

Check List for Leasing

Tower: PSV 2 Unit: 601 Date Requested: February 8, 2017

Purchasers Name: Shahnaz Kiyani

Items Required for Leasing a Unit	Completed	Date
1 Executed copy of the Leasing Amendment giving Consent *the % of deposit & Leasing fee must be confirmed (% _____ Leasing fee \$ <u>1500</u>)	✓	Feb. 8 / 17
2 Copy of Leasing Agreement	✓	Feb. 8 / 17
3 Certified Cheque for Balance of Deposit bring total deposit to required amount as per the Leasing Amendment on Occupancy payable to "Blaney McMurtry LLP in Trust" Amount require (\$ <u>76,600</u>)	✓	Feb. 8 / 17
4 Certified Check for the Leasing Fee (+ HST) made payable to "Amacon Development (City Centre) Corp" Amount require (\$ <u>1,695</u>)	✓	Feb. 8 / 17
5 Copy of ID – Tenant	✓	Feb. 8 / 17
6 Copy of Bank's Mortgage Commitment for Original Purchaser (Landlord)	✓	Feb. 8 / 17
7 Copy of Proof of 1st and Last Rental Deposits	✓	Feb. 8 / 17
8 Credit Check Report / Financial Record of Tenant	✓	Feb. 8 / 17

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

SHAHNAZ F KIYANI (the "Purchaser")

Suite **601** Tower **TWO** Unit **1** Level **6** (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-five percent (25%) 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 26 day of January 1 2017.

Witness:

Purchaser: **SHAHNAZ F KIYANI**

THE UNDERSIGNED hereby accepts this offer.

DATED at **Mississauga** this 6 day of February 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation

This Agreement to Lease dated this 29 day of January, 2017

TENANT (Lessee), Saad S Jang

(Full legal names of all Tenants)

LANDLORD (Lessor), Shahnaz F Kiyani

(Full legal name of Landlord)

ADDRESS OF LANDLORD 510 Curran Pl, Mississauga, Unit 601

(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:

510 Curran Pl, Mississauga, Unit 601

2. **TERM OF LEASE:** The lease shall be for a term of one (1) year commencing 15th of February 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly during the said term of the lease the sum of Payara

X Two Thousand Twenty Nine Thousand Canadian Dollars (CDN\$ 22,900.00)

payable in advance on the first day of each and every month during the currency of the said term. First and last month's rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers, upon acceptance

(Hereinwith/Upon acceptance/as otherwise described in this Agreement)

by negotiable cheque payable to Wolf Realty Inc, Brokerage

"Deposit Holder"

in the amount of Four Thousand

Canadian Dollars (CDN\$ 4,000.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all

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

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

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:	☐
Water and Sewerage Charges	☐	☐	Other:	☐

The Landlord will pay the property taxes, but if this 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 LANDLORD(S): SK

PCT

7. **PARKING:**

1 parking included described as P2-90

8. **ADDITIONAL TERMS:**

1 locker included in price

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 **6:00** p.m. on the **30** day of **January** 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.: 905-963-7999

(for delivery of Documents to Landlord)

FAX No.: 905-963-7999

(for delivery of Documents to Tenant)

Email Address: ia.heikal@gmail.com

(for delivery of Documents to Landlord)

Email Address: ia.heikal@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.tb.gov.on.ca)

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

14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and 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. **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.

CV

INITIALS OF LANDLORD(S):

SLK

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 its terms and conditions herein contained.

SIGNED, SEALED AND DELIVERED in the presence of:

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

DATE 01-27-2017

(Seal)

(Tenant or Authorized Representative)

(Seal)

DATE

(Seal)

(Tenant or Authorized Representative)

DATE

(Seal)

(Guarantor)

We/1 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:

DATE

(Seal)

(Landlord or Authorized Representative)

DATE

(Seal)

(Landlord or Authorized Representative)

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.

DATE

(Seal)

(Spouse)

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 5:25 p.m. this 26th day of JANUARY 2017.

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage WOLF REALTY INC.

Tel.No. (905) 796-1127

Adnan Hashmi

(Salesperson / Broker Name)

Co-op/Tenant Brokerage WOLF REALTY INC.

Tel.No. (905) 796-1127

MOHAMED HEIKAL

(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.

DATE JAN 31, 2017

(Landlord)

DATE JAN 31, 2017

(Tenant)

DATE

DATE

DATE

DATE

Address for Service

Address for Service

Tel.No.

Tel.No.

Landlord's Lawyer

Tenant's Lawyer

Address

Address

Email

Email

Tel.No.

Tel.No.

FAX 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 money 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:

Confirmation of Co-operation and Representation



SELLER: Saad S Jang

BUYER: Shahnaz F Kiyani

The transaction on the property known as: 510 Curran Pl, Mississauga, Unit 601

DEFINITIONS AND INTERPRETATIONS: For the purposes of this Confirmation of Co-operation and Representation:

"Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to include other remuneration.

Following information is confirmed by the undersigned salesperson/broker representatives of the Brokerage(s). If a Co-operating Brokerage is involved in the transaction, the brokerages agree to co-operate, in consideration of, and on the terms and conditions as set out below.

DECLARATION OF INSURANCE: The undersigned salesperson/broker representative(s) of the Brokerage(s) hereby declare that he/she is insured as required by the Real Estate and Business Brokers Act, 2002 (REBBA 2002) and Regulations.

LISTING BROKERAGE

a) ☐ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:

- 1) ☐ The Listing Brokerage is not representing or providing Customer Service to the Buyer.
(If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage)
- 2) ☐ The Listing Brokerage is providing Customer Service to the Buyer.

b) ☒ **MULTIPLE REPRESENTATION:** The Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and represents the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brokerage must be impartial and equally protect the interests of the Seller and the Buyer in this transaction. The Listing Brokerage has a duty of full disclosure to both the Seller and the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:

- That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;
- That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;
- The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;
- The price the Buyer should offer or the price the Seller should accept;
- And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.

However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

Additional comments and/or disclosures by Listing Brokerage: (e.g. The Listing Brokerage represents more than one Buyer offering on this property.)

PROPERTY SOLD BY BUYER BROKERAGE - PROPERTY NOT LISTED

☐ The Brokerage (does/does not) represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid

by the Seller in accordance with a Seller Customer Service Agreement ☐
or: by the Buyer directly ☐

Additional comments and/or disclosures by Buyer Brokerage: (e.g. The Buyer Brokerage represents more than one Buyer offering on this property.)

INITIALS OF BUYER(S)/SELLER(S)/BROKERAGE REPRESENTATIVE(S) (Where applicable)

10. The Buyer acknowledges having been advised to make their own enquiries to confirm the content of the property.

INDERS FEE: The Buyer acknowledges that the Brokerage may be receiving a finder's fee, reward and/or referral incentive, and the Buyer consents to any such benefit being received and retained by the Brokerage in addition to the commission as described above.

CONSUMER REPORTS: The Buyer is hereby notified that a Consumer Report containing credit and/or personal information may be referred to in connection with this Agreement and any subsequent transaction.

SE AND DISTRIBUTION OF INFORMATION: The Buyer consents to the collection, use and disclosure of personal information by the Brokerage for such purposes that relate to the real estate services provided by the Brokerage to the Buyer including, but not limited to: locating, assessing and justifying properties for the Buyer; advertising on behalf of the Buyer; providing information as needed to third parties retained by the Buyer to assist in a transaction (e.g. financial institutions, building inspectors, etc.); and such other use of the Buyer's information as is consistent with the services provided by the Brokerage in connection with the purchase or prospective purchase of the property.

The Buyer agrees that the sale and related information regarding any property purchased by the Buyer through the Brokerage may be retained and disclosed by the Brokerage and/or real estate board(s) (if the property is an MLS® Listing) for reporting, appraisal and statistical purposes and for other use of the information as the Brokerage and/or board deems appropriate in connection with the listing, marketing and selling of real estate including conducting comparative market analyses.

The Buyer acknowledges that the information, personal or otherwise ("information"), provided to the real estate board or association may be stored in databases located outside of Canada, in which case the information would be subject to the laws of the jurisdiction in which the information is located.

ONFLICT OR DISCREPANCY: If there is any conflict or discrepancy between any provision added to this Agreement 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 provisions added to this Agreement, shall constitute the entire Agreement between the Buyer and the Brokerage. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein.

ELECTRONIC COMMUNICATION: This Agreement and any agreements, notices or other communications contemplated thereby may be transmitted by means of electronic systems, in which case signatures shall be deemed to be original. The transmission of this Agreement by the Buyer by electronic means shall be deemed to confirm the Buyer has retained a true copy of the Agreement.

ELECTRONIC SIGNATURES: If this Agreement has been signed with an electronic signature the parties hereto consent and agree to the use of such electronic signature with respect to this Agreement pursuant to the *Electronic Commerce Act 2000, S.O. 2000, c17* as amended from time to time.

SCHEDULE(S): attached hereto form(s) part of this Agreement.

BROKERAGE AGREES TO REPRESENT THE BUYER IN LOCATING A REAL PROPERTY OF THE GENERAL DESCRIPTION INDICATED ABOVE IN ORDER TO OBTAIN THE ACCEPTANCE OF AN AGREEMENT TO PURCHASE OR LEASE A PROPERTY ON TERMS SATISFACTORY TO THE BUYER.

..... DATE Jan 29, 2017 Mohamed Heikal
(Name of Person Signing)

AGREEMENT HAS BEEN READ AND FULLY UNDERSTOOD BY ME AND I ACKNOWLEDGE THIS DATE I HAVE SIGNED UNDER SEAL. Any representation herein are true to the best of my knowledge, information and belief.

IF SEALED AND DELIVERED I have hereunto set my hand and seal:

..... DATE Jan 29, 2017 X 647.236.7223
(Seal) (Tel. No.)

..... DATE
(Seal)

DECLARATION OF INSURANCE

broker/salesperson MOHAMED HEIKAL
(Name of Broker/Salesperson)

by declares that he/she is insured as required by the Real Estate and Business Brokers Act (REBBA) and Regulations.
.....
(Signature(s) of Broker/Salesperson)

ACKNOWLEDGEMENT

Buyer(s) hereby acknowledge that the Buyer(s) fully understand the terms of this Agreement and have received a true copy of this Agreement.

29 day of January, 2017
Date: Jan 29, 2017

Schedule is attached to and forms part of the Agreement of Purchase and Sale between:

R. SAAD S. JANO, and
R. SAAD S. JANO
property known as 810 CURRENCE, MISSISSAUGA, UNIT 601
dated the 29 day of January, 2017.

Buyer and Seller hereby acknowledge and agree that, in accordance with Section 27 of the Real Estate and Business Broker Act 2002, Wolf Realty Inc., Brokerage [hereinafter referred to as "the Brokerage"] will place the deposit from this Agreement of Purchase and Sale into the Brokerage's Ordinary Real Estate Trust Account at TD Canada Trust and no interest shall be earned, received or paid on the deposit.

Buyer and the Seller hereby acknowledge that no information provided by Wolf Realty Inc. Brokerage is to be construed as being expert legal, financial, tax, building condition or environmental advice.

Nothing is otherwise stated in this agreement the chattels [if any] which are included in the purchase price being sold in 'as is' condition, without warranty.

Buyer and the Seller acknowledge that all measurements, Taxes and any information provided by Wolf Realty Inc., Brokerage in the MLS listing, feature sheet, any pre-listing Home Inspection Report, and any other marketing materials has been obtained from sources deemed reliable, however, it has been provided to the Buyer for general informational purposes only and as such, Wolf Realty Inc. Brokerage does not warrant its accuracy nor make any representations or warranties regarding the contents of same. Reliance upon any and all information contained in the marketing materials is at the Buyer's risk and as such the Buyer is advised to verify any measurements or other information upon which he or she is relying.

Buyer and the Seller hereby agree to allow the Listing and Selling Brokerages in this transaction to have the statistical information about the sale of this property in their future marketing materials.

Seller represents and warrants that during the time the Seller has owned the property, the use of the property and the buildings and structures thereon has not been for the growth or manufacture of any illegal substances, and that to the best of the Seller's knowledge and belief, the use of the property and buildings and structures thereon has never been for the growth or manufacture of illegal substances. No warranty shall survive and not merge on the completion of this transaction.

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

Unit 601 in PSV 2 building

by make application to rent.

1st

March

17

20

day of

\$24,000

prepayment-lump sum(cert

at a monthly rental of \$

(\$2000x12months)

day of each and every month during my tenancy.

me

Saad Jang

08/15/1980

SIN No. (Optional)

Self-employed (SAP Consulting Servic

ers License No

me

ers License No

Occupation

her Occupants: Name

Samra Mirza

Relationship

Wife

Age

30

Name

Waael Jang

Relationship

Son

Age

13

Name

No

If so, describe

ry are you vacating your present place of residence?

WO PLACES OF RESIDENCE

75 Eglinton Ave W, unit 105

Address

4070 Confederation Pkwy, unit 5

Mississauga, ON

From

August 2014

To

October 201

Landlord

Willy Francis

Name of Landlord

Dr. Erfan Asif

Telephone:

urfi1@hotmail.com

PT EMPLOYMENT

Self-employed

address

www.AXSOLVE.com

telephone

1.888.354.8666

held

if employment

if supervisor

salary range: Monthly \$

PRIOR EMPLOYMENT

Business Relationship
Your Compliance Officer when this section is applicable if you don't know)

Propose and Intended Nature of the Business Relationship

the appropriate boxes.

is an agent for the purchase or sale of:

Residential property

☐ Residential property for income purposes

Commercial property

☐ Land for Commercial Use

Other, please specify:

Measures Taken to Monitor Business Relationship and Keep Client Information Up-To-Date

ask the Client if their name, address or principal business or occupation has changed and if it has include the
d information on page one.

keep all relevant correspondence with the client on file in order to maintain a record of the information you have
monitor the business relationship with the client. Optional - if you have taken measures beyond simply keeping
correspondence on file, specify them here:

If the client is high risk you must conduct enhanced measures to monitor the brokerage's business relationship
keep their client information up to date. Optional - consult your Compliance Officer and document what enhance
measures you have applied:

Suspicious Transactions

forget, if you see something suspicious during the transaction report it to your Compliance Officer. Consult your
policies and procedures manual for more information.

Financing Act. This Record must be completed by the REALTOR® member whenever they act in respect to the purchase or sale of real estate.

I recommend that the Individual Identification Information Record be completed:

- for a buyer when the offer is submitted and/or a deposit made, and
- for a seller when the seller accepts the offer.

action Property Address: 510 Curran Pl., Mississauga, Unit 601

Representative/Broker Name: MOHAMED HEIKAL WOLF REALTY INC.

January 29, 2017

Verification of Individual

This section must be completed for clients that are individuals or unrepresented individuals who are not clients of the REALTOR® member. It must be completed for all transactions (e.g. unrepresented buyer or seller). Where an unrepresented individual refuses to provide identification after reasonable efforts are made to verify that identification, a REALTOR® member must keep a record of the refusal and consider sending a Suspicious Transaction Report to FINTRAC if there are reasonable grounds to suspect that the transaction involves property from the proceeds of crime, or terrorist activity. Where you are using an agent or a broker to verify an individual, see procedure described in CREA's FINTRAC Compliance manual.

Full legal name of individual: X Saad S Jang
Address: X 5963 Chalfont Cres, Mississauga ON, L5M 6K7

Date of Birth: X 08.15.1980

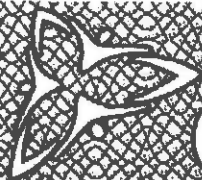
Nature of Principal Business or Occupation: X Self-employed (SAP Consulting Services)
Type of Identification Document: X Driver's License

Document Identifier Number: X J0418 - 68288 - 00815
(must view the original, see below for list of acceptable documents)

Issuing Jurisdiction: X Ontario

Document Expiry Date: X 09.28.2017
(insert name of the applicable Province, Territory, Foreign Jurisdiction or "Federal Government of Canada")
(must be valid and not expired)

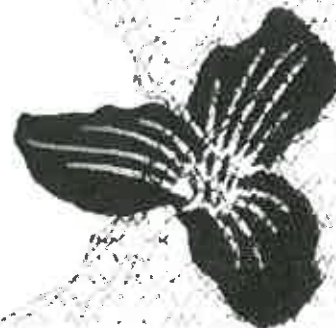
Additional identification documents: birth certificate, driver's licence, provincial health insurance card (not acceptable if from Ontario, Nova Scotia or Prince Edward Island), passport, record of landing, permanent resident card, old age security card, a certificate of Indian status, or a SIN (although SIN numbers are not to be included on any report sent to FINTRAC). Other acceptable identification documents: provincial (or territorial) identification card issued by the Insurance Corporation of British Columbia, Alberta Registries, Saskatchewan Government Insurance, or a document of Service Nova Scotia and Municipal Relations, the Department of Transportation and Infrastructure Renewal of the Province of Prince



Ontario

Driver's Licence
Permis de conduire

ON
CANADA



1,2 NAME/ NOM

JANG,
SAAD, S

8 5963 CHALFONT CRES
MISSISSAUGA, ON, L5M 6K7

4a NUMBER/
NUMÉRO

J0418 - 68288 - 00815

4b ISS/ DEL

2015/09/04

4b EXP/ EXP.

2017/09/28

5 DD/ REF

DH0061801

16 HGT/HAUT. 190 cm

6 SEX/ SEXE

M

9 CLASS/
CATÉG.

G

12 REST/
COND

X

3 DOB/ DEN 1980/08/15

250 Consumers Road Suite 905
Toronto, Ontario
M2J 4V6

February 7, 2017

Private and Confidential

Shahnaz and Raja Kiyani
505 Hounslow Avenue
Toronto, ON
M2R 1J1

Dear Mr. and Mrs. Kiyani:

**Commitment Letter: Private Lender
(Mortgage Outlet private financing division)**

Re: Financing for 510 Curran Place

Units 407;
~~Unit 601~~
Unit 507;
Unit 2702
Mississauga, ON
L5B 0J8

Mortgage Outlet Inc. is pleased to offer you a private mortgage as stated below.

Purchase Price: \$1,568,100
Loan Amount \$1,254,480
Borrower(s): Shahnaz and Raja Kiyani

Security: 1st mortgage registered for the 4 subject properties and
505 Hounslow Avenue, Toronto ON M2R 1J1

Lender Fee: 1.75%
Broker Fee: 1.75%
Interest Rate: Prime + 7.3% (Currently 10.0% as of February 7, 2017)
Amortization Period: Interest Only
Term: 1 year Closed Term
Commitment Expiry: December 31, 2017
Monthly Payment (Est): \$10,454

This Commitment is based on a satisfactory appraisal of the 4 subject properties and the primary residence in the Lender's sole and absolute discretion and no material changes in the financial situation of any of the borrowers in the Lender's sole and absolute discretion.

Yours truly,

A handwritten signature in blue ink, appearing to read "Elan Weintraub", is written over a horizontal line.

Elan Weintraub

Director

Mortgage Outlet Inc. #12628

647-501-4663

PSV2 601 First + Last Month Rent

10358 (12/15)

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

The Toronto-Dominion Bank

79496323

3545 32 AVENUE NORTHEAST
CALGARY, AB T1Y 6M6

DATE

2017-01-29

YYYYMMDD

Pay to the
Order of WOLF REALTY INC, BROKERAGE

Transit-Serial No. 293-79496323

\$ *****4,000.00

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

*****00/100 Canadian Dollars

Re SAAD JANG - 510 CURRAN PL, UNIT 601

The Toronto-Dominion Bank FIRST MONTH + LAST MONTH
Toronto, Ontario RENT
Canada M5K 1A2

Authorized Officer

V. Patel

Countersigned

Number

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

⑈ 79496323 ⑈ ⑈ 096120004 ⑈

⑈ 3808 ⑈

Received from
Reçu de No. 45 Date 29 FEB 2017
SAAD JANG (Feder)
FOUR THOUSAND ONLY 100 Dollars
Deposit for 510 CURRAN PL, UNIT 601
MISSISSAUGA
\$ 4000 WOLF REALTY INC
Tax Reg. No. By
N° de taxe Pat *SAAD JANG* 28808

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers.

Exceptional

Credit Category

300

575

850

Equifax

811

TransUnion

807

What factors RAISE your FICO® Score:

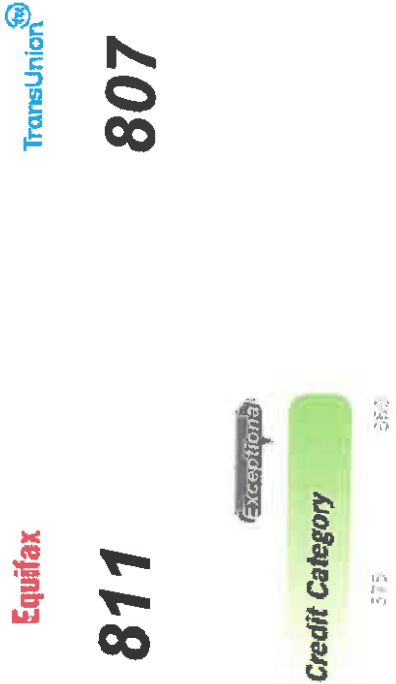
- You helped your FICO® Score by paying your bills on time. Staying current with your bills will continue to help your score.
- Your FICO® Score evaluates your total revolving account balances in relation to your total credit limits on those accounts. Your FICO® Score was helped because you've kept this ratio of balances to credit limits low.
- Your FICO® Score evaluates your mix of credit cards, installment loans and mortgages. People who demonstrate responsible use of different types of credit are generally less risky to lenders. You helped your FICO® Score by showing recent use of a credit card.
- You've helped your FICO® Score by not actively seeking credit. Each time you apply for credit, a credit inquiry is performed. Your credit report shows relatively few or no recent credit inquiries, which indicates that you are not actively looking for credit. People who are actively seeking credit pose more of a risk to lenders than those who are not.

What factors LOWER your FICO® Score:

Credit Score Page 1 of 3

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers.



Your Equifax FICO® Score Explanation

What factors RAISE your FICO® Score:

- You helped your FICO® Score by paying your bills on time. Staying current with your bills will continue to help your score.
- Your FICO® Score evaluates your total revolving account balances in relation to your total credit limits on those accounts. Your FICO® Score was helped because you've kept this ratio of balances to credit limits low.
- Your FICO® Score measures the age of your oldest account and the average age of your accounts. Your FICO® Score was helped because you have a relatively long credit history and you haven't recently opened many new accounts.
- Your FICO® Score evaluates your mix of credit cards, installment loans and mortgages. People who demonstrate responsible use of different types of credit are generally less risky to lenders. You helped your FICO® Score by showing recent use of a credit card.

What factors LOWER your FICO® Score:

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers.

Equifax

811

TransUnion

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Credit Category

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Your TransUnion FICO® Score Explanation

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