

Worksheet
Leasing

Suite: 3111 Tower: PSV Date: May 17/17 Completed by: Silvi

Jagdeep Singh + Navdeep Kang

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust N/A
- ✓ ● 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 No. 79400975
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 46,513.
- ✓ ● 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:

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
JAGDEEP SINGH and NAVDEEP KANG (the "Purchaser")

Suite 3111 Tower ONE Unit 11 Level 30 (the "Unit")

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

Insert:

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

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty percent (20%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 16th day of May 2017.

Witness: [Signature]

Purchaser: JAGDEEP SINGH [Signature]

Witness: [Signature]

Purchaser: NAVDEEP KANG [Signature]

THE UNDERSIGNED hereby accepts this offer.

DATED at Toronto this 31 day of July 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: [Signature]

Authorized Signing Officer
I have the authority to bind the Corporation

Agreement to Lease
Residential

Toronto
Real Estate
Board

This Agreement to Lease dated this 13 day of May, 2017

TENANT (Lessee), Alick Volier and Miranda Voliere by EL sayed A. Nasr
(Full legal names of all tenants)

LANDLORD (Lessor), Jagdeep Singh and Navdeep Kang
(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:
#3111 -4011 BRICKSTONE MEWS Mississauga L5B 0J7

2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing May-18-2017

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 Six Hundred Fifty Canadian Dollars (CDN\$ 1,650.00),
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 Six thousand and six hundred _____
Canadian Dollars (CDN\$ 6600) 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 3 months' rent. If the Agreement is not accepted, this 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: 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 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Cable TV | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Oil | <input 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 type="checkbox"/> | <input type="checkbox"/> |
| Hot water heater rental | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Other: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| Water and Sewerage Charges | <input type="checkbox"/> | <input type="checkbox"/> | Other: _____ | <input type="checkbox"/> | <input type="checkbox"/> |

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, 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): AV/MV
S.N.

INITIALS OF LANDLORD(S): JS NK



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7. **PARKING:** ONE

8. **ADDITIONAL TERMS:** TENANT ACCEPT TO PAY FIRST AND LAST 3 MONTHS AS DRAFT CHEAQUES AND 8 DEPOSIT CHEAQUES

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 landlord until 10 p.m. on the 15 day of May, 2017 after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

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

FAX No.: 905 277 0020 (For delivery of Documents to Landlord) FAX No.: 905 277 0020 (For delivery of Documents to Tenant)

Email Address: liraymond@yahoo.com (For delivery of Documents to Landlord) Email Address: kingswaveiman@gmail.com (For delivery of Documents to Tenant)

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

13. **ACCESS:** The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.

14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.

15. **RESIDENCY:** The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c.1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.

16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

17. **CONFLICT OR DISCREPANCY:** If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.

18. **FAMILY LAW ACT:** Landlord warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.O. 1990 unless the spouse of the Landlord has executed the consent hereinafter provided.

19. **CONSUMER REPORTS:** The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S):



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

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness) _____
(Witness) _____
(Witness) _____

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

(Tenant or Authorized Representative) _____
(Tenant or Authorized Representative) _____
(Guarantor) _____

DATE May 13/2016
DATE May 13/2016
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) _____

DATE May 15/17
DATE May 15th, 2017

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) _____ DATE _____

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written were finally acceptance by all parties at 9:55 a.m./p.m. this 15 day of May, 2017.

092ED7923C7147F...
(Signature of Landlord or Tenant)

| INFORMATION ON BROKERAGE(S) | |
|-----------------------------|---|
| Listing Brokerage | KINGSWAY REAL ESTATE BROKERAGE RAYMOND LI (Salesperson / Broker Name) Tel.No. (905) 268-1000 |
| Co-op/Tenant Brokerage | KINGSWAY REAL ESTATE BROKERAGE EIMAN ALABIADH (Salesperson / Broker Name) Tel.No. (905) 268-1000 |

ACKNOWLEDGEMENT

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

(Landlord) _____ DATE May 15/17
(Landlord) _____ DATE May 15th, 2017
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) _____ DATE _____
(Tenant) _____ DATE _____
Address for Service _____
Tel.No. _____
Tenant's Lawyer _____
Address _____
Email _____
Tel.No. _____ FAX No. _____

| FOR OFFICE USE ONLY | COMMISSION TRUST AGREEMENT |
|---|----------------------------|
| To: Co-operating Brokerage shown on the foregoing Agreement to Lease: In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust. DATED as of the date and time of the acceptance of the foregoing Agreement to Lease. (Authorized to bind the Listing Brokerage) _____ (Authorized to bind the Co-operating Brokerage) _____ | |

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OREA Ontario Real Estate Association
Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential

Toronto
Real Estate
Board

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

TENANT (Lessee), Alick Volier and Miranda Voliere *El Sayed A. Nasr*, and
LANDLORD (Lessor), Jagdeep Singh and Navdeep Kang

for the lease of **#3111 -4011 BRICKSTONE MEWS** **Mississauga**

L5B 0J7 dated the **13** day of **May**, 20**17**

Landlord shall pay real estate taxes.

Provide proof to the landlord on or before the date of possession that the services have been transferred to the tenant's name.

The Tenant(s) covenants with the landlord that the Tenant(s) will not keep any pets nor smoke in the Leased premises.

The Tenant(s) and landlord(s) 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 belong to the landlord are to remain on the premises for the Tenant's use. The Tenant(s) agrees to pay for and be responsible for such minor repairs up to and including the first \$50.00 such as light bulbs, tap washer, etc. considered as normal wear and tear.

The Tenant(s) shall have the option , by written notice, given to the landlord at lease sixty (60) days Before the end of the lease term, if not in default, to re - new the lease on a month basis, at the same Terms and conditions.

No Pet.

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

INITIALS OF TENANT(S):

AV/MV
S.N.

INITIALS OF LANDLORD(S):

SS *NK*



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Schedule "A" to Agreement to Lease

4011 Brickstone Mews #3111

Page 1 of 2

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.

Tenant agrees and acknowledges that he/she is responsible to deliver the rental payment to the Landlord on or before the first day of each rental period or extension of the original lease. For convenience purposes, tenant shall provide post dated cheques to Landlord for the term of the lease when taking possession of the property.

Tenant agrees to set up hydro account on the day possession starts and further agrees to pay all utility used during the whole lease terms and any extension thereof, Tenant agrees to show proof of utility accounts before accepting possession.

Tenant shall solely be responsible for his personal property located in the rented premises and shall obtain Tenant Insurance for liability of no less than One Million and should cover their own contents; Tenant agrees to maintain Tenant Insurance at the entire tenancy and any extension thereafter. Tenant agrees to show proof of such insurance prior to be given keys to the property and on renewal of the lease.

Landlord shall not in any event whatsoever be liable for or be responsible for any personal injury or death that may be suffered or sustained by the Tenant or any member of the Tenant's family, his guests, or any other person who may be upon the rented premises; or any loss of or damage or injury to any property including cars and contents thereof belonging to the Tenant or to any member of the Tenant's family, his guests, or to any other person while such property is on the rented premises.

Tenant covenants to maintain, keep and leave the premises in any ordinary state of cleanliness and to repair any damage caused to the premises by his wilful or negligent conduct or that of person who are permitted on the premises by the Tenant, except to normal wear and tear.

Tenant shall not have the right to assign or sublet the whole or any part of the premises without the written consent of the Landlord; In the event that the Landlord consents to such assignment, the Tenant agrees to be responsible for all necessary charges such as commission / administrative costs for drawing up a new lease (one month rent + HST).

Only persons named on rental application form have the right to reside on the premises, additional persons whether temporary or long term should be approved by Landlord in writing before occupying.

Tenant hereby warrants that no one will be allowed to smoke inside the premises.

Tenant hereby agrees not to keep pets inside the premises.

Tenant agrees to pay a \$200 deposit for two unit key, one mailbox key, one locker room key and two fobs. Such deposit shall be refundable at the end of the lease when all these items are returned to the Landlord.

Tenant covenants and agrees that the premises is to be used for Single Family Residential and will not be used for any illegal activity; Tenant further agrees to not to run any sort of business such as home day care, Airbnb or short term rentals using the property.

Tenant agrees to be responsible for booking the elevator with building management for moving in and out subject to building elevator schedule. This has no impact on the lease commencement or termination date.

X
X
X

Miranda Volere
(Tenant)

Sayed Nusr

[Signature]
(Landlord)

Schedule "A" to Agreement to Lease
4011 Brickstone Mews #3111
Page 2 of 2

Tenant agrees to pay the Landlord a service charge of \$50.00 for each and every cheque that is NSF.

Tenant agrees to obtain written consent from the Landlord with respect to any physical changes of the leased premises; such as painting, wallpaper and broom etc. No taping of poster to the wall or to any doors on the subject property. Normal hanging of wall decorations or wall-mount televisions are permitted provided it is patched up at the end of the Lease at Tenant's own expense.

Landlord shall ensure that appliances, electrical, mechanical, HVAC and plumbing systems, as well as all appliances are in normal working order at the commencement of the lease, any existing defects or malfunctions of the property and its chattels or fixtures shall be reported to landlord within 72 hours of Tenant being given possession by email or in writing.

In the event of any breakdown of appliances, electrical, mechanical, HVAC or plumbing system, Landlord will not be liable or responsible for damages, personal discomfort or any illness arising therefrom but the Landlord will carry out all necessary repairs or replacements in a reasonable time promptly and with best efforts; Tenant agrees to pay the entire cost of repair or first \$100 whichever is less per incident if it is due to normal wear and tear, Landlord agrees to cover the balance. In the case of repair or replacement is required due to Tenant's negligence or wilful damage, the Tenant agrees to be responsible for the entire cost of the repair or replacement.

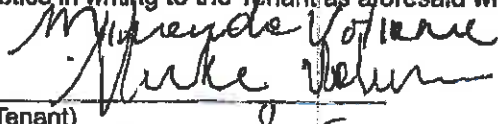
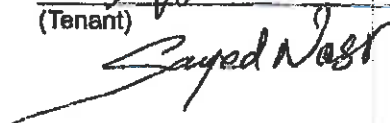
Tenant acknowledges that under the Tenant Protection Act Section 20(1), the Landlord has the right to enter the rented premises within 8:00 a.m. to 8:00 p.m. Landlord or his Agent will give 24 hours written or email notice to the Tenant before entering. Tenant further acknowledges that he/she cannot change the lock or add any additional lock on the rented premises.


Tenant acknowledges that 60 days before the Lease expires; Tenant must inform the Landlord of his/her intention to renew the Lease. If the tenant decided to terminate the tenancy, the tenant must give the landlord at least 60 days written notice. The termination date must be the last day of the rental period.

Tenant further agrees to allow the Landlord to show the unit to prospective tenants during reasonable hours, being between 8:00am to 8:00 pm, commencing 60 days prior to expiry of this lease upon being provided 24 hour notice in writing or by email. Tenant further agrees to allow the Landlord or his agent to install a lock box on the property during the showing period. Tenant should not refuse any showing appointments if proper notice is provided.

The parties hereto consent and agree to the use of electronic signature pursuant to the Electronic Commerce Act 2000, S.O. 2000, c17 as amended from time to time with respect to this Agreement and any other documents respecting this transaction.

This Agreement to Lease is conditionally accepted with the condition of Tenant satisfying the Landlord concerning the personal credit worthiness of the Tenant. The Tenant hereby consents to having the Landlord conduct or cause to be conducted a personal and/or credit investigation in respect to the Tenant. Unless the Landlord gives notice in writing delivered to the Tenant personally or in accordance with any other provisions for the delivery of notice in this Agreement to Lease or any Schedule thereto not later than 11:59pm on the second business day after the acceptance of this offer, that this condition is fulfilled, this Offer shall be null and void and the deposit shall be returned to the Tenant in full without deduction. This condition is included for the benefit of the Landlord and may be waived at the Landlord's sole option by notice in writing to the Tenant as aforesaid within the time period stated herein.

x
x
x

(Tenant)



(Landlord)

Schedule A
Agreement to Lease - Residential

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

TENANT (Lessee), Alick Volier and Miranda Voliere *El Sayed A. Nasr*, and

LANDLORD (Lessor), Itsk Estate Inc.

for the lease of #3111 -4011 BRICKSTONE MEWS

Mississauga

L5B 0J7

dated the 13 day of May 2017

Landlord shall pay real estate taxes.

Provide proof to the landlord on or before the date of possession that the services have been transferred to the tenant's name.

The Tenant(s) covenants with the landlord that the Tenant(s) will not keep any pets nor smoke in the Leased premises.

The Tenant(s) and landlord(s) 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 belong to the landlord are to remain on the premises for the Tenant's use. The Tenant(s) agrees to pay for and be responsible for such minor repairs up to and including the first \$50.00 such as light bulbs, tap washer, etc. considered as normal wear and tear.

The Tenant(s) shall have the option , by written notice, given to the landlord at lease sixty (60) days Before the end of the lease term, if not in default, to re - new the lease on a month basis, at the same Terms and conditions.

No Pet.

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

INITIALS OF TENANT(S):

AV/MV
S.N.

INITIALS OF LANDLORD(S):

SS



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

TENANT (Lessee), Alick Volier and Miranda Voliere and Elayed A. Nasr

LANDLORD (Lessor), JTSK Estate INC

for the lease of #3111-4011 Brickstone Mews, Mississauga
15RDJY dated the 15 day of May, 2014

The Tenant and Landlord hereby acknowledge and agree that, in accordance with Section 27 of the Real Estate & Business Brokers Act 2002, Kingsway Real Estate Brokerage [hereinafter referred to as "the Brokerage"] will place the deposit from this Agreement to Lease into the Brokerage's statutory Real Estate Trust Account at TD Canada Trust and no interest shall be earned, received or paid on the the deposit.

Tenant shall submit the deposit by certified cheque, bank draft, or money order only, payable to Kingsway Real Estate Brokerage, within twenty-four (24) business hours of acceptance of Agreement to Lease.

The Parties acknowledge that information provided by any Real Estate Salesperson or Real Estate Brokerage shall NOT be construed as expert legal advice, tax advice, advice on zoning changes, engineering advice, or environmental advice, and parties acknowledge that the Salesperson and the brokerage have advised parties to seek independent professional advice on any of the above matters and concerns.

Unless otherwise stated in this Agreement, the Landlord represents that the Property is not subject to and Local Improvement Charges, or special charges, and that the Landlord has not received any notification of future changes which may affect the Property. The portion of any such charges which may be outstanding or levied in respect to the Property shall be adjusted in favour of the buyer upon completion of this transaction.

Unless otherwise stated in this Agreement, the chattels (if any) which are included in the Lease Price are being leased in "as is" condition, without warranty.

The Tenant and Landlord hereby give permission to both Real Estate Brokerages so named in this agreement to use information relating to the Lease of the subject property, including the price, in future marketing materials and for the purpose of Market Evaluations.

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

INITIALS OF TENANTS:

S-N
MV/PV

INITIALS OF LANDLORD(S):

JS

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I/We hereby make application to rent #3111 -4011 BRICKSTONE MEWS Mississauga L5B 0J7

from the 13 day of May 2017 at a monthly rental of \$1,650.00

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

1. Name El Sayed A. Nasr Date of birth SIN No. (Optional)
Drivers License No S01B0-0894490720 Occupation

2. Name Miranda Voliere A. Lick Voliere Date of birth 1969/06/11 SIN No. (Optional)
Drivers License No 1961/03/05 Occupation

3. Other Occupants: Name Relationship Age
Name Relationship Age
Name Relationship Age

Do you have any pets? No If so, describe No Kids, No Pet, No smoke

Why are you vacating your present place of residence?

LAST TWO PLACES OF RESIDENCE

Address 1402-360 square one drive Address

Mississauga, ONTARIO

From 2015-5-7 To 2017 From To

Name of Landlord agent Name of Landlord

Telephone: 647966461 Telephone:

PRESENT EMPLOYMENT

Employer ALCONA ENG INC

Business address 1515 BRITANIA RD, MISSISSAUGA

Business telephone 905-670-7900

Position held Marketing Manager

Length of employment 5-SEP-2016

Name of supervisor MAYTHEM IBRAHIM

Current salary range: Monthly \$ 8,000.00

PRIOR EMPLOYMENT

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SPOUSE'S PRESENT EMPLOYMENT

PRIOR EMPLOYMENT

Employer ARABIA News INC
 Business address 64 Shawboat crt, Brampton
 Business telephone 416-662-3806
 Position held General Direction
 Length of employment 3 years
 Name of supervisor _____
 Current salary range: Monthly \$ 89,000
 Name of Bank TD Branch Mississauga Address 100 City Centre Dr, Mississauga
 Chequing Account # checking Savings Account # _____

FINANCIAL OBLIGATIONS

Payments to cheques Amount: \$ 8,000.00
 Payments to _____ Amount: \$ _____

PERSONAL REFERENCES

Name ELsayed Naser Address Kings bridge
 Telephone: 416-662-3806 Length of Acquaintance 2 years Occupation close friend
 Name Eiman Al abiadh Address 4588 Gladebrook crt, mississauga
 Telephone: 647-986-6461 Length of Acquaintance 2 years Occupation close friend

AUTOMOBILE(S)

Make HONDA Model CIVIC Year 2015 Licence No PBAD 109
 Make _____ Model _____ Year _____ Licence No _____

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

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

Signature of Applicant Murad Date May 13/2017
 Signature of Applicant _____ Date _____
 Telephone: Sayed Nest Telephone: _____



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The Toronto-Dominion Bank

79400975

2517 PRINCE MICHAEL DRIVE
OAKVILLE, ON L6H 0E9

DATE

2017-05-16
YYYYMMDD

Transit-Serial No.

3124-79400975

Pay to the
Order of

AMACON DEVELOPMENT CITY CENTRE CORP

\$ *****1,695.00

ONE THOUSAND SIX HUNDRED NINETY FIVE**00/100 Canadian Dollars
Authorized signature required for amounts over CAD \$5,000.00

Re PSV #3111 - Jagdeep Singh

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

JTSK Estates
INC.

Authorized Officer

Number

Countersigned

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

⑈79400975⑈ ⑆09612⑈004⑆

⑈3808⑈

February 27, 2017

Re: Miranda Voliere

To Whom It May Concern

This letter was issued to confirm that Miranda Voliere is a full time employee in our Company since Sep 2016. Miranda holds the position of Marketing Manager with an annual salary \$96,000.

If you are looking for any further details, please do not hesitate to Contact the undersigned.

Best Regards



Maythem Ibrahim, P.Eng.
Director

Unit 307, 1515 Britannia Road East, Mississauga, ON L4W 4K1
T: 905 670 7900, F: 905 670 7950, E: info@alconaeng.com



ARABIA NEWS INC.
www.arabianews.ca

T:(416)662-3806
F:(905)789-6168
64 Showboat Crescent,
Brampton, ON., L6V 4R5
arabianews@rogers.com

May 5th, 2017

To: whom it May concern
Re: Amin H. Safwat

This is to inform you that Amin H. Safwat has been employed with Arabia News Inc. since February 1st, 2014. He currently holds the title of Director Manager. He is employed full time and his annual salary is \$89,000. Should you require any further information please don't hesitate to contact me.

Sincerely;

Elsayed Nasr
General Director

MAY 14/2017

RE/ LETTER OF EMPLOYMENT FOR MR ALICK VOLIER

This is a letter to confirm that Mr. Alick Volier has been employed at BENDOOR RESTURANT, as a chef and Kitchen supervisor Since April 12, 2016, as a fulltime employee with annual Salary of \$65,000. If you have any require please Contact us at T/905-671-0500



MANAGER OF BENDOOR INC
RAZA ALI

Equifax Credit Report and Score™ as of 05/16/2016

Name: Amin Hassan Safwat

Confirmation
Number: 2776810414

Credit Score Summary

Equifax
717
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 good. Based on this score, you should be able to qualify for credit with average interest rates and offers.

| | | | | |
|-------------------------|-------------------------|-------------------|-------------------------|-------------------------|
| No scores in this range | No scores in this range | | No scores in this range | No scores in this range |
| Range | 300 - 559 Poor | 560 - 659 Fair | 660 - 724 Good | 725 - 759 Very Good |
| 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.

- 1. Number of telco inquiries in the last 12 months.
- 2. Number of open national card trades.
- 3. Most recent telco Inquiry.

Your Loan Risk Rating

Equifax
717
Good

Your credit score of 717 is better than 27% of Canadian consumers.

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

Delinquency Rates*

55%
300-499
33%
500- 549

21%
550- 599
11%
600- 649
5%
650- 699

2%
700- 749
1%
750- 799
1%

800+

* 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.

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 moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan terms than those with higher scores If you're in the market for credit, this is what you might expect:

- 1. You may not qualify for high credit limits on your credit card.
- 2. You are likely to pay higher interest rates on all types of loans than those with higher scores.
- 3. The loan terms you receive may be somewhat restrictive.

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.

CREDIT REPORT

Personal Information

| Personal Data | | Other Names: | |
|-----------------|------------------------|------------------|---------------------------------|
| Name: | AMIN HASSAN | Also Known as: | AMIN SASWAT |
| SIN: | SAFWAT | | |
| Date of Birth: | 497XXX607 | | |
| | 1949-07-XX | | |
| Current Address | | Previous Address | |
| Address: | 22 CLARISSA DR APT 909 | Address: | 117 GALLOWAY RD SCARBOROUGH, ON |

RICHMOND HILL, ON

Employer: SHAIN CAR SALES

Employer:

Occupation:

Employer:

Occupation:

NO MORE ODORS

BFS

PINE PRESS

SUPERVISOR

Date Reported: 2016-05

and up to date
Months
Reviewed: 46
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

WALMART CDA BANK MC

| | | | |
|----------------------------|---|---------------------------------|------------|
| Phone Number: | (888)331-6133 | High Credit/Credit Limit: | \$7,500.00 |
| Account Number: | XXX...007 | Payment Amount: | \$10.00 |
| Association to Account: | Individual | Balance: | \$75.00 |
| Type of Account: | Revolving | Past Due: | \$0.00 |
| Date Opened: | 2014-07 | Date of Last Activity: | 2016-05 |
| Status: | Paid as agreed and up to date | Date Reported: | 2016-05 |
| Months Reviewed: | 22 | | |
| 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 | | |

CIBC CARD SERVICES

| | | | |
|----------------------------|---------------|---------------------------------|---------------|
| Phone Number: | Not Available | High Credit/Credit Limit: | \$1,700.00 |
| Account Number: | XXX...662 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | \$0.00 |
| Type of Account: | Revolving | Past Due: | \$0.00 |
| Date Opened: | 2014-11 | Date of Last | |

| | | | |
|--------------------------|---|----------------|---------|
| Status: | Paid as agreed and up to date | Activity: | |
| Months Reviewed: | 18 | Date Reported: | 2016-05 |
| Payment History: | No payment 30 days late No payment 60 days late No payment 90 days late | | |
| Prior Paying History: | | | |
| Comments: | Monthly payments Amount in h/c column is credit limit | | |

VIRGIN MOBILE

| | | | |
|----------------------------|---|---------------------------------|---------------|
| Phone Number: | (866)612-8483 | High Credit/Credit Limit: | \$81.00 |
| Account Number: | XXX...880 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | \$81.00 |
| Type of Account: | Open | Past Due: | \$0.00 |
| Date Opened: | 2016-04 | Date of Last Activity: | |
| Status: | Paid as agreed and up to date | Date Reported: | 2016-04 |
| Months Reviewed: | 01 | | |
| Payment History: | No payment 30 days late No payment 60 days late No payment 90 days late | | |
| Prior Paying History: | | | |
| Comments: | Monthly payments | | |

KODOO MOBILE

| | | | |
|----------------------------|---------------|---------------------------------|---------------|
| Phone Number: | (866)995-6636 | High Credit/Credit Limit: | \$200.00 |
| Account Number: | XXX...463 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | \$25.00 |
| Type of Account: | Open | Past Due: | \$0.00 |

| | | | |
|-----------------------|---|------------------------|---------|
| Date Opened: | 2015-11 | Date of Last Activity: | 2016-03 |
| Status: | Paid as agreed and up to date | Date Reported: | 2016-05 |
| Months Reviewed: | 05 | | |
| Payment History: | No payment 30 days late No payment 60 days late No payment 90 days late | | |
| Prior Paying History: | | | |
| Comments: | Monthly payments | | |

CAPITAL ONE BANK

| | | | |
|-------------------------|---|---------------------------|---------------|
| Phone Number: | (800)728-3277 | High Credit/Credit Limit: | \$8,250.00 |
| Account Number: | XXX...379 | Payment Amount: | Not Available |
| Association to Account: | Joint | Balance: | \$0.00 |
| Type of Account: | Revolving | Past Due: | \$0.00 |
| Date Opened: | 2002-10 | Date of Last Activity: | 2015-10 |
| Status: | Paid as agreed and up to date | Date Reported: | 2016-04 |
| 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 | | |

CAPITAL ONE HBC

| | | | |
|-------------------------|---------------|---------------------------|---------------|
| Phone Number: | (866)640-7858 | High Credit/Credit Limit: | \$2,500.00 |
| Account Number: | XXX...875 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | \$0.00 |

| | | | |
|-----------------------|---|------------------------|---------|
| Type of Account: | Revolving | Past Due: | \$0.00 |
| Date Opened: | 2012-10 | Date of Last Activity: | 2013-01 |
| Status: | Paid as agreed and up to date | Date Reported: | 2016-04 |
| Months Reviewed: | 42 | | |
| 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 | | |

BNS MC FORM. CHASE

| | | | |
|-------------------------|---|---------------------------|---------------|
| Phone Number: | (866)286-4517 | High Credit/Credit Limit: | \$4,300.00 |
| Account Number: | XXX...538 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | \$0.00 |
| Type of Account: | Revolving | Past Due: | \$0.00 |
| Date Opened: | 2011-10 | Date of Last Activity: | 2015-03 |
| Status: | Paid as agreed and up to date | Date Reported: | 2016-04 |
| Months Reviewed: | 53 | | |
| 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 | | |

CITI CARDS HOME DEP

| | | | |
|-----------------|---------------|---------------------------|------------|
| Phone Number: | (800)233-8557 | High Credit/Credit Limit: | \$5,000.00 |
| Account Number: | XXX...793 | Payment Amount: | \$10.00 |

| | | | |
|-------------------------|---|------------------------|---------|
| Association to Account: | Individual | Balance: | \$18.00 |
| Type of Account: | Revolving | Past Due: | \$0.00 |
| Date Opened: | 2016-03 | Date of Last Activity: | |
| Status: | Paid as agreed and up to date | Date Reported: | 2016-04 |
| Months Reviewed: | 01 | | |
| 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 | | |

KOODO MOBILE

| | | | |
|-------------------------|--|---------------------------|---------------|
| Phone Number: | (866)995-6636 | High Credit/Credit Limit: | \$137.00 |
| Account Number: | XXX...873 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | \$0.00 |
| Type of Account: | Open | Past Due: | \$0.00 |
| Date Opened: | 2015-03 | Date of Last Activity: | 2015-07 |
| Status: | Paid as agreed and up to date | Date Reported: | 2016-01 |
| Months Reviewed: | 10 | | |
| Payment History: | 01 payments 30 days late No payment 60 days late No payment 90 days late | | |
| Prior Paying History: | One payment past due (2015-06) | | |
| Comments: | Account Closed Monthly payments | | |

PRESIDENTS CHOICE MC

| | | | |
|---------------|---------------|---------------------------|------------|
| Phone Number: | (866)246-7262 | High Credit/Credit Limit: | \$3,400.00 |
|---------------|---------------|---------------------------|------------|

Account Number:XXX...617

Association to
Account: Individual

Type of Account: Revolving

Date Opened: 2012-07

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: Closed at consumer request
Account paid

Payment
Amount: Not Available

Balance: \$0.00

Past Due: Not Available

Date of Last
Activity: 2014-07

Date Reported: 2015-11

CAPITAL ONE HBC

Phone Number: (866)640-7858

Account Number:XXX...449

Association to
Account: Individual

Type of Account: Revolving

Date Opened: 2012-09

Status: Paid as agreed
and up to date

Months
Reviewed: 29

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: \$3,000.00

Payment
Amount: Not Available

Balance: \$0.00

Past Due: \$0.00

Date of Last
Activity: 2013-01

Date Reported: 2015-02

VISA DESJARDINS

Phone Number: (514)397-4789

High \$15,968.00

| | | |
|---|----------------------------------|----------|
| Account Number:XXX...501 | Credit/Credit Limit: | |
| Association to Account: Individual | Payment Amount: | \$145.00 |
| Type of Account: Installment | Balance: | \$0.00 |
| Date Opened: 2013-04 | Past Due: | \$0.00 |
| Status: Paid as agreed and up to date | Date of Last Activity: | 2014-09 |
| Months Reviewed: 18 | Date Reported: | 2014-09 |
| Payment History: 02 payments 30 days late No payment 60 days late No payment 90 days late | | |
| Prior Paying History: One payment past due (2014-03) | One payment past due (2014-02) | |
| Comments: Account paid Bi-weekly payments | | |

TD AUTO FINANCE CAN

| | | |
|--|---------------------------|-------------|
| Phone Number: (800)832-3321 | High Credit/Credit Limit: | \$11,554.00 |
| Account Number:XXX...264 | Payment Amount: | \$234.00 |
| Association to Account: Individual | Balance: | \$0.00 |
| Type of Account: Installment | Past Due: | \$0.00 |
| Date Opened: 2012-07 | Date of Last Activity: | 2014-07 |
| Status: Paid as agreed and up to date | Date Reported: | 2014-08 |
| Months Reviewed: 25 | | |
| Payment History: No payment 30 days late No payment 60 days late No payment 90 days late | | |
| Prior Paying History: | | |
| Comments: Account paid Auto | | |

CAPITAL ONE HBC**Phone Number:** (866)640-7858**Account Number:**XXX...410**Association to
Account:** Individual**Type of Account:** Revolving**Date Opened:** 2011-10**Status:** Paid as agreed
and up to date**Months
Reviewed:** 01**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:** \$4,000.00
**Payment
Amount:** Not Available
Balance: \$38.00
Past Due: \$0.00
**Date of Last
Activity:** 2011-10
Date Reported: 2011-10**ROGERS COMMUNICATION****Phone Number:** (877)764-3772**Account Number:**XXX...426**Association to
Account:** Individual**Type of Account:** Open**Date Opened:** 2009-01**Status:** Paid as agreed
and up to date**Months
Reviewed:** 09**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:** 2011-08
Date Reported: 2011-09

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: | 2012-08 |
| Industry Class: | | Creditor's Name and Amount: | 680478264 TD AUTO FINANCE CANADA INC \$11554 |
| 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.

| | |
|------------|------------------------------------|
| 2016-04-28 | VIRGIN MOBILE (800)509-9904 |
| 2015-11-24 | KODOO MOBILE (416)279-7844 |
| 2015-10-17 | BELL CANADA (800)730-7121 |
| 2015-03-06 | KODOO MOBILE (416)279-7844 |
| 2014-11-27 | CIBC CREDIT CARD SVC (800)465-4653 |
| 2014-05-01 | VISA DESJARDINS (866)328-0008 |
| 2014-04-23 | VISA DESJARDINS (866)328-0008 |
| 2014-02-27 | VISA DESJARDINS (866)328-0008 |
| 2013-09-17 | CAPITAL ONE HBC (866)640-7858 |
| 2013-06-02 | SYFC LOWES LCC (866)855-4429 |

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.

| | |
|------------|---|
| 2016-05-16 | AUTH ECONSUMER REQUE (Phone Number Not Available) |
| 2016-05-10 | CAPITAL ONE (800)481-3239 |
| 2016-04-30 | CIBC ACCOUNT UPDATE (800)465-2255 |
| 2016-03-12 | TDCT (866)222-3456 |
| 2015-12-16 | BNS MC FORM. CHASE (800)267-1660 |
| 2015-12-01 | SERV. CARTES DESJ. (Phone Number Not Available) |
| 2015-10-07 | PRESIDENTS CHOICE MC (866)246-7262 |
| 2015-08-07 | CAPITAL ONE HBC (866)640-7858 |

| | |
|------------|---|
| 2015-02-18 | AUTH FIRST ADVANTAGE (416)961-1611 |
| 2014-09-17 | AUTH ECONSUMER REQUE (Phone Number Not Available) |
| 2014-09-17 | 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.

RECEIPT OF DEPOSIT

In the event the conditions in your agreement of purchase and sale are not satisfied & a mutual release is signed, the funds will not be returned until a full 30 days clearing period has passed with TD Canada trust.

DATE: May 16, 2017 TIME: 4:32 pm
RECEIVED FROM: Eiman Alabiadh
AMOUNT: \$6,600 THE SUM OF: Six Thousand Six Hundred DOLLARS

PAYMENT METHOD: ☐ CERTIFIED CHEQUE ☒ BANK DRAFT ☐ CHEQUE (NOT CERTIFIED) ☐ OTHER

PROPERTY ADDRESS: 4011 Brickstone Mews #3111

LISTING AGENT: Raymond Le

PROPERTY LISTED AS: ☒ RENTAL ☐ SALE

☐ OTHER

RECEIVED BY: Mehwish M.

PLACE BUSINESS CARD HERE



Royal Bank of Canada
Banque Royale du Canada
2 DUNDAS ST. W
MISSISSAUGA, ON

58949183 6-516
DATE 20170516
Y/A MM DJ

PAY TO THE ORDER OF
PAYEZ À L'ORDRE DE KINGSWAY REAL ESTATE BROKERAGE

\$6,600.00

EXACTLY \$6,600.00

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER \$5,000.00 CANADIAN / SIGNATURE AUTORISÉE REQUISE POUR UN MONTANT EXCÉDANT \$5,000.00 \$ CANADIENS

CANADIAN DOLLARS CANADIENS

RE/OBJET MERANDA AUGUSTUS AND ALICK VOLIERE

PURCHASER NAME

NOM DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

EDACRUZ

PURCHASER ADDRESS

ADRESSE DE L'ACHETEUR

COUNTERSIGNED / CONTRESIGNÉ

N. Chandra

⑈ 58949183 ⑆ ⑆ 01062003 ⑆ 0990135 ⑆



JAGDEEP SINGH
1208 LINBROOK RD
OAKVILLE ON L6J 2L4

May 15, 2017

Other Borrowers/Guarantors:

NAVDEEP KANG

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 have conditionally approved you for a CIBC Mortgage secured by:

REAL ESTATE:

3111-4011 BRICKSTONE MEWS MISSISSAUGA, ON L5B0J7

The key terms and conditions of the approval are outlined below. Other important terms and conditions applicable to your Mortgage are found in the Mortgage Approval and Disclosure Statement. This will be provided to you for signature prior to the release of funds.

This approval is conditional upon us receiving and finding the following to be satisfactory:

- Copy of the signed Borrower Acknowledgement form signed by all applicants.
- Copy of a completed and signed pre-authorized cheque form with a blank cheque marked VOID
- Copy of the Customer Consent form signed by all applicants and Mortgage Advisor.
- Solicitor to Register Assignment of Rents Maximum Lending capacity reached no further Credit requests to be considered.

If you do not meet the condition(s) stated above at least 10 business days prior to the release of funds, we may cancel this conditional approval without notice to you.

| | |
|---------------------------------|---------------------------|
| Application Number: | 3994825370 |
| Product Name: | Lower Fixed Rate, Closed |
| Total Mortgage Loan Amount: | \$234,320.00 ¹ |
| Interest Rate: | 2.490% * per year |
| Principal and Interest Payment: | \$1,048.51 Monthly |
| Term: | 48 months |
| Amortization: | 300 months |
| Closing Date: | August 25, 2017 |
| Offer Expiry Date: | August 25, 2017 |

**Note: The interest rate(s) quoted on this letter includes any adjustments and full details will be provided in your Disclosure Statement and Mortgage Approval documents.*

¹ Includes mortgage default insurance premium and taxes, if applicable.

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.