# Worksheet

# Leasing

	Suite	e: 2402 Tower: PSV Date: Jun. 12/17 Completed by:
		Lina Abzakh
	Pleas	se mark if completed:
<b>√</b>	•	Copy of 'Lease Prior to Closing' Amendment
<b>✓</b>	<b>®</b>	Copy of Lease Agreement
V	0	Certified Deposit Cheque for Top up Deposit to 20% payable to Blaney McMurtry LLP in Trust
J	•	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).
<b>V</b>	0	Agreement must be in good standing. Funds in Trust: \$ 53, 417.
<b>V</b>	<b>/</b>	Copy of Tenant's ID
V	/•	Copy of Tenant's First and Last Month Rent
V	<b>/</b> •	Copy of Tenant's employment letter or paystub
J	<b>'</b> •	Copy of Credit Check
/	0	Copy of the Purchasers Mortgage approval
V	6	The elevator will not be allowed to be booked until all of the Above items have been completed and submitted
	Adn	ninistration Notes:
	_	

#### **PSV - TOWER ONE**

#### **AMENDMENT TO AGREEMENT OF PURCHASE AND SALE**

#### **LEASE PRIOR TO CLOSING**

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

LINA M. N. ABZAKH (the "Purchaser")

Suite 2402 Tower ONE Unit 2 Level 23 (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 Five Hundred Dollars (\$500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreem	eent		
DATED at <b>Mississauga, Ontario</b> this day of	June.	2017.	
Witness:	Purchaser: LII	Ab ZaKh	
THE UNDERSIGNED hereby accepts this offer.  DATED at this	s day of	The	2017.
	AMACON DEVELO	OPMENT (CITY CENTRE) CO	RP.
	PER:Authorized	Signing Officer authority to bind the Corporation	



## OREA Ontario Real Estate Agreement to Lease Residential



Form 400 for use in the Province of Ontario

AND ADDR	reement to Lease dated this 6  NT (Lessee), Haifa Ali  LORD (Lesser), Lina Abzakh  ESS OF LANDLORD  mant hereby offers to lease from the La  REWISES: Having inspected the pres	(Legal a	(Full legal name (Full legal nam	s of all Tenants)		**********************
ADDR	LORD (Lessor), Lina Abzakh  ESS OF LANDLORD  mant hereby offers to lease from the La	(Legal ca	(Full legal nam	e of Landlord)		
ADDR	LORD (Lessor), Lina Abzakh  ESS OF LANDLORD  mant hereby offers to lease from the La	(Legal ca	(Full legal nam	e of Landlord)	**********	
ADDR The Ter	east hereby offers to lease from the La	(Legal co				
The Ter	ant hereby offers to lease from the La		1 [ f			
1. P	•	متسمس مخة اسماليس				
	<b>REMISES:</b> Having inspected the pre-	•		·		•
		-	•			
	#2402 -4011 BRICKSTONE					
2. T	ERM OF LEASE: The lease shall be t	for a term of .2. X	ears	comme	ncing June 10, 2017	! 
3. R	LENT: The Tenant will pay to the said	Landlord monthly	and every mon	th during the said term of the le	ase the sum of	P*************************************
	Two Thousand				dian Dollars (CDN\$.2.C	00.00
	ayable in advance on the first day of opon completion or date of occupancy	feach and every	month during th			
4. [	DEPOSIT AND PREPAID RENT: The	e Tenant delivers	upon accept	ance lerewith/Upon acceptance/as other	papasorpapasorpapasospasorara	
	by negotiable cheque payable to.WE			•		·
i	n the amount of Four Thousand	**************	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	**************************************	*************************	*****************************
(	Canadian Dollars (CDN\$.4,000.00		as a deposit to	be held in trust as security fo	r the faithful performan	ce by the Tenant of a
1	terms, covenants and conditions of the month's rent. If the Agreement is not c	Agreement and i	to be applied b	y the Landlord against the Firs	st	
	For the purposes of this Agreement, " hours of the acceptance of this Agree the Deposit Holder shall place the dep received or paid on the deposit.	ment. The parties	to this Agreeme	ent hereby acknowledge that, u	nless otherwise provide	o for in this Agreeme
	<b>USE:</b> The Tenant and Landlord agre Application completed prior to this A	greement will occ	upy the premise	95.	ed above and any per	son named in a Ren
	Premises to be used only for: Family	y Residential	*********	``	************************	h+>+++++
6.	SERVICES AND COSTS: The cost of			le to the premises shall be paid	l as follows:	
	Gas	idlord te Z	NANT	Cable TV	LANDLORD	TENANT
	Oil	X		Caple 17 Condominium/Cooperative fee	es <b>X</b>	
	Electricity Hot water heater rental Water and Sewerage Charges	X X		Garbage Removal Other: Other:		·
	The Landlord will pay the property to to cover the excess of the Separate S the current year, and to be payable shall become due and be payable of	in equal monthly	ant is assessed e Public School installments in	as a Separate School Supporter	r, Tenant will pay to the i	بالخاب المقسمة
	IN	ITIALS OF TENA	INT(S):	HTC IN	IITIALS OF LANDLOR	INISH FE
-					HOTOMAL TAMBÉON	Man S

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7.	PARKING: 1 Underground Parking
8.	ADDITIONAL TERMS: 1 Locker
	78
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 until 11:59 p.m. on the 7
	day of June 20.17 after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.
11.	NOTICES: The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices. Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.
	FAX No.: FAX No.: (For delivery of Documents to Landlord) (For delivery of Documents to Tenant)
	Email Address: Omar.s@rokslogistics.com Email Address: abdulkarcem.tattan@gmail.com  [For delivery of Documents to Tengah]  [For delivery of Documents to Tengah]
12.	<b>EXECUTION OF LEASE:</b> Lease shall be drawn by the Landlard on the Landlard'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 Landlard shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlard and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlard 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.	. <b>USE AND DISTRIBUTION OF PERSONAL INFORMATION:</b> 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
	INITIALS OF TENANT(S): HI INITIALS OF LANDLORD(S): 05
R	The trademarks REALTORS, REALTORS and the REALTORS lago are controlled by The Canadian Real Felato

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Form 400 Revised 2017 Page 2 of 4 WEBForms® Dec/2016

rremises and to abide by the terms and conditions he	rein contained.			
SIGNED, SEALED AND DELIVERED in the presence of:	IN WITHESS	harací lihave hereunto set my		
(Wilness)	(Tenant or Author	La. Ali ized Representative) 804 10849A9ASS	DATE	1790044444
(Witness)		rized Representative)	DATE	*******
(Witness)	(Guarantor)	************************************	DATE	*********
We/I the Landlard hereby accept the above offer, and ag applicable) may be deducted from the deposit and further	ree that the comm	ission together with applicable remaining balance of commissi	HST (and any other tax as may here on forthwith.	after be
SIGNED, SEALED AND DELIVERED in the presence of:	IN WITNESS	whereof I have hereunto set my	hand and seal:	
[Witness]	(Landlord or Au)	nonized Representative)	DATE	17
(Witness)	(Landlord or Aut	horized Representative)	DATE ,	
<b>SPOUSAL CONSENT:</b> The undersigned spouse of the Landi Act, R.S.O.1990, and hereby agrees to execute all necessar	lord hereby consen y or incidental doc	ts to the disposition evidenced he uments to give full force and effec	rein pursuant to the provisions of the Far t to the sale evidenced herein.	nily Law
(Witness)	(Spouse)	6Y2-1A-01-0-1-0-1-0-1-0-1-0-1-0-1-0-1-0-1-0	195 DATE(Seal)	********
CONFIRMATION: OF ACCEPTANCE: Notwithstanding anything				itten was
finally acceptance by all parties at a.m./p.mhis	day of	Jan. 20.1.	(Signature of Landlord or Ter	L
OMAR KANAAN SHAATH  Co-op/Tenant Brokerage CLOUD REALTY  ABDULKAREEM TATTAN		Broker Name)  Broker Name)	el.No. (905) 997-6000	
	ACKNOW	EDGEMENT		]
I acknowledge receipt of my signed copy of this accepted Lease and I authorize the Brokerage to forward a copy to [Landlord]	my lowyer.  I. Jan. 6.1.7	Lease and authorize the Bro	igned copy of this accepted Agreeme terage to forward a copy to my lawys 6/6/2	er.
(landlord) Address for Service		(Tenant)	DATE	
Tel.No.		i	Tel.No.	
Landlord's Lawyer		1	***************************************	
Address		Address	#8494-00806441-CN074104304305544	********
	······································	i .	FAX Ne	
FOR OFFICE USE ONLY		RUST AGREEMENT	FAX No.	
To: Co-operating Brokerage shown on the foregoing Agreemen in consideration for the Co-operating Brokerage procuring the fe with the Transaction as contemplated in the MLS Rules and Rec Commission Trust Agreement as defined in the MLS Rules and s DATED as of the date and fine of the acceptance of the foregoing	t to Lease: pregoing Agreement gulations of my Real hall be subject to an	to Lease, I hereby declare that all mo Estate Board shall be receivable and d governed by the MIS Pulse pactoric	a neid in trust. This agreement shall constituting to Commission Trust.	ction Ute a
(Authorized to bind the sisting Brokerage).	************	(Authorized to	bind the Cooperating Brokerage	

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# Schedule A Agreement to Lease - Residential



Form 400 for use in the Province of Ontario

TENANT (L	lessee),	Haifa Ali	nd
		Lina Ahzakh	

tandlord (Lessor), Lina Abzakh
for the lease of #2402 -4011 BRICKSTONE MEWS
Mississauga

L5B 0J7 dated the 6 day of June , 20 17

The Tenant submits with this offer, the first and last month's rent and will provide on or before occupancy, 22 post dated cheques for the balance of the lease.

The 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 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. The Tenant agrees to
maintain the said appliances in a state of ordinary cleanliness, save for normal wear and tear.

The Tenant agrees to report promptly any required repairs or breakdown of appliances, plumbing electrical etc. and the Landlord shall have the problem rectified as soon as possible.

Landlord shall permit Tenant to sublet during the lease term.

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

The Tenant agrees to pay for and be responsible for such minor repairs up to and including the first \$75.00 such as light bulbs, tab washers etc., considered as normal wear and tear.

The Tenant agree that during the last sixty days (60) of the term or any extension thereof, the premises may be shown at reasonable times, with twenty-four (24) hours notice by appointment to prospective purchasers or tenants. Further, a "For Rent or For Sale" sign may be displayed on premises.

Landlord shall pay real estate taxes on the premises, (condominium fees and parking, if applicable) and maintain fire insurance on the premises. The tenant acknowledges that the landlord's fire insurance on the premises provides no coverage for the tenant's personal property. The tenant agrees to purchase and maintain fire and liability insurance for personal property to be in force and effects as of the first day of occupancy.

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

INITIALS OF TENANT(5):



INITIALS OF LANDLORD(5):



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# ORFA Ontario Real Estate Association Confirmation of Co-operation and Representation



Form 320 for use in the Province of Ontario

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3.	Co-c	perati	ing Brokerage completes Section 3 and Listing Bro	kerage completes Section 1.			
	CO-OPERATING BROKERAGE- REPRESENTATION:						
	The Co-operating Brokerage represents the interests of the Buyer in this transaction.						
	b)		The Co-operating Brokerage is providing Customer Service	e to the Buyer in this transaction.			
	c) The Co-operating Brokerage is not representing the Buyer and has not entered into an agreement to provide customer service(s) to the Buyer.						
	CO-	OPER/	ATING BROKERAGE- COMMISSION:	- ,			
	a)	X	The Listing Brokerage will pay the Co-operating Brokerage	the commission as indicated in the MLS® info	mation for the property		
	·		V - 22 - 2 - 1 - 1		, , ,		
			(Commission As Indicated In MLS* Information)	to be paid from the amount paid by the S	eller to the Listing Brokerage.		
	b)		The Co-operating Brokerage will be paid as follows:				
Ade	itiono	sleomm	ents and/or disclosures by Co-aperating Brokerage: (e.g., The C	Cooperating Brokerage represents more than one	Buyeroffering on this property,)		
CC agr Co go rule Ag Bro	opera opera verned es and reeme kerag	SSION nt betweening Bro I by the I regula ent. For	be payable as described above, plus applicable taxes.  TRUST AGREEMENT: If the above Co-operating Brokerage seen Listing Brokerage and Co-operating Brokerage further observage procuring an offer for a trade of the property, accept MLS® rules and regulations pertaining to commission trusts tions so provide. Otherwise, the provisions of the OREA rethe purpose of this Commission Trust Agreement, the Commissy declares that all monies received in connection with the observage under the terms of the applicable MLS® rules and re	includes a Commission Trust Agreement, the optable to the Seller. This Commission Trust Agree of the Listing Brokerage's local real estate box commended MLS® rules and regulations shall a ission Trust Amount shall be the amount noted in trade shall constitute a Commission Trust and	consideration for which is the sement shall be subject to and ard, if the local board's MLS® apply to this Commission Trust		
		5	SIGNED BY THE BROKER/SALESPERSON REPRESENT	'ATIVE(S) OF THE BROKERAGE(S) (Where			
C	LOĻ	D RE	ALTY ating/Buyer Brokerage)	WEST-100 METRO VIEW REALT	Y LTD.		
				(Name of Listing Brokerage)			
.د.	1801	KUDG.	EWAY DR #36B MISSISSAUGA	129 FAIRVIEW ROAD WEST	MISSISSAUGA		
Tel	(90	05) 99	7-6000 usigned by: Fax: (905) 997-6303	Tel:, (905) 238-8336 Fax: (905	) 238-0020		
		- 000 At 1	6/6/2017	TQX: Since			
Ai	thorize	d to bin	1.4/1.1/	(Abthorized to bind the Listing Brokerage)	. Date: Jane L. J.		
A	BDI	JLKA	REEM TATTAN	OMAR KANAAN SHAATH			
(Pri	nt Nan	ne of Bro	sker/Salesperson Representative of the Brokerage)	(Print Name of Broker/Salesperson Representative of	f the Brokerage)		
	CON	SENT F	OR MULTIPLE REPRESENTATION (To be completed only	if the Brokerage represents more than one clien	nt for the transaction)		
	The Bu	uyer/Se	ller consent with their initials to their Brokerage				
	r <del>apre</del> s	ennng :	more than one client for this transaction.				
<u> </u>				BUYER'S INITIALS	SELLER'S INITIALS		
			ACKNOW	LEDGEMENT			
16	ave të	ceiyed,	read, and understand the above information.				
	Hai	G AI	6/6/2017	A Company of the Comp			
(5)	nature	POS BRAS	Shoon		Date: 17		
, ,	031	RO410648	<del>?84</del> 48	(Signature of Seller)	and the second second		
(Si	gnaivre	of Buye	r) Date:	(Signature of Seller)	Date:		
	The	trademark	REALTORS and the REALTORS have an arrive to the	de recte co			
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			polition. Once pages he liability for your use of this	form. Form 320	Revised 2017 Page 2 of 2 WEBForms® Dec/2016		

THE FACE OF THIS DOCUMENT HAS A COLOURED BACKGROUND - NOT A WHITE BACKGROUND

#### OFFICIAL CHEQUE

0022854C

970 South Service Road, Suite 301, Stoney Creek, Ontario L8E 6A2

DATE: 14 JUN 2017

CHEQUE NUMBER: 228540

PAY:

FIVE HUNDRED AND SIXTY FIVE DOLLARS ONLY

TO THE ORDER AMACON CITY CENTRE SEVEN NEW

DEVELOPMENT

OF:

2402-PSVI

AMOUNT: \*\*565.00\*\*

#00228540# #00362#828# 110010100#040#

PSV 2402 Lease fee



# Driver's Licence Permis de conduire CANADA

2705-3880 DUKE OF YORK BLVD MISSISSAUGA, ON, L5B 4M7 HAIFA ADAM M

AM ISS/ DEL

DJ6426224 6 DD/REF

IS SEX/ SEX 9 CLASS

45 EXP. EXP. 2018/03/1 A5335 - 31118 - 65112 2016/02/08 45 EXP. EXP. 2018/03

# WEST-100 METRO VIEW REALTY

129 Fairview Rd, W. Mississauga, Ontario L5B1K7 O: 905-238-8336 F: 905-238-0020

# DEPOSIT RECEIPT

**DATE:** June 9, 2017

RECEIVED FROM: Abdulkareem Tattan @ Cloud Realty

**PAYMENT METHOD: Draft** 

**DEPOSIT AMOUNT: \$4,000.00** 

PROPERTY: #2402-4011 Brickstone Mews, Mississauga

Thank-you,

West-100 Metro View Realty Ltd.

	The second secon	5868856	3 4=516
Royal Bank of C Banque Royals 4056 CONFEDERATIO LUSSISSAUGA	du Canada N PARKWAY	DATE 2 UVIA	70603
PAY TO THE ORDER OF WEST - 100 ME	TRO VIEW EN TY LITE.	34,00	0.00
ACCORDED TO AMERICA DE LE MODERNA LE	TO THE WAY A PROPERTY OF THE P	CANADIAN CANADIAN	DOLLARS CANADIENS
PURCHASER NAME	NOW DELYACHRIEGE AUTO	Chized Sicyclust - Schature Altorises	
PURCHASER ADDRESS	ADRESSE DE L'ACHETIFUR	S. C.	
The second secon	c su		

#58686563# #D2115#D03# 099#D13#5#



# Rising Star Academy O/A RSA AUTO SALES

Monday, June 5, 2017

# Re: Employment Verification Letter for Ms. Haifa Ali

To whom it may concern:

This letter is to present Ms. Haifa Ali, the Business Development Manager at Rising Star Academy In. Ms. Ali has been employed with us since Apr. - 2016. Ms. Ali works with us with an annual salary and commission of approximately \$75,000.

For more information please do not hesitate to contact me at 905-581-5582.

Yours truly,

Authorized Signature

Osman Heggi

**Director** 



Print Page Page

F Clase Window

#### Equifax Credit Report and Score ™ as of 10/03/2016

Name: Haifa Adam Ali

Confirmation Humber: 3969199698

#### **Credit Score Summary**

#### Where You Stand

801 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.

Total balance for open national card trades.

Number of revolving trades with high utilization in last 6 months,

Total balance for open trades.

#### Your Loan Risk Rating

801 Excellent

Your credit score of 801 is better than 70% 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%

EFX

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

700-749 750-800+

#### **CREDIT REPORT**

#### **Personal Information**

Personal Data

Name:

HAIFA ADAM ALI

SIN:

573XXX1045

Date of Birth:

1986-01-XX

**Current Address** 

Address:

3880 DUKE OF YORK BLVD

MISSISSAUGA, ON

Date Reported:

2014-09 2013-02

**Previous Address** 

Address:

1850 RATHBURN E RD APT 205

MISSISSAUGA, ON

Date Reported:

2014-09 2013-02

**Current Employment** 

Employer:

RISING STAR ACADEMY

Occupation:

OTHER

#### **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 <u>not</u> 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.

ROYAL BANK VISA

Phone Number:

Type of Account:

Not Available XXX...839

Account Number: Association to Account:

Individual Revolving High Credit/Credit Limit: \$4,000.00

Payment Amount:

\$10.00 \$2,704.00

Balance: Past Due:

\$0.00

Date Opened:

2014-06

Status:

Paid as agreed and up to date

Months Reviewed:

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

TD CREDIT CARDS

Phone Number: Account Number: (877)983-1871 XXX...418

Association to Account:

Type of Account: Date Opened:

Individual Revolvina 2015-05

Status:

Paid as agreed and up to date

Months Reviewed:

Payment History:

Prior Paying History:

Comments:

U.S. dollar account

Monthly payments

No payment 30 days late No payment 60 days late No payment 90 days late

FIDO

Phone Number:

(888)288-2106 Account Number: XXX...650 Individual

Association to Account: Type of Account:

Date Opened:

Status:

Months Reviewed:

Payment History:

Prior Paying History:

Comments:

Closed at consumer request

No payment 30 days late No payment 60 days late No payment 90 days late

Account paid

2014-09

Date Reported:

Date of Last Activity:

High Credit/Credit Limit:

Payment Amount: Balance:

\$4,000,00 Not Available \$0.00

2016-09

2016-09

Past Due: \$0.00

Date of Last Activity: Date Reported:

2016-07 2016-09

High Credit/Credit Limit:

Date of Last Activity:

Payment Amount:

Not Available \$0.00

Balance: Past Due:

Date Reported:

\$0.00 2014-10 2014-10

Too new to rate or opened but not used

## **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**

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

#### **Collection Accounts**

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

No Collections information on file

#### Credit Inquiries to the File

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

2014-05-31

ROYAL BANK (905)897-8261

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.

2016-09-09

TDCT (866)222-3456

2015-08-24

AUTH ECONSUMER REQUE (Phone Number Not Available)

2015-08-24

EQUIFAX PERSONAL SOL (800)871-3250

### 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.

#### **TD Canada Trust**

PERSONAL CR - MMS/BROKER 3500 STEELES AVE E 4TH FLR TWR 3 MARKHAM, ON L3R0X1 www.tdcanadatrust.com

February 1st, 2016

Lina Abzakh 483-2325 Hurontario Street Mississauga, ON L5A 4K4

Dear Valued Customer:

#### Re: Mortgage Approval Confirmation

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust"), secured by the property at Suite 2402 - 4011 Brickstone Mews, Mississauga, Ontario, PSV -Tower One (the "Property"), with the following terms and on the following conditions, including the Standard Conditions included at the bottom of the letter, following the signature line:

Applicant(s):

Lina Abzakh

Principal Amount:

\$351,900.00

Fixed Annual Interest Rate:

4.64% per annum, calculated semi-annually not in advance May  $1^{\rm st}$ , 2017

Interest Rate Expiry Date:

This means the Interest Rate for the Term selected will expire on this date.

Prepayment Option: Closed to prepayment privileges, subject to terms of mortgage

Term:

5 years

Amortization:

30 years

**Anticipated Closing Date:** 

April 24th, 2017

Other charges may be payable to TD Canada Trust on closing, including Appraisal and Administration fees (including our legal fees and costs for registering the mortgage).

#### This Approval Confirmation is valid until April 24th, 2017.

Any Mortgage Approval Confirmation previously issued for this property is no longer valid.

Signed by:

Per:

The Toronto-Dominion Bank

#### Standard Conditions

- Confirmation of credit application details;
- No change in, and the accuracy of, the information provided;
- Execution of TD Canada Trust documentation;
- The Property meeting TD Canada Trust's normal lending requirements;
- The Property meeting the mortgage default insurer's requirements; 528322 (0212)
- Valid First Mortgage Security to be provided on the Property. 528322