

Worksheet Leasing

Suite: 810 Tower: PSV2 Date: Jun. 18/17 Completed by: _____

Monir Nooraei

Please mark if completed:

- ✓ ☒ 1. Copy of 'Lease Prior to Closing' Amendment
- ✓ ☒ 2. Copy of Lease Agreement
- ✓ ☒ 3. Certified Deposit Cheque for Top up Deposit to 20% payable to Blaney McMurtry LLP in Trust
- ✓ ☒ 4. 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).
\$500 Draft NO. 80850637
\$65 Cheque NO. 021
- ✓ ☒ 5. Agreement must be in good standing. Funds in Trust: \$ 57,177.
- ✓ ☒ 6. Copy of Tenant's ID
- ✓ ☒ 7. Copy of Tenant's First and Last Month Rent
- ✓ ☒ 8. Copy of Tenant's employment letter or paystub
- ✓ ☒ 9. Copy of Credit Check Rec'd June 19/17.
- ☒ 10. Copy of the Purchasers Mortgage approval (Amacon to verify)
- ✓ ☒ 11. The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

PSV2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

GHOLAMREZA MOGHADDAM and MONIR NOORAEI (the "Purchaser")

Suite 810 Tower TWO Unit 10 Level 8 (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 Five Hundred Dollars (\$500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 7th day of March 2012

Witness:

Witness:

Purchaser: GHOLAMREZA MOGHADDAM

Purchaser: MONIR NOORAEI

**Agreement to Lease
Residential**

This Agreement to Lease dated this 1 day of June, 2017

TENANT (Lessee), Lorri Grkovski
(Full legal names of all Tenants)

LANDLORD (Lessor), Monir Nooraei
(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:
810-510 Curran Place Mississauga ON
2. **TERM OF LEASE:** The lease shall be for a term of 1 year, commencing June 1, 2017
3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of _____
One Thousand Six Hundred Seventy-Five Canadian Dollars (CDN\$ 1,675.00),
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 MONIR NOORAEI "Deposit Holder"
in the amount of Five Thousand Twenty-Five
Canadian Dollars (CDN\$ 5,025.00) 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 2 months
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: _____
RESIDENTIAL PURPOSES ONLY

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

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

INITIALS OF LANDLORD(S): MN

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7. **PARKING:**
one underground parking spot included (p2: spot 178).

8. **ADDITIONAL TERMS:**
n/a

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 7:00 p.m. on the 29
(Landlord/Tenant)
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 FAX No.:
(For delivery of Documents to Landlord) (For delivery of Documents to Tenant)

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

12. **EXECUTION OF LEASE:** Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given. The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at www.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. **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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19. BINDING AGREEMENT: This Agreement and acceptance thereof shall constitute a binding agreement by the parties to enter into the Lease of the Premises and to abide by the terms and conditions herein contained.

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness)

(Tenant or Authorized Representative) Lorri Grkovski

(Seal) DATE June 26, 2017

(Witness)

(Tenant or Authorized Representative)

(Seal) DATE

(Witness)

(Guarantor)

(Seal) DATE

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

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness)

(Landlord or Authorized Representative) Nooraci

(Seal) DATE 26/5/2017

(Witness)

(Landlord or Authorized Representative)

(Seal) DATE

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at a.m./p.m. this day of, 20.....

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage Tel.No.

(Salesperson / Broker Name)

Co-op/Buyer Brokerage Tel.No.

(Salesperson / Broker Name)

ACKNOWLEDGEMENT

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

(Landlord) Munir Nooraci DATE 26/5/2017

(Landlord) DATE

Address for Service

Tel.No. 416-809-5589

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) Lorri Grkovski DATE June 26, 2017

(Tenant) DATE

Address for Service

Tel.No. 416-970-3564

Tenant's Lawyer

Address

Email

Tel.No.

FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

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

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

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

Acknowledged by:

(Authorized to bind the Listing Brokerage)

(Authorized to bind the Co-operating Brokerage)



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Schedule A
Agreement to Lease - Residential

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

TENANT (Lessee), Lorri Grkovski....., and

LANDLORD (lessor), Monir Nooraci.....

for the lease of 810-510 Curran Place..... Mississauga.....

..... dated the 1..... day of June....., 2017.....

The Tenants submit with this offer, the first and 2 last month's rent and will provide on or before occupancy 9 post dated cheques for the balance of the lease.

The Tenant agrees to pay a further sum of \$250 refundable key deposit for 1 main house door key, 1 entry/garage fob and one mailbox key. At the end of the lease agreement or any extension thereof, once the keys/fob are returned to the Landlord the deposit will be refunded to the Tenant.

The Tenant and Landlord agree that the Tenant shall ensure that the home is returned to its pre-occupancy condition before vacating the home (normal wear and tear excepted). The Tenant agrees that any repairs required for this purpose shall be completed at the Tenant's sole expense, before, or upon expiration of this Lease or renewal thereof.

The Tenants agree that they will be the sole occupants of this unit (including her son Stefan Grkovski who the Landlord agrees will have signing authority with property management as well).

The Tenant agrees to pay the cost of the hydro and ongoing content/liability insurance (and if applicable: internet, phone, and cable/satellite TV) required on the premises during the term of the lease and any extension thereof. The Tenant further agrees to provide proof to the Landlord on or before the date of possession that the services have been transferred to the Tenant's name (exception of proof: internet, phone, and cable/satellite TV).

The Tenant shall not sublet/assign the premises without the prior written consent & approval of the tenants by the Landlord.

→The Tenant agrees that no pets are permitted to occupy the home and that if at any time this changes they must receive written approval from the Landlord. If for whatever reason any pets are on the property the Tenant agrees to be responsible for any repair or replacement cost due to the presence of any pets on the premises.

The Tenant 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 belong to the Landlord and are to remain on the premises for the Tenant's use: 1 s/s Fridge, 1 s/s Stove, 1 Washer and 1 Dryer, 1 Microwave, 1 s/s dishwasher, all window coverings, permanent fixtures and electronic light fixtures.

The Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in good working order at the commencement of the lease term. The Tenant(s) agrees to maintain the said appliances in a state of ordinary cleanliness, save for normal wear and tear.

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

INITIALS OF TENANT(S):

LG

INITIALS OF LANDLORD(S):

MN

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Schedule A
Agreement to Lease - Residential

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

TENANT (Lessee), Lorri Grkovski, and

LANDLORD (Lessor), Monir Nooraei

for the lease of 810-510 Curran Place Mississauga

dated the 1 day of June 2017

The Tenants agree that they will not change any of the entrance key locks nor add chains or other devices on the door without the written consent of the Landlord.

The Tenant(s) agrees to pay for & be responsible for all minor repairs of fixtures and appliances up to and including the first \$75.00 per repair. This includes but is not limited to such as light bulbs, tap washers, etc., considered as normal wear and tear.

The Tenant(s) agrees to report promptly any required repairs or breakdown of appliances, plumbing, electrical etc. The Tenant(s) agrees to pay for the cost of repairs to the premises, plumbing and/or appliances caused by his/her negligence or willful damage.

The Tenant agrees that although parking is included in the rent that the landlord is not responsible for any issues related to the Tenants vehicle such as but not limited to parking tickets, damage to the vehicle(s), etc.

The Landlord and/or his/her representative shall have the right to enter the premises from time to time and at reasonable hours provided at least twenty-four (24) hours notice is given, for the purpose of inspection and determining the condition hereof. The Landlord shall also have the right for re-entry for non-payment of rent or non-performance of covenants.

The Landlord shall pay real estate taxes on the premises and maintain fire insurance on the premises. The Tenant(s) acknowledges that the Landlord's fire insurance on the premises provides no coverage for the Tenant's personal property. The Tenant agrees to purchase and maintain fire and liability insurance for personal property to be in force and effect as of the first day of occupancy May 20, 2017) and the Tenant further agrees to provide proof to the Landlord that this has been arranged.

All parties in this transaction fully acknowledge & understand that the Tenant's personal information are only to be used for the purpose of this lease transaction. Furthermore the Tenant's Information shall not be disclosed to any party not involved in the transaction as per the Privacy Act.

The tenant agrees that there will be no smoking inside of the house. Failure to follow this rule could result in a termination of the lease and any repairs required due to damages caused by the smoking will be the fiscal responsibility of the Tenant.

The Tenant shall comply with all By-laws of the Condominium Corporation.

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

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S):



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Schedule A
Agreement to Lease - Residential

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

TENANT (Lessee), Lorri Grkovski....., and

LANDLORD (Lessor), Monir Nooraei.....

for the lease of 810-510 Curran Place..... Mississauga.....

..... dated the 1..... day of June....., 2017.....

The Tenant, if not in default hereunder, shall have the option, by written notice, given to the Landlord at least 60 days before the end of the lease term, to renew the lease for a further 1 year term at the sole decision and approval of the Landlord. If the Tenant does not want to renew the lease for a further one year term they must still provide written notice at least 60 days prior to the termination of the lease.

The Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective buyers or Tenants, after giving the Tenant, to the best of their ability, at least twenty four (24) hours notice (including e-mail or text) of such showing, and to allow the Landlord to affix a 'For Sale' or 'For Rent' sign on the property in the last 60 days of this lease term provided the Tenant is not renewing the lease.

The Tenant agrees to permit the Landlord and/or his agents (repair companies, etc.) to enter upon the leased premises at all reasonable hours to carry out repairs or inspect said premises, subject to receiving 24 hours prior notice (with the exception of an emergency situation: flood, fire, etc.)

The Tenant agrees to vacate the premises by 1:00 pm on the last day of the lease term (i.e. May 31, 2018) and to remove all furniture, personal items and all garbage that cannot be disposed of by the city in one weekly cycle and/or building guidelines (please refer to city/building guidelines).

Tenant agrees to indemnify and save harmless the Landlord from any and all claims, suits, actions, demands or any other liability present or future arising out of the occupation of the subject premise.

Any rental cheque provided by the Tenant that is not honoured by the Landlord's bank (NSF) for whatever reason are to be replaced by cash or bank draft within 2 calendar days and an additional \$42.50 NSF service fee. The rental replacement and service fee must be delivered to the Landlord electronically or in person at a location convenient for him.

The Landlord and Tenant acknowledge and agree that any increase in rent after the one year term shall be requested by notice in writing delivered to the Tenant at least 90 days prior to when the rent increase is to take effect.

The Tenant agrees to abide by all the rules, regulations, by-laws, laws, etc. of the City of Mississauga.

The Landlord & Tenant agree that the accepted Lease Agreement or modifications thereof, shall be done in writing only.

The Landlord and Tenant acknowledge and agree that a pro rated rent in the amount of \$540 will be paid for May 21-31.

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

INITIALS OF TENANT(S):

LG

INITIALS OF LANDLORD(S):

MN

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The Toronto-Dominion Bank

80850637

800 BURNHAMTHORPE ROAD WEST
MISSISSAUGA, ON L5C 2R9

DATE

2017-03-08
YYYYMMDD

Transit-Serial No.

1202-80850637

Pay to the
Order of

AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

\$ *****500.00

FIVE HUNDRED**00/100 Canadian Dollars

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

Re

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

Authorized Officer

Number

Countersigned

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

810 = PSV2

⑈80850637⑈ 109612004⑈

⑈3808⑈

PSV2 810 Leasing Fee



MR ARIO MOGHADDAM

021

DATE 2017-06-22
Y Y N Y M M D D

PAY TO THE
ORDER OF

Amazon City Centre Seven New Develop \$65-00
Partnership
Sixty Five

100 DOLLARS

Security features
included.
Details on back.



Canada Trust

1585 MISSISSAUGA VALLEY AT CENTRAL PARKWAY
MISSISSAUGA, ONTARIO L5A 3W9

MEMO

Safe 810 (HST portion)
Lease fee

⑈021⑈ ⑆03112⑈004⑆ 7904⑈6562412⑈

PSV2 810 - HST part of leasing fee



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

The Toronto-Dominion Bank

1181 DUNDAS STREET WEST
MISSISSAUGA, ON L5C 1C6

DATE

80158926

2017-05-20

YYYYMMDD

Transit-Serial No.

1880-80158926

Pay to the ORDER NOORAEI
Order of

\$ *****5,565.00

FIVE THOUSAND FIVE HUNDRED SIXTY FIVE**00/100

Canadian Dollars

Additional signature required for amounts over CAD \$5,000.00

Re: FORTY SEVEN HUNDRED LAST MONTH

The Toronto-Dominion Bank - CRA- (24603)41
Toronto Ontario
Canada M5C 1A2

Authorized Officer

Courtesy signed

6205
Number

⑈80158926⑈ ⑆09612⑈004⑆

⑈3808⑈



23 (D)
LORRI GRKOVSKI
1448 MONAGHAN CIR
MISSISSAUGA ON L5C 1R8

Notice details

Social insurance number	491 526 885
Tax year	2015
Date issued	May 05, 2016
Tax centre	Sudbury ON P3A 5C1

DsYP6BG7

Notice of assessment

We assessed your 2015 income tax and benefit return and calculated your balance.

You need to pay **\$1,451.36.** - paid

To avoid additional interest charges please pay by **May 25, 2016.**

Thank you,

Andrew Treusch
Commissioner of Revenue

Account summary

You have an amount due. If you already paid the full amount, please ignore this request.

Amount due: \$1,451.36

Pay by: May 25, 2016

Payment options

- You can:
- pay online
 - pay at your financial institution

For more information, see page 5.

Tax assessment

We calculated your taxes using the amounts below.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to www.cra.gc.ca/reviews. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	(\$)	Amount	C	R/DR
150	Total income		65,200		
	Deductions from total income		5,000		
236	Net income		60,200		
260	Taxable income		60,200		
350	Total federal non-refundable tax credits		2,242		
6150	Total Ontario non-refundable tax credits		623		
420	Net federal tax		7,871.99		
428	Net Ontario tax		3,807.47		
435	Total payable		11,679.46		
437	Total income tax deducted		80.10		
476	Tax paid by instalments		10,148.00		
482	Total credits		10,228.10		
	(Total payable minus Total credits)		1,451.36		
	Balance from this assessment		1,451.36		R
	Balance due		1,451.36		R

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Clean Window

Equifax Credit Report and Score™ as of 05/17/2017

Name: Lorri M. Grkovski

Confirmation Number: 2507994321

Credit Score Summary

762

Excellent

Where You Stand

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

Range

Canada Population

EFX

760 + Excellent

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.

Number of revolving trades with high utilization in last 12 months.

Number of revolving trades with high utilization in last 3 months.

Number of trades with high utilization.

Your Loan Risk Rating

762

Excellent

Your credit score of 762 is better than 45% of Canadian consumers.

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

The Bottom Line :

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

- You may be able to obtain high credit limits on your credit card.
- Many lenders may offer you their most attractive interest rates and offers.

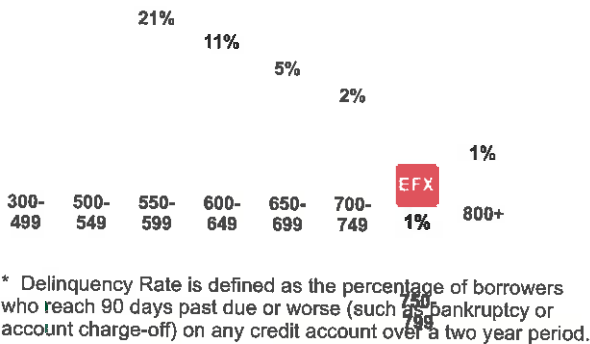
Delinquency Rates*

55%

33%

Many lenders may offer you special incentives and rewards that are geared to their most valuable customers.

It is important to understand that your credit score is not the only factor that lenders evaluate when making credit decisions. Different lenders set their own policies and tolerance for risk, and may consider other elements, such as your income, when analyzing your creditworthiness for a particular loan.



CREDIT REPORT

Personal Information

Personal Data		Other Names:	
Name:	LORRI M GRKOVSKI	Also Known as:	LORRI M GRKOVSKA XX
SIN:	491XXX885		
Date of Birth:	1971-06-XX		
Current Address		Previous Address	
Address:	1448 MONAGHAN CIR MISSISSAUGA, ON	Address:	448 MONAGHAN CIR MISSISSAUGA, ON
Date Reported:	1998-10 1998-04	Date Reported:	1998-10 1998-04
Current Employment			
Employer:	NU VISTA REALTY		
Occupation:	RECE0PTIONIST		

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

TDCT TR1275

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$260,000.00
Account Number:	XXX...851	Payment Amount:	\$184.00
Association to Account:	Joint	Balance:	\$74,288.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-10	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	70		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Home equity Monthly payments		

TOYOTA CREDIT CANADA

Phone Number:	(905)513-8200	High Credit/Credit Limit:	\$28,512.00
Account Number:	XXX...892	Payment Amount:	\$594.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2009-02	Date of Last Activity:	2013-02
Status:	Paid as agreed and up to date	Date Reported:	2014-02
Months Reviewed:	34		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Lease account		

CIBC

Phone Number:	(416)980-4170	High Credit/Credit Limit:	\$25,000.00
Account Number:	XXX...175	Payment Amount:	Not Available
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	1999-07	Date of Last Activity:	2012-06
Status:	Paid as agreed and up to date	Date Reported:	2012-12
Months Reviewed:	07		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Personal line of credit		

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2017-05-11 DEL CONDO RENTALS (416)296-1012

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

2017-05-17 AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-05-17 EQUIFAX PERSONAL SOL (800)871-3250
2017-03-09 TDCT (866)222-3456

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.