

Worksheet
Leasing

Suite: 1908 Tower: PSV 2 Date: Oct 22nd, 2017 Completed by: W. Kolina

Please mark if completed:

- ☒ ● Copy of 'Lease Prior to Closing' Amendment
- ☒ ● Copy of Lease Agreement
- ☒ ● Certified Deposit Cheque for Top up Deposit to 20% payable to Aird and Berlis LLP in Trust
- ☒ ● 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). \$565
- ☒ ● Agreement must be in good standing. Funds in Trust: \$ 56,680.
- ☒ ● Copy of Tenant's ID
- ☐ ● Copy of Tenant's First and Last Month Rent
- ☐ ● Copy of Tenant's employment letter or paystub Student
- ☐ ● Copy of Credit Check Student
- ☒ ● 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:

Block 7 - PSV 2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

Between: AMACON DEVELOPMENT (CITY CENTRE) CORP. (the "Vendor") and
ABDULAZIZ MOHAMMAD SHARIF AL KHAMIRI (the "Purchaser")
Suite 1908 Tower TWO Unit 8 Level 18 (the "Unit")

It is hereby understood and agreed between the Vendor and the Purchaser that the following change(s) shall be made to the above-mentioned Agreement of Purchase and Sale, and except for such change(s) noted below, all other terms and conditions of the Agreement shall remain as stated therein, and time shall continue to be of the essence.

In Reference to the Lease Prior Closing Amendment signed by the Purchaser on September 5, 2012 and accepted by the Vendor on September 10, 2012.

DELETE: FROM THE AGREEMENT OF PURCHASE AND SALE

(e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of Three Thousand Five Hundred Dollars (\$3,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

INSERT: TO THE AGREEMENT OF PURCHASE AND SALE

(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.

Dated at Mississauga, Ontario this 15 day of Oct 2017.

SIGNED, SEALED AND DELIVERED
In the Presence of

Witness

Purchaser - ABDULAZIZ MOHAMMAD SHARIF AL KHAMIRI

Accepted at Mississauga this 18th day of October 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

Per:

Authorized Signing Officer

I have the authority to bind the Corporation.



Scotiabank

CANADIAN DOLLAR DRAFT

073847

EGLINTON AND MAVIS
MISSISSAUGA ON L5R 3V2

DATE 2017 10 22

PAY TO ORDER OF AMACON DEVELOPMENT (CITY CENTER)CORP. \$ 565.00

SUM OF EXACTLY 565 DOLLARS ***** 00/100 CANADIAN FUNDS

TO: ANY BRANCH OF
THE BANK OF NOVA SCOTIA
1908 PSV 2 leaving fees

AUTH NO.	21002	THE BANK OF NOVA SCOTIA
AUTH NO.	40487	
AUTHORIZED OFFICER		

⑆073847⑆ ⑆38562⑆002⑆ 00000⑆43 54742⑆

Widdows
Flow to 300
Oct 22nd 2017

**Agreement to Lease
Residential**

This Agreement to Lease dated this 5th day of February, 2017

TENANT (Lessee), Hassan Fawzy Abdelnaby Aly Hassan
(Full legal names of all Tenants)

LANDLORD (Lessor), Abdulaziz Al Khamri
(Full legal name of Landlord)

ADDRESS OF LANDLORD 510 Curtan Pl. - 1908 Mississauga Ontario L5B 0J8
(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 Curtan Pl. - 1908 Mississauga Ontario L5B 0J8

2. **TERM OF LEASE:** The lease shall be for a term of 1 year, commencing February 7, 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 Five Hundred Fifty Canadian Dollars (CDN\$ 1,550.00), 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 by negotiable cheque payable to RE/MAX Performance Realty Inc. in the amount of Three Thousand One Hundred Canadian Dollars (CDN\$ 3,100.00) 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 month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<input 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 checked="" type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input type="checkbox"/>	<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input checked="" 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): HA

INITIALS OF LANDLORD(S): [Signature] X

7. **PARKING:** One Parking

8. **ADDITIONAL TERMS:**

9. **SCHEDULES:** The schedules attached hereto shall form an integral part of this Agreement to lease and consist of: Schedule(s) A, A2, A3

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant ^(Landlord/Tenant) until 11:59 a.m./p.m. on the 7th day of February, 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.: _____ (For delivery of Documents to Landlord) FAX No.: _____ (For delivery of Documents to Tenant)
Email Address: _____ (For delivery of Documents to Landlord) Email Address: _____ (For delivery of Documents to Tenant)

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

HA

INITIALS OF LANDLORD(S):

[Signature]

X

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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:

(Witness) Rafat

(Witness)

(Witness)

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

HASSAN

(Tenant or Authorized Representative)

(Tenant or Authorized Representative)

(Guarantor)

DATE 5/02/17

DATE

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) [Signature]

(Witness)

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

[Signature]

(Landlord or Authorized Representative)

(Landlord or Authorized Representative)

DATE 6 Feb. 2017

DATE

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 6 o'clock p.m. this 6 day of Feb, 20 17

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage RE/MAX Performance Realty Inc.

Tel. No. (905) 270-2000

Rafat Metwally

(Salesperson / Broker Name)

Co-op/Buyer Brokerage

Rafat

(Salesperson / Broker Name)

Tel. No. ()

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) [Signature]

DATE 6 Feb. 2017

(Landlord)

Address for Service 510 Curran Pl - 1908 Mississauga Ont

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) HASSAN

DATE 5/2/17

(Tenant)

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) [Signature]

Acknowledged by: [Signature]

(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), Hassan Fawzy Abdelnaby Aly Hassan, and

LANDLORD (Lessor), Abdulaziz Al Khamri

for the lease of 510 Curran Pl., 1908 Mississauga, Ontario L5B 0J8

dated the 5th day of February, 2017.
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 to allow Landlord or his real estate agent to inspect house once in every 2 months with 24hrs notice to the Tenant. In case of emergency the Landlord has right to enter in the premises without any notice to the Tenant.

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. Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost.

The following appliances belonging to the Landlord are to remain installed on the premises and in a working condition prior to the moving date for the Tenant's use: Stove, Refrigerator, dishwasher, Washing machine, and Dryer, Light fixtures, Central Air conditioner.

The Tenant agrees to allow the Landlord or his real estate agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least twenty four (24) hours notice of such showing, and to allow the Landlord or his agent to affix a For Sale or For Rent sign on the property before 60 days of expiry of Lease.

Landlord shall pay real estate taxes, [condominium fees and parking if applicable] and maintain House insurance on the premises. Tenant acknowledges the Landlord's House insurance on the premises provides no coverage on Tenant's personal property.

Tenant agrees to have their own tenant insurance (Content/Liability) and show the proof a week before moving to the Property.

Tenant agrees to transfer all utility bills Electricity under Tenant names and provide proof at least 7 days prior to the moving date. They also agree to make payment of dues in full on time.

Tenant agrees to provide two (2) government approved Photo Identification to the Landlord or his agent.

Tenant acknowledges and agrees that personal information in the rental application form, credit check report and employment will be disclosed to the Landlord, Landlord's agents for transaction.

Tenant covenants that premises will be occupied by those listed on rental application only. Tenant also agrees that Rental application is part of the Agreement of Lease.

Continued on next page

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

INITIALS OF TENANT(S):

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INITIALS OF LANDLORD(S):

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

TENANT (Lessee), Hassan Fawzy Abdelnaby Aly Hassan

and

LANDLORD (Lessor), Abdulaziz Al Khamri

for the lease of **510 Curran Pl - 1908 Mississauga Ontario L5B 0J8**

dated the **5th** day of **February** 20 **17**

The Tenant agrees that in case any Cheque is deemed NSF or bounces for whatever reason, the Tenant agrees to pay an Administrative and Inconvenience Fee of \$50 payable to the landlord immediately+Rent in full in cash Immediately to the Landlord+the Landlord, if so chooses, can provide an Immediate Notice of termination of the Lease and immediate Eviction of the Tenant stated herein.

Tenant agrees to follow all rules of Peel City.

LANDLORD agrees to provide Installed existing appliances, and the TENANT(S) agrees to pay for all items if any repairs occurrence upto \$100 each occurrence, required for any appliances, plumbing, electrical, Equipment through normal usage or accidental damage by the tenant. This includes all light bulbs and fuse replacement, but not the structure repairs. If any equipment breaks down within the first 30days of the lease, than it shall be the LANDLORD'S responsibility to fix it.

TENANT(S) agrees to pay the cost of repair/ replacement in full in the premises, plumbing and/or appliances caused by his/her negligence or wilful damage.

The LANDLORD agrees to pay and be responsible for any major repairs such as plumbing, electrical, etc with the repair cost exceeding \$100. TENANT(S) shall notify the LANDLORD immediately of any such problems and the LANDLORD shall have the problem rectified. Any repair cost upto \$100 will be paid by the tenants.

In the event of any breakdown of electrical, mechanical, heating or plumbing system the 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 with reasonable diligence.

Tenant voluntarily agrees not to have any PET or smoke in side the leased property. If any PET is found during the Leased period then Landlord has right to give Immediate Notice of Termination of Lease and Immediate Eviction of the Tenant Stated herein. Also, the tenants agrees to be responsible for any repairs or replacement cost due to presence of any pets on the premises to restore them in their original condition and also to get the place professionally cleaned.

Tenant agreed to pay Four Hundred Fifty Dollars (\$450) as security deposit for keys insurance will return back at the end of lease

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

INITIALS OF TENANTS:

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INITIALS OF LANDLORD(S):

[Signature]

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RE/MAX Performance Realty Inc.

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Reagency Systems Corp.
www.Reagency.ca

Page 1 of 1
332165

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

TENANT (Lessee), Hassan Fawzy Abdelnaby Aly Hassan

LANDLORD (Lessor), Abdulaziz Al Khamri

for the lease of **510 Curran Pl - 1908 Mississauga Ontario L5B 0J8**

dated the **5th** day of **February** 20**17**

Tenant agrees that the subject property shall not be used for any kind of illegal activity, loud parties, any business or disturbance of the peace within the residential neighbourhood, otherwise this constitute Termination of the Lease and Immediate Eviction.

Tenant agrees to maintain said appliances to this Lease in a state of orderly cleanliness and in good condition. Furthermore, the Tenant agrees to keep the entire unit in a state or orderly cleanliness and, at the expiration of the Lease, return the property to its natural state as of move in date. The normal wear and tear acceptable by Landlord.

Landlord and Tenant agree to handover the premises in a clean, tidy and broom swept condition and also dispose all debris from the property before moving in and moving out of the Lease.

Landlord, Tenant and their real estate agents agree to exchange Contact Information (Phone/Email) after the acceptance of this agreement so that in case of emergency they could contact each other directly.

Tenant agrees not to make any decorating changes including painting to the premises without the express written consent of the Landlord or his authorized agent.

The landlord shall not in any event whatsoever be liable for any 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 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.

Landlord and Tenant understand and agree that they have to draft the separate rental agreement and take legal advice from their solicitors. Real Estate Salespersons & brokerages are not responsible after the agreement confirmed.

Tenant agrees to pay cheque for the first and last month rent along with 1 cheque for the remain 10 months (\$ 15,500) fifteen thousand five hundred Dollar after acceptance of this agreement by Landlord and Tenant, failing which result cancellation of this agreement and Landlord, Listing Agent and Co-operating Agent will not be held liable to any lost, damage and inconvenient to the Tenant. The tenants understand and voluntarily agree that no interest amount will be paid to the tenants on the last month deposit. Tenant(S) agrees to reimburse the LANDLORD for any damages caused by the TENANT(S) on the property. Both parties agree that normal wear-and-tear is acceptable.

Continued on next page...


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

INITIALS OF TENANTS:

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INITIALS OF LANDLORD(S):

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Page 1 of 1
332163

Block 7 - PSV 2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

Between: **ANACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
ABDULAZIZ MOHAMMAD SHARIF AL KHAMIRI (the "Purchaser")
Suite 1908 Tower TWO Unit 8 Level 18 (the "Unit")

It is hereby understood and agreed between the Vendor and the Purchaser that the following change(s) shall be made to the above-mentioned Agreement of Purchase and Sale, and except for such change(s) noted below, all other terms and conditions of the Agreement shall remain as stated therein, and time shall continue to be of the essence.

In Reference to the Lease Prior Closing Amendment signed by the Purchaser on September 5, 2012 and accepted by the Vendor on September 10, 2012.

~~DELETE: FROM THE AGREEMENT OF PURCHASE AND SALE~~

(a) the Purchaser shall deliver with the request for approval a certified cheque in the amount of Three Thousand Five Hundred Dollars (\$3,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

INSERT: TO THE AGREEMENT OF PURCHASE AND SALE

(a) 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.

Dated at Mississauga, Ontario this 15 day of Oct 2017.

SIGNED, SEALED AND DELIVERED

In the Presence of

Witness Rafael M

AK
Purchaser - ABDULAZIZ MOHAMMAD SHARIF AL KHAMIRI

Accepted at Mississauga this 18th day of October 2017.

ANACON DEVELOPMENT (CITY CENTRE) CORP.

Per: [Signature] CB
Authorized Signing Officer
I have the authority to bind the Corporation.

Oct 19th,2017

MR ABDULAZIZ AL-KHAMIRI
257-2325 HURONTARIO ST
Mississauga, Ont

Dear Abdulaziz,

Congratulations! You have been pre-approved for a Scotia® Mortgage!

We are pleased to advise that based on the information you provided, you qualify for a residential mortgage on your principal residence¹. The details of the approval are as follows:

Mortgage Loan Amount ² :	\$226,720
Purchase price:	\$283,400
Amortization:	25 Years Amortization
Interest Rate :	4.94%
Term:	5 years closed
Purchase Address:	510 curran pl. Mississauga. Unit # 1908

This Mortgage pre-approval and interest rate shown above expires on Nov 19/2017

Your interest rate is guaranteed until the expiry of this approval. Please note that if you change the mortgage term selected or the interest rate, the mortgage loan amount may require revision.

Thank you for applying for a pre-approved mortgage with Scotiabank. Please contact us when you find the home that meets your needs, or if you have any questions regarding your financial requirements.

Please consider that above approval amount is subject the rental income verification and can be changed accordingly.

Yours truly,
George rizkallah

Financial Advisor
905 568 4066 x4203

SCOTIABANK
660 EGLINTON AVENUE WEST
MISSISSAUGA, ON L5R 3V2

-
1. Subject to the home meeting our residential mortgage standards, an appraisal report being obtained that is satisfactory to us, verification of employment, income, required equity, and maximum permitted loan amounts. It is also based on the estimated taxes, heating and condo fees provided.
 2. The Mortgage Loan Amount stated includes any mortgage default insurance premium that may be required. Mortgage Loans in excess of 80% of the home's value require mortgage default insurance. This amount is based on your requested amount.
 3. The maximum approved amount stated includes any mortgage default insurance premium that may be required. Mortgage loans in excess of 80% of the home's value require mortgage default insurance. This amount is the maximum amount you qualify for.
 4. Interest rate is calculated semi-annually not in advance.