*****

*****1,695.00

THE SUM OF
LA SOMME DE

*****ONE THOUSAND SIX HUNDRED NINETY FIVE

CANADIAN DOLLARS CAD
DOLLARS CANADIENS

NOT OVER / NE DOIT PAS EXCÉDER \$5,000

FOR CANADIAN IMPERIAL BANK OF COMMERCE
POUR LA BANQUE CANADIENNE IMPÉRIALE DE COMMERCE

NOT OVER FIVE THOUSAND DOLLARS / NE DOIT PAS EXCÉDER CINQ MILLE DOLLARS

2404532
710 BIL-2015/01

TO
TIRÉ:

CANADIAN IMPERIAL BANK OF COMMERCE
TORONTO
CANADA

CHIEF EXECUTIVE OFFICER / CHEF DE LA DIRECTION

PSV #1608 Leasing Fee

⑈558036166⑈ ⑆09502⑈010⑆ 03022⑈2743248⑈



Driver's Licence
Permis de conduire

ON
CANADA



1,2 NAME / NOM

NAZ,
MARIAM

3 6262 MCCracken DR
MISSISSAUGA, ON, L5V 1X9

4d NUMBER /
NUMERO

N0976 - 51908 - 85505

4b ISS / DEL

2015/03/09

5 DO / REF

DE2244500

15 SEX / SEXE

F

6 CLASS /
CATEG

G

12 REST /
COND

X

4c EXP / EXP 2020/05/05

16 HGT / HAUT 160 cm

Mariam Naz
2 DOB / DDM 1988/05/05



PSV #1608 Lease Payment

May 4, 2017	Internet Banking E-TRANSFER 000000225840 Marian Naz	\$3,000.00
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PSV #1608 Lease Payment

May 15, 2017	Internet Banking E-TRANSFER 000000226364 Marian Naz	\$50.00
--------------	--	---------



Mariam Naz

6262 McCracken Dr.

Mississauga, Ontario

L5v 1X9

Subject: Letter of Employment Verification for Mariam Naz

To whom it may concern,

Mariam Naz has been a valued employee as an Office administrator at Smile Solutions since September, 2010.

Mariam's annual salary is approximately \$37,000.

She works on a full-time basis.

Please contact me at 905-949-6688 if I can be of any additional service.

Sincerely,

A handwritten signature in black ink, appearing to read 'Shane Black', with a long horizontal stroke extending to the right.

Shane Black

Gordon S. Eckler, D.D.S., M.S.

Mark B. Eckler, D.D.S., Dip.Ortho, M.S.D

Shane M. Black, D.D.S., Dip.Ortho, F.R.C.D.(C.)

Drs. Eckler & Black Dentistry Professional Corporation

55 CITY CENTRE DRIVE SUITE 505 MISSISSAUGA ON L5B 1M3 (905) 949-6688
150 GREAT LAKES DRIVE UNIT 135 BRAMPTON ON L6R 2K7 (905) 789-8888
www.smilenow.com



Print This Page

Create Worksheet

Equifax Credit Report and Score™ as of 03/30/2017

Name: Mariam Naz

Confirmation Number: 3652551254

Credit Score Summary

725 | Very Good

Where You Stand

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



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 inquiries in previous 12 months.
- Number of trades 1 payment past due in previous 12 months.
- Worst rating ever on national credit cards trades.

Your Loan Risk Rating

725 | Very Good

Your credit score of 725 is better than 30% of Canadian consumers.
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

The Bottom Line :

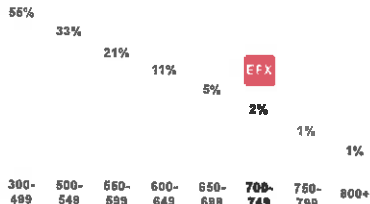
4/8/2017

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

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

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: MARIAM NAZ
SIN: 546XXX851
Date of Birth: 1988-05-XX

Current Address

Address: 6262 MCCracken DR
MISSISSAUGA, ON
Date Reported: 2009-01 2006-12

Previous Address

Address: 564 SAINT CLARENS
TORONTO, ON
Date Reported: 2009-01 2006-12

Current Employment

Employer: SMILE SOLUTIONS
Occupation: HOSI

Previous Employment

Employer: AVONDALE DENTAL OFFICE
Occupation:
Employer: NOT WORKING
Occupation:

Special Services

SPS-SpecialServices/CodeDescription: Consumer interview

4/8/2017

Date Reported: 2017-01

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

TD CREDIT CARDS			
Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$4,000.00
Account Number:	XXX...428	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$164.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-02	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	13		
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	High Credit/Credit Limit:	\$7,100.00
Account Number:	XXX...002	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$10.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-10	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	72		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2017-02)		
Comments:	Monthly payments Amount in h/c column is credit limit		

ROYAL BANK VISA			
Phone Number:	Not Available	High Credit/Credit Limit:	\$5,000.00

4/8/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

Account Number: XXX...813

Association to Account: Individual

Type of Account: Revolving

Date Opened: 2014-07

Status: Paid as agreed and up to date

Months Reviewed: 32

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

Payment Amount: Not Available

Balance: \$0.00

Past Due: \$0.00

Date of Last Activity:

Date Reported: 2017-03

BELL MOBILITY

Phone Number: (800)361-2613

Account Number: XXX...327

Association to Account: Individual

Type of Account: Open

Date Opened: 2016-01

Status: One payment past due

Months Reviewed: 15

Payment History: 02 payments 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History: One payment past due (2016-12)

Comments: Monthly payments

High Credit/Credit Limit: \$655.00

Payment Amount: Not Available

Balance: \$655.00

Past Due: \$444.00

Date of Last Activity: 2017-02

Date Reported: 2017-03

WALMART CDA BANK MC

Phone Number: (888)331-6133

Account Number: XXX...702

Association to Account: Individual

Type of Account: Revolving

Date Opened: 2013-10

Status: Paid as agreed and up to date

Months Reviewed: 40

Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Monthly payments
Amount in h/c column is credit limit

High Credit/Credit Limit: \$3,500.00

Payment Amount: Not Available

Balance: \$0.00

Past Due: \$0.00

Date of Last Activity: 2015-11

Date Reported: 2017-03

CDA STUDENT LOANS PR

Phone Number: (888)815-4514

Account Number: XXX...413

Association to Account: Individual

Type of Account: Installment

Date Opened: 2008-09

High Credit/Credit Limit: \$10,499.00

Payment Amount: \$90.00

Balance: \$7,401.00

Past Due: \$0.00

Date of Last Activity: 2017-02

4/8/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	70		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2011-06)		
Comments:	Student loan Monthly payments		
TDCT TR0093			
Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...285	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2012-05	Date of Last Activity:	
Status:	Too new to rate or opened but not used	Date Reported:	2017-02
Months Reviewed:	57		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Personal line of credit Monthly payments		
TDCT			
Phone Number:	(800)832-3321	High Credit/Credit Limit:	\$25,147.00
Account Number:	XXX...301	Payment Amount:	\$486.00
Association to Account:	Individual	Balance:	\$24,072.00
Type of Account:	Installment	Past Due:	Not Available
Date Opened:	2016-11	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	04		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		
VISA DESJARDINS			
Phone Number:	(514)397-4789	High Credit/Credit Limit:	\$29,066.00
Account Number:	XXX...501	Payment Amount:	\$467.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2013-09	Date of Last Activity:	2016-10
Status:	Paid as agreed and up to date	Date Reported:	2016-11
Months Reviewed:	39		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

4/8/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

Prior Paying History:
Comments: Account paid
Monthly payments

BELL MOBILITY

Phone Number:	(800)361-2613	High Credit/Credit Limit:	\$174.00
Account Number:	XXX...814	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2015-12	Date of Last Activity:	2016-02
Status:	Bad debt, collection account or unable to locate	Date Reported:	2016-05
Months Reviewed:			
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	Two payments past due (2016-04) One payment past due (2016-03)		
Comments:	Closed at consumer request Account paid		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...018	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2013-03	Date of Last Activity:	2016-02
Status:	Paid as agreed and up to date	Date Reported:	2016-03
Months Reviewed:	37		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2016-02)		
Comments:	Closed at consumer request Account paid		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$2,000.00
Account Number:	XXX...294	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2011-07	Date of Last Activity:	2015-05
Status:	Paid as agreed and up to date	Date Reported:	2015-06
Months Reviewed:	48		
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		

4/8/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

PRESIDENTS CHOICE MC

Phone Number: (866)246-7262

Account Number: XXX...157

Association to Account: Individual

Type of Account: Revolving

Date Opened: 2012-10

Status: Paid as agreed and up to date

Months Reviewed: 14

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

High Credit/Credit Limit:

Payment Amount: Not Available

Balance: \$0.00

Past Due: Not Available

Date of Last Activity: 2012-12

Date Reported: 2014-11

PRESIDENTS CHOICE MC

Phone Number: (866)246-7262

Account Number: XXX...677

Association to Account: Individual

Type of Account: Revolving

Date Opened: 2009-12

Status: Paid as agreed and up to date

Months Reviewed: 43

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

High Credit/Credit Limit: \$2,000.00

Payment Amount: Not Available

Balance: \$0.00

Past Due: Not Available

Date of Last Activity: 2013-04

Date Reported: 2014-10

ROGERS COMMUNICATION

Phone Number: (877)764-3772

Account Number: XXX...901

Association to Account: Individual

Type of Account: Open

Date Opened: 2009-12

Status: Paid as agreed and up to date

Months Reviewed: 07

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

High Credit/Credit Limit:

Payment Amount: Not Available

Balance: \$0.00

Past Due: \$0.00

Date of Last Activity: 2011-09

Date Reported: 2011-10

FIDO

Phone Number: (888)288-2106

Account Number: XXX...977

Association to Account: Individual

High Credit/Credit Limit:

Payment Amount: Not Available

Balance: \$0.00

4/8/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2011-06	Date of Last Activity:	2013-04
Status:	Paid as agreed and up to date	Date Reported:	2013-05
Months Reviewed:	23		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2016-11
Industry Class:		Creditor's Name and Amount:	722923515 TD AUTO FINANCE (CANADA) INC \$25147

Maturity Date:

Comments:	Security Deposit Unknown
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Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2013-09
Industry Class:		Creditor's Name and Amount:	690582609 FEDERATION DES CAISSES DESJARDINS DU

4/8/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

\$29066

Maturity Date:
Comments: Security Discharged

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.

2016-12-27	CIBC (855)809-8280
2016-11-22	VISA DESJARDINS (514)397-4789
2016-11-17	TD AUTO FINANCE CAN (800)832-3321
2016-09-14	VISA DESJARDINS (514)397-4789
2015-12-29	BELL MOBILITY (800)509-9904
2015-12-28	BELL MOBILITY (800)509-9904
2015-12-22	FREEDOM MOBILE INC. (877)946-3184
2014-06-11	VERICO CLEARVIEW (905)919-9644
2014-06-03	CREDIT CONNECT (905)836-1143

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.

2017-03-30	EQUIFAX PERSONAL SOL (800)871-3250
2017-03-10	EQUIFAX PERSONAL SOL (800)871-3250
2017-03-09	TDCT (866)222-3456
2017-02-14	BANK OF MONTREAL (877)304-4121
2017-01-11	EQUIFAX PERSONAL SOL (800)871-3250
2016-12-15	EQUIFAX PERSONAL SOL (800)871-3250
2016-11-24	EQUIFAX PERSONAL SOL (800)871-3250
2016-10-24	FED DES CAISSES DESJ (866)222-3732
2016-10-13	AUTH ECONSUMER REQUE (Phone Number Not Available)
2016-10-13	EQUIFAX PERSONAL SOL (800)871-3250
2015-12-22	FREEDOM MOBILE INC. (416)570-0108
2015-05-26	AUTH ECONSUMER REQUE (Phone Number Not Available)
2015-05-26	EQUIFAX PERSONAL SOL (800)871-3250
2014-04-09	INTLUSA 401IG03841 STATE FARM

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.



2400 FAIRVIEW ST
BURLINGTON ON L7R 2E4

AMR ELMAZARIKY
1626 HERITAGE WAY
OAKVILLE ON L6M 2Z4

August 17, 2017

Thank you for choosing CIBC for your borrowing needs. Our goal is to help you achieve what matters to you financially, and we appreciate the opportunity to meet your needs.

Based on the information you provided in your recent application, we are pleased to approve you for a CIBC Personal Line of Credit (PLC) and CIBC Mortgage Loan under the CIBC Home Power Plan® for a total CIBC Home Power Plan limit of \$224,320.00 secured by:

REAL ESTATE:
1608-4011 BRICKSTONE MEWS MISSISSAUGA, ON L5B0J7

The key terms and conditions of the approval are outlined below. Other important terms and conditions applicable to your CIBC Home Power Plan are found in the CIBC Home Power Plan Agreement, CIBC Line of Credit Statement of Disclosure and Mortgage Disclosure Statement. This will be provided to you prior to the release of funds.

Line Of Credit Application Number:	1741144808
Credit Limit:	\$1.00
Interest Rate:	CIBC Prime Rate plus 0.500% per year
CIBC Prime Rate:	2.950% per year
Current Total Interest Rate:	3.450% per year
Minimum Payments:	Interest owing on your last Statement Date
Offer Expiry Date:	April 2, 2018

The interest rate quoted above is based on CIBC Prime Rate in effect on the date of this letter and is subject to change.

Mortgage Loan Application Number:	9673038328
Product Name:	Fixed Rate, Closed
Total Mortgage Loan Amount:	\$224,319.00
Interest Rate:	2.840% * per year
Principal and Interest Payment:	\$1,043.25 Monthly
Term:	12 months
Amortization:	300 months
Closing Date:	April 2, 2018
Offer Expiry Date:	April 2, 2018

**Note: The interest rate(s) quoted on this letter includes any adjustments and full details will be provided in the CIBC Home Power Plan Agreement and the Mortgage Disclosure Statement.*

For fixed rate mortgage loans the interest rate quoted on this letter is guaranteed not to increase provided the mortgage loan amount is fully advanced within 120 days of the date of your application.

Before funds are disbursed, the following conditions must be met:

- The survey and title to the property must be satisfactory to us and our solicitor.
- The sale must close in accordance with the terms set out in your purchase and sale agreement.

- The information provided in support of your application must be accurate, and there must be no change to the information or to your financial situation since the application was submitted.
- All documents we require must be completed to our satisfaction.

This letter replaces all previous versions.


We appreciate your business and look forward to continuing to meet your financial needs. This application represents one component of your overall financial plan, and we would be pleased to help you achieve your broader financial goals by working with you to build your savings, plan for the future, and get more out of your everyday banking.

Please contact your Advisor if you require any additional information about this application or your broader financial needs.

Sincerely,



CIBC Representative

 Registered trademark of CIBC.