Worksheet

Leasing

Suite: 2405 **Tower:** ONE **Date:** July. 27 **Completed by:** ______________

Please mark if completed:

- Copy of 'Lease Prior to Closing' Amendment
- Copy of Lease Agreement
- x ~~Certified Deposit Cheque for Top-up~~ Deposit to 25% payable to Blaney McMurtry LLP in Trust
- Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. $1500 + HST. = $1695
- x Agreement must be in good standing. Funds in Trust: $ 66,980.00
- Copy of Tenant's ID
- Copy of Tenant's First and Last Month Rent
- Copy of Tenant's employment letter or paystub
- Copy of Credit Check
- Copy of the Purchasers Mortgage approval
- The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

10358 (1215)

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

The Toronto-Dominion Bank

100 CITY CENTRE DRIVE
MISSISSAUGA, ON L5B 2C9

80271629

DATE 2017-05-30
YYYYMMDD

Transit-Serial No. 93-80271629

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 2405 - PSV - Leasing Fee.

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

Authorized Officer

Countersigned

Number

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

⑈80271629⑈ ⑆09612⑉004⑆ ⑈3808⑈

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
AMJAD H. H. FARES and FATEN ASHOUR (the "Purchaser")

Suite **2405** Tower **ONE** Unit **5** 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 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 29th day of May **2017.**

Witness: ____________________ Purchaser: Faten Ashour

Witness: ____________________ Purchaser: Amjad H. H. Fares

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 30 day of May **2017.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Agreement to Lease
Residential

Toronto Real Estate Board

This Agreement to Lease dated this 16 day of May 20 17

TENANT (Lessee), Ben Jarmyn and Elise McMullen
(Full legal names of all Tenants)

LANDLORD (Lessor), Amjad H H Fares
(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: 4011 Brickstone Mews #2405

2. **TERM OF LEASE:** The lease shall be for a term of One year commencing Jun 1, 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 Nine Hundred Fifty Canadian Dollars (CDN$ 1,950.00), 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 Amjad H H Fares "Deposit Holder"

in the amount of Four Thousand Four Hundred

Canadian Dollars (CDN$ 4,400.00) 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 Pet Damages & First and Last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

Premises to be used only for: Single Family residence

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

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

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): BJ / EM

INITIALS OF LANDLORD(S): AF

7. **PARKING:** One Parking and One Locker

8. **ADDITIONAL TERMS:**

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

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

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

FAX No.: (For delivery of Documents to Landlord) FAX No.: (For delivery of Documents to Tenant)

Email Address: (For delivery of Documents to Landlord) Email Address: (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): BD INITIALS OF LANDLORD(S): AZ

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

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

.... (Witness)	BENJAMIN JARMYN (Tenant or Authorized Representative)	(Seal)	DATE 05/17/17
.... (Witness)	(Tenant or Authorized Representative)	(Seal)	DATE 05/17/17
.... (Witness)	.... (Guarantor)	(Seal)	DATE ....

We/I the Landlord hereby accept the above offer, and agree that the commission together with applicable HST (and any other tax as may hereafter be applicable) may be deducted from the deposit and further agree to pay any remaining balance of commission forthwith.

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

.... (Witness)	[redacted] Amjad Pans (Landlord or Authorized Representative)	(Seal)	[redacted] May 20, 2017
.... (Witness)	.... (Landlord or Authorized Representative)	(Seal)	DATE ....

SPOUSAL CONSENT: The undersigned spouse of the Landlord hereby consents to the disposition evidenced herein pursuant to the provisions of the Family Law Act, R.S.O. 1990, and hereby agrees to execute all necessary or incidental documents to give full force and effect to the sale evidenced herein.

.... (Witness) .... (Spouse) (Seal) DATE ....

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at [redacted] a.m./p.m. this 19 day of Friday, 2017. [redacted] Pans

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.	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.
[redacted] Amjad Pans DATE May 19, 2017	BENJAMIN JARMYN (Tenant) DATE 05/17/17
.... (Landlord) DATE	Elise McMullen (Tenant) DATE 05/17/17
Address for Service	Address for Service ....
.... Tel.No.	.... Tel.No. ....
Landlord's Lawyer	Tenant's Lawyer ....
Address	Address ....
Email	Email ....
.... Tel.No. .... FAX No.	.... 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)

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential

Toronto Real Estate Board

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

TENANT (Lessee), Ben Jarmyn and Elise McMullen ...., and

LANDLORD (Lessor), Amjad H H Fares ....

for the lease of 4011 Brickstone Mews #2405 ....

.... dated the 16 day of May ...., 20 17

Tenant agrees that the deposit shall be in the form of certified cheque or bank draft to be provided within 24 hours from the acceptance of this offer. It is also agreed that the additional deposit of $500.00 (Five Hundred Dollars) against any damages caused by the Tenant's pet, will be refunded at the end of lease term after deducting the cost of damages, if any. The Tenants also agree that the Tenants will remain liable for any damages caused by the pet for amount exceeding the deposit of $500.00.

Tenant agrees to provide Landlord with Ten(10) post-dated cheques for the balance of the lease, payable to the Landlord on or before occupancy.

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

Tenant acknowledges and agrees to carry content insurance and acknowledges that the Landlord's insurance does not provide any coverage on the Tenant's personal property. The Tenant agrees to provide proof of Tenant's Insurance before or on the date of closing.

The Tenants acknowledge that they are responsible for keeping the rented premises in good state of cleanliness and tidiness and that no smoking or pets, other that then the Bunny currently owned by the Tenant, is permitted in the premises.

Landlord will be responsible for major repairs to all appliances on the property.

Tenant agrees to pay full cost of damages caused by the Tenant's willful damage or negligence to any part of the property including appliances, save and except for normal wear and tear, which will be responsibility of the Landlord.

The Tenant agrees that if a cheque for the rent is returned due to non-sufficient funds, FIFTY dollars will be charged to the Tenant to cover the administration cost of the cheque. In such event the Tenant will make every effort to pay the rent at the earliest possible failing which the Landlord reserves the right to issue eviction notice in accordance with Ontario's prevalent Residential Tenancies Act.

If either the Landlord or the Tenant wishes to terminate the tenancy at the end of this term pursuant to this lease or at any extension or renewal thereof, then either party will give notice in writing no less than 60 days prior to the intended date of the termination of lease.

The Tenant agrees to leave the premise in a clean and broom swept condition on termination of the Lease.

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

INITIALS OF TENANT(S): BJ EM   INITIALS OF LANDLORD(S): AF

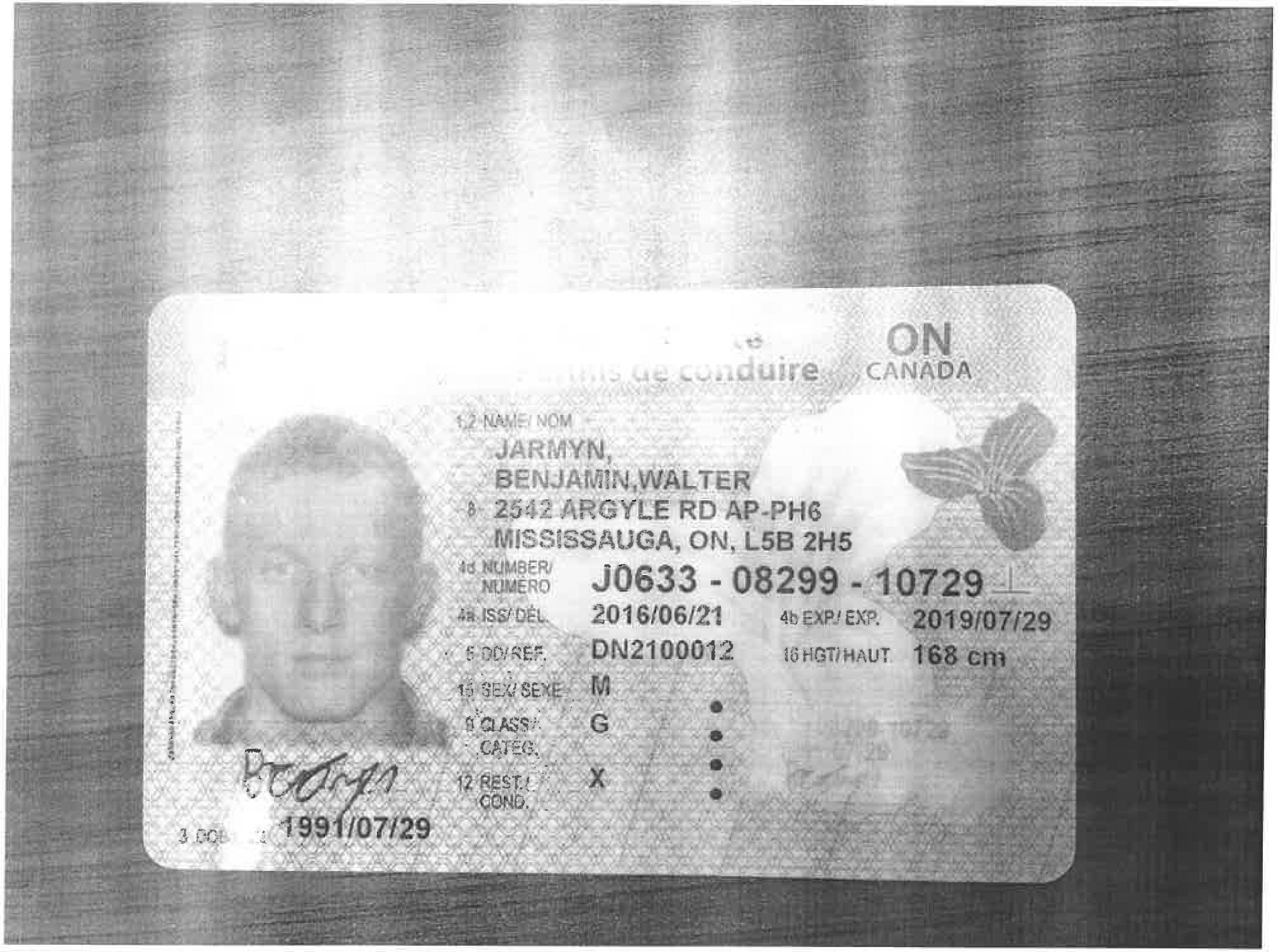

permis de conduire
ON
CANADA
1,2 NAME/ NOM
JARMYN,
BENJAMIN,WALTER
8 2542 ARGYLE RD AP-PH6
MISSISSAUGA, ON, L5B 2H5
4d NUMBER/ NUMÉRO J0633 - 08299 - 10729
4a ISS/DÉL. 2016/06/21
4b EXP./ EXP. 2019/07/29
5 DD/RÉF. DN2100012
16 HGT/HAUT. 168 cm
15 SEX/ SEXE M
9 CLASS/ CATÉG. G
12 REST./ COND. X
3 DOB 1991/07/29

Photo Card
Carte - photo
ON
MCMULLEN,
ELISE,KATRINA
2405-4011 BRICKSTONE MEWS
MISSISSAUGA, ON
L5B 0J7
142 - KQ76 - 63125
2017/06/02
F
165 cm
1991/12/07

10358 (1215)

Customer's Record of Draft Purchased

80271203

The Toronto-Dominion Bank

100 CITY CENTRE DRIVE
MISSISSAUGA, ON L5B 2C9

DATE 2017-05-13
YYYYMMDD

Transit-Serial No. 93-80271203

Pay to the Order of Amjad H H Fares

$ ******4,400.00

FOUR THOUSAND FOUR HUNDRED00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re

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

Important

- Handle original draft with care; unlike a cheque, a stop payment cannot be lodged on a draft
- To reduce the risk of a draft being lost, please consider using registered mail or courier
- To replace a lost or stolen draft additional security may be required, at a cost to the requestor
- Do not destroy original draft and customer's record of draft purchased

Receipt Only - Non Negotiable
Please retain for presentation in event Original lost

PANDORA™

SQUARE ONE SHOPPING CENTRE
100 City Centre Drive
Mississauga, ON, L5B 2C9
905.232.0661

May 12, 2017

Re: Employment letter for Elise McMullen

To whom it may concern:

This letter is to confirm Elise McMullen's employment at PANDORA Square One. She has been employed at PANDORA Square One since February 2014. She currently works full-time as a Signature/Keyholder. Her current hourly wage is $14.50/hour plus bonus and commission. If you require additional information please reach out to me at 647-406-8379.

Kindest Regards,

Manuel DePina
Operations Manager

David B. Searles Surveying Ltd.
ONTARIO LAND SURVEYORS
Land Information Services
4255 Sherwoodtowne Blvd., Suite 206, Mississauga, Ontario L4Z 1Y5
Tel: (905) 273-6840 Fax: (905) 896-4410 Email: info@dbsearles.ca

May 12, 2017

ATTENTION: To Whom It May Concern

RE: *Benjamin Jarmyn*

This letter will serve to confirm that Benjamin Jarmyn is employed by David B. Searles Surveying Ltd.

Should you have any questions regarding this matter, please do not hesitate to contact the undersigned.

Yours truly,
DAVID B. SEARLES SURVEYING LTD.

Boney Cherian, O.L.S.
BC/md

EQUIFAX

Print This Page Close Window

Equifax Credit Report and Score ™ as of 05/15/2017

Name: Elise Mcmullen

Confirmation Number: 3808298206

Credit Score Summary

790 | Excellent

Where You Stand

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

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

What's Impacting Your Score

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

Age of oldest trade.
Number of open department stores trades.
Average age of national card trades.

Your Loan Risk Rating

790 | Excellent

Your credit score of 790 is better than 63% of Canadian consumers.

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

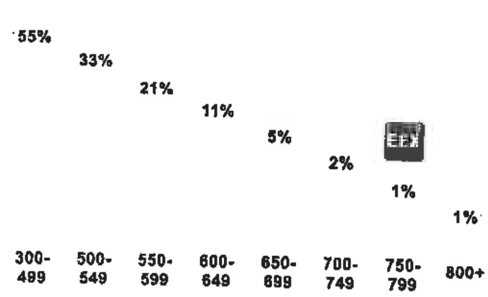
The Bottom Line :

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:	ELISE MCMULLEN
SIN:	
Date of Birth:	1991-12-XX

Current Address		**Previous Address**	
Address:	2542 ARGYLE RD #PH6 MISSISSAUGA, ON	Address:	2100 SHEROBEE RD #411 MISSISSAUGA, ON
Date Reported:	2016-07 2013-07 2009-10	Date Reported:	2016-07 2013-07 2009-10

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

CDA STUDENT LOANS PR

Phone Number:	(888)815-4514	High Credit/Credit Limit:	$24,384.00
Account Number:	XXX...978	Payment Amount:	$275.00
Association to Account:	Individual	Balance:	$14,717.00
Type of Account:	Installment	Past Due:	$0.00
Date Opened:	2009-09	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-05
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Student loan Monthly payments		

TD CREDIT CARDS

Phone Number:	(866)222-3456	High Credit/Credit Limit:	$7,000.00
Account Number:	XXX...917	Payment Amount:	$10.00
Association to Account:	Individual	Balance:	$572.00
Type of Account:	Revolving	Past Due:	$0.00

Date Opened:	2011-01	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

FIDO

Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...464	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Open	Past Due:	$0.00
Date Opened:	2014-09	Date of Last Activity:	2016-09
Status:	Paid as agreed and up to date	Date Reported:	2016-10
Months Reviewed:	24		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

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

2017-05-15	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-05-15	EQUIFAX PERSONAL SOL (800)871-3250
2017-03-09	TDCT (866)222-3456
2016-07-16	EQUIFAX PERSONAL SOL (800)871-3250
2016-03-29	AUTH ECONSUMER REQUE (Phone Number Not Available)
2016-03-29	EQUIFAX PERSONAL SOL (Phone Number Not Available)

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

Complete and submit a Consumer Credit Report Update Form to Equifax.

By mail:

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

By fax: (514) 355-8502

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

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

EQUIFAX

Print This Page | Close Window

Equifax Credit Report and Score ™ as of 05/13/2017

Name: Benjamin Jarmyn

Confirmation Number: 3800410205

Credit Score Summary

737 | 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.

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

What's Impacting Your Score

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

Average number of months open for revolving trades.
Number of satisfactory trades with balance > $0.
Average age of trades.

Your Loan Risk Rating

737 | Very Good

Your credit score of 737 is better than 34% of Canadian consumers.

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

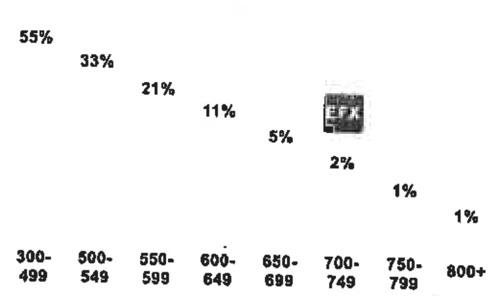
The Bottom Line :

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

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

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*



TD Canada Trust

Mortgage Pre-Qualification Certificate

Date: 10/21/2016

This is to certify that:

Name(s): Amjad H. H. Fares
Faten Ashour

(collectively "You", "Your")

Current Address: 3255 Maidstone
London, Ontario
N6P 1V6

Qualifies for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust") with the following terms:

Mortgage Amount	$ 217,685
Interest Rate	3.39%
Interest Rate Expiry Date	May 24, 2017
Term	3YR
Amortization	25

If the Interest Rate above is filled in with a rate, and the interest rates are lower on the day funds are advanced You will receive the lower rate.

Any time before Your closing date, You can change the Term; the Interest Rate will be adjusted accordingly to the posted rate for that Term at the date of change. A new Pre-Qualification Certificate will then be issued voiding this one.

This pre-qualification is valid for 90 days from the date of this Pre-Qualification Certificate.

Final Approval is subject to:

1) confirmation of credit application details (including income);
2) confirmation of down payment from non-borrowed sources;
3) satisfactory credit investigation;
4) no change in, and the accuracy of, the information provided;
5) the property to be mortgaged meeting TD Canada Trust's normal lending requirements;
6) Canada Mortgage and Housing Corporation or GE Capital Mortgage Insurance Canada approval if required pursuant to TD Canada Trust's normal lending requirements

Additional Conditions:
SATISFACTORY CONFIRMATION OF DOWN PAYMENT IS REQUIRED
COPY FIRM PURCHASE & SALE AGREEMENT. IF MLS, LISTING WITH PHOTO REQUIRED
SATISFACTORY CONFIRMATION OF ANNUAL INCOME TO BE CONFIRMED FOR BORROWER(S)
LOAN TO VALUE NOT TO EXCEED 65%

100 City Centre Dr. MISS ON L5B 2C9
Branch location

Per: The Toronto-Dominion Bank

905 270 9102 x245
Branch telephone number

591508 (0102)