Check List for Leasing

Tower: PSV2 **Unit:** 1806 **Date Requested:** March 1st, 2017

Purchasers Name: Indira P. Bahadur & Ashmed S. Bahadur

	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 (% 20 Leasing fee $ 1500 + HST)	✓	March 9 2017
2	Copy of Leasing Agreement	✓	March 9 2017
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 ($** Ø **)**	NA	March 9 2017
4	Certified Check for the Leasing Fee (+ HST) made payable to **"Amacon Development (City Centre) Corp"** **Amount require ($** 1695.00 **)**	✓	March 9 2017
5	Copy of ID – Tenant	✓	March 9 2017
6	Copy of Bank's Mortgage Commitment for Original Purchaser (Landlord)	✓	March 9 2017
7	Copy of Proof of 1st and Last Rental Deposits	✓	March 9 2017
8	Credit Check Report / Financial Record of Tenant	✓	March 9 2017

Emailed to Amacon March 9, 2017

PSV2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the **"Vendor"**) and
INDIRA P. BAHADUR (the **"Purchaser"**)

Suite **1806** Tower **TWO** Unit **6** Level **17** (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%~~) 20% of the Purchase Price by the Occupancy Date;

(b) the Purchaser is not in default at any time under the Agreement.

(c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicencee to the Residential Unit or the balance of the Property by the sublicencee (including, but not limited to, any activities of the sublicencee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses(including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;

(d) the Vendor shall have the right in its sole discretion to pre approve the sublicencee including, but not limited to, a review of the sublicencee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicencee;

(e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars ($1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 13th day of APRIL **2016.**

Witness:

Purchaser: **INDIRA P. BAHADUR**

THE UNDERSIGNED hereby accepts this offer.

DATED at TORONTO this 15 day of APRIL **2016.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

ma.apl 308.rpt 'Ww15

OREA Ontario Real Estate Association

Agreement to Lease
Residential

Toronto Real Estate Board

Form 400
for use in the Province of Ontario

This Agreement to lease dated this 2nd day of March, 20 17

TENANT (Lessee), Eugenius Limketkai and Janice Wong
(Full legal names of all Tenants)

LANDLORD (Lessor), Indira P. Bahadur and Ashmed S. Bahadur
(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: Unit 1806 - 510 Curran Place Mississauga L5B 0J8

2. **TERM OF LEASE:** The lease shall be for a term of One (1) Year commencing March 15, 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 Seven Hundred Canadian Dollars (CDN$ 1,700.00), 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 ORION REALTY CORPORATION, BROKERAGE "Deposit Holder"
in the amount of Three Thousand Four Hundred
Canadian Dollars (CDN$ 3,400.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the 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: 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: Internet/Phone	☐	☒
Water and Sewerage Charges	☒	☐	Other: Tenant Insurance	☐	☒

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): EL JW * **INITIALS OF LANDLORD(S):** IB AB

7. **PARKING:** Included One (1) Parking Spot

8. **ADDITIONAL TERMS:** Included One (1) Locker

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 4:00 p.m. on the 3rd day of March, 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.: 925-286-5271 (For delivery of Documents to Landlord) FAX No.: 416-494-4977 (For delivery of Documents to Tenant)

Email Address: lukaroska@gmail.com (For delivery of Documents to Landlord) Email Address: derekbutt.realtor@outlook.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.ltb.gov.on.ca)

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

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

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

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

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

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

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

INITIALS OF TENANT(S): ELIQW * **INITIALS OF LANDLORD(S):** AB

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

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

Derek Butt (Witness) — X (Tenant or Authorized Representative) (Seal) DATE March 2, 2017

Derek Butt (Witness) — X (Tenant or Authorized Representative) (Seal) DATE March 2, 2017

(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) — Indira Bahador (Landlord or Authorized Representative) (Seal) DATE 3rd MAR 2017

(Witness) — Ahmad Bahador (Landlord or Authorized Representative) (Seal) DATE 3rd MAR 2017

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

(Witness) — (Spouse) (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 2 ~~a.m.~~/p.m. this 3 day of March, 2017. Indira Bahador / Ahmad Bahador (Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage ORION REALTY CORPORATION, BROKERAGE Tel.No. 416-733-7784

DRAGANA NESTOROVSKI (Salesperson / Broker Name)

Co-op/Tenant Brokerage CENTURY 21 LEADING EDGE REALTY INC. Tel.No. (416) 494-5955

DEREK BUTT (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.

Indira Bahador (Landlord) DATE 3rd MAR 17

Ahmad Bahador (Landlord) DATE 3rd MAR 17

Address for Service

Tel.No.

Landlord's Lawyer

Address

Email

Tel.No. FAX No.

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

X (Tenant) DATE Mar.2/17

X (Tenant) DATE Mar.2/17

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. Acknowledged by:

DNestorovski (Authorized to bind the Listing Brokerage) — Derek Butt (Authorized to bind the Co-operating Brokerage)

OREA Ontario Real Estate Association

Form 401
for use in the Province of Ontario

Schedule A
Agreement to Lease – Residential

Toronto Real Estate Board

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

TENANT (Lessee), Eugenius Limketkai and Janice Wong, and

LANDLORD (Lessor), Indira P. Bahadur and Ashmed S. Bahadur

for the lease of Unit 1806 - 510 Curran Place, Mississauga ON L5B 0J8

dated the 2nd day of March, 20 17

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.

The Buyer hereby covenants with the Seller and with the Condominium Corporation that the Buyer, members of the household, and guests, will comply with the Condominium Act, the Declaration, the Bylaws and all Rules and Regulations, in using the unit and the common elements, and will be subject to the same duties imposed by the above as those applicable to other individual unit owners.

The Tenant agrees with the Landlord to pay rent, keep the premises in an ordinary state of cleanliness, and repair in full any damage caused to the premises by his or her willful or negligent conduct or that of persons who are permitted on the premises by him. For the duration of the Lease Term the Tenant shall be responsible for the first ($60) Sixty Canadian Dollars of all normal wear and tear repairs that occur in the unit, including change of light bulbs, furnace filters, etc. Also includes any possible damage caused by their Pet.
-Tenant will be responsible for all potential repair due to the dog.
The Tenant agrees not to make any changes to the decor or the physical structure of the existing premises without the prior consent of the landlord or his authorized agent.
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
The Tenant agrees not to smoke in the apartment.
The Tenant acknowledges that the use of illegal substances of ANY kind is not permited on the premises.
The Tenant further covenants to leave the premises in an ordinary state of cleanliness upon termination of this lease.

The Tenant agrees to deliver to The Landlord 10 post-dated cheques covering the monthly rental payments payable to Indira P. Bahadur and Ashmed S. Bahadur, on the closing of this transaction and a further 12 post-dated cheques on each anniversary date of the lease (if he chooses to renew). Tenant is responsible for a penalty charge of $50.00 for any returned cheques. (NSF)

The Tenant agrees to provide the landlord with $200 security deposit in the form of a cheque payable to Indira P. Bahadur and Ashmed S. Bahadur, before taking occupancy of the unit, for the use of keys and fobs. $200 security deposit is refundable.
Landlord agrees to provide the tenant with ONE SET of keys and access fobs to the building, parking, suite, and mailbox at his own expense at closing. Another set has to be approved by Landlord and payable by Tenant.

The Tenant agrees that no other than those listed in the rental application submitted in addition to this offer to lease will regularly occupy the unit and he will not assign nor sublet the premises to a sub-tenant without the consent of the landlord. Such consent shall not be arbitrarily or unreasonably withheld.

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

INITIALS OF TENANTS: EL-JW

INITIALS OF LANDLORD(S): AB

OREA Ontario Real Estate Association

Form 401
for use in the Province of Ontario

Schedule A
Agreement to Lease – Residential

Toronto Real Estate Board

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

TENANT (Lessee), Eugenius Limketkai and Janice Wong, and

LANDLORD (Lessor), Indira P. Bahadur and Ashmed S. Bahadur

for the lease of Unit 1806 - 510 Curran Place, Mississauga ON L5B 0J8

dated the 2nd day of March, 20 17

The following items belonging to the Landlord are to remain on the premises for the Tenant's use: Fridge, Stove, Microwave, Dishwasher, Washer, Dryer, all existing and belonging to the Landlord Electrical Light fixtures. The Landlord warrants that the appliances will be in good working condition at the commencement of the lease and the Tenant warrants that the appliances will be in good working condition at the end of the lease term. Tenant agrees to keep said appliances in a state of ordinary cleanliness at the Tenant's cost.

Sixty Days Prior to the expiry of the lease (in the event that this lease is not renewed), the Tenant hereby agrees to cooperate with the landlord and show the premises to prospective clients during reasonable hours with properly booked appointments, and to allow the landlord to affix a FOR SALE or FOR RENT sign on the property.

The Tenant acknowledges that the landlord's fire insurance on the premises does not provide coverage for the tenant's personal property, nor liability coverage on behalf of the tenant. Hence, the tenant is responsible to insure his belongings and to have adequate liability coverage and give evidence of obtaining "Tenant's Insurance" before closing. The tenant must continue the insurance until the end of the lease and must provide the evidence of continued coverage on every renewal occasion. Proof of this insurance policy must be presented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time durring the tenancy period.

The Tenant acknowledges that a Hydro account needs to be set up under the tenants name as of the first day of the commencement of the Lease Term. Proof of the Hydro account must be perented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time durring the tenancy period.

The Tenant shall have the right to renew the lease after the expiration of the term hereby granted, provided that the tenant has performed faithfully all the terms and conditions of the existing lease, under the same terms and conditions for a further term of one year, provided the tenant shall give written notice to the landlord of the tenant's intention to exercise his right to renew no later than 60 days prior to the termination of this lease, failing which the right of renewal shall be null and void and of no effect.
The rent increases for this term shall be in accordance with the guidelines set by the Rent Control Board of the Province of Ontario, once every twelve (12) months.

The Tenant agrees to allow the Landlord or Landlord's Representative access to the unit for the purpose of inspection, maintenance, or completion of uncompleted work, at any time provided that 24 hours notice is given to the Tenant.

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

INITIALS OF TENANTS: EL JW **INITIALS OF LANDLORD(S):** IB AB

OREA Ontario Real Estate Association

Form 401
for use in the Province of Ontario

Schedule A
Agreement to Lease – Residential

Toronto Real Estate Board

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

TENANT (Lessee), Eugenius Limketkai and Janice Wong, and

LANDLORD (Lessor), Indira P. Bahadur and Ashmed S. Bahadur

for the lease of Unit 1806 - 510 Curran Place, Mississauga ON L5B 0J8

dated the 2nd day of March, 20 17

-Tenant shall give to the Landlord prompt notice of any repair required by the Landlord and the Landlord shall carry out all repairs within a reasonable timeframe as required by Landlord Tenant's laws of Ontario.
- Tenant agrees that any chattels left on the rented premises, and not specifically mentioned herein, may remain and be stored on the premises at no cost to, and shall remain at the risk of, the Landlord.
- Landlord shall pay real estate taxes, (condominium/maintenance fees and parking/locker, if applicable) and maintain building insurance on the premises. Tenant acknowledges the Landlord's building insurance on the premises provides no coverage on Tenant's personal property.
- Tenant agrees to pay the cost of any applicable utilities (i.e. Cable TV, Internet, Phone) required on the premises during the term of the lease and any extension thereof. Tenant further agrees to provide proof to the Landlord before or on the date of possession that the services have been transferred to the Tenant's name.
- Landlord warrants that all mechanical, heating, ventilating, air conditioning equipment (HVAC), and electrical equipment will be in good working order, normal wear and tear excepted, before or on the occupancy date set herein.
- Tenant agrees to register themselves at the property management office and get the copies of house rules and condominium regulations etc.
- Landlord agrees to handover the unit professionally cleaned, including carpet shampooing (where applicable). At the end of lease term, Tenant agrees to provide vacant possession of the premises and locker (where applicable), hand over the unit professionally cleaned Including carpet shampooing (where applicable). Should the premises require professional cleaning as a result of the Lessee's failure to do so, the Landlord or their agent is hereby authorized to contact a third party to effect the re-cleaning of the property at the sole expense of the Lessee.

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

INITIALS OF TENANTS: EL JW **INITIALS OF LANDLORD(S):** IB AB

OREA Ontario Real Estate Association

Form 320
for use in the Province of Ontario

Confirmation of Co-operation and Representation

Toronto Real Estate Board

BUYER: Eugenius Limketkai and Janice Wong

SELLER: Indira P. Bahadur And Ashmed S. Bahadur

For the transaction on the property known as: #1806 - 510 CURRAN PLACE Mississauga L5B 0J8

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 included other remuneration.

The 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.

1. 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.)

buq Janice Wong

2. PROPERTY SOLD BY BUYER BROKERAGE – PROPERTY NOT LISTED

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

☐ 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)

EL JW	DB	AB	DN
BUYER	**CO-OPERATING/BUYER BROKERAGE**	**SELLER**	**LISTING BROKERAGE**

3. **Co-operating Brokerage completes Section 3 and Listing Brokerage completes Section 1.**

CO-OPERATING BROKERAGE- REPRESENTATION:

x a) [X] The Co-operating Brokerage represents the interests of the Buyer in this transaction.

b) [ ] The Co-operating Brokerage is providing Customer Service to the Buyer in this transaction.

c) [ ] The Co-operating Brokerage is not representing the Buyer and has not entered into an agreement to provide customer service(s) to the Buyer.

CO-OPERATING BROKERAGE- COMMISSION:

a) [X] The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property Half-Month's Rent + HST to be paid from the amount paid by the Seller to the Listing Brokerage.
(Commission As Indicated In MLS® Information)

b) [ ] The Co-operating Brokerage will be paid as follows:

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

Commission will be payable as described above, plus applicable taxes.

COMMISSION TRUST AGREEMENT: If the above Co-operating Brokerage is receiving payment of commission from the Listing Brokerage, then the agreement between Listing Brokerage and Co-operating Brokerage further includes a Commission Trust Agreement, the consideration for which is the Co-operating Brokerage procuring an offer for a trade of the property, acceptable to the Seller. This Commission Trust Agreement shall be subject to and governed by the MLS® rules and regulations pertaining to commission trusts of the Listing Brokerage's local real estate board, if the local board's MLS® rules and regulations so provide. Otherwise, the provisions of the OREA recommended MLS® rules and regulations shall apply to this Commission Trust Agreement. For the purpose of this Commission Trust Agreement, the Commission Trust Amount shall be the amount noted in Section 3 above. The Listing Brokerage hereby declares that all monies received in connection with the trade shall constitute a Commission Trust and shall be held, in trust, for the Co-operating Brokerage under the terms of the applicable MLS® rules and regulations.

SIGNED BY THE BROKER/SALESPERSON REPRESENTATIVE(S) OF THE BROKERAGE(S) (Where applicable)

CENTURY 21 LEADING EDGE REALTY INC. (Name of Co-operating/Buyer Brokerage)	ORION REALTY CORPORATION (Name of Listing Brokerage)
1053 MCNICOLL AVENUE TORONTO	200-465 BURNHAMTHORPE RI MISSISSAUGA
Tel.: (416) 494-5955 Fax: (416) 494-4977	Tel.: (416) 733-7784 Fax: (905) 286-5271
Derek Butt Date: March 1, 2017 (Authorized to bind the Co-operating/Buyer Brokerage)	DNestorovski Date: March 2, 2017 (Authorized to bind the Listing Brokerage)
DEREK BUTT (Print Name of Broker/Salesperson Representative of the Brokerage)	DRAGANA NESTOROVSKI (Print Name of Broker/Salesperson Representative of the Brokerage)

CONSENT FOR MULTIPLE REPRESENTATION (To be completed only if the Brokerage represents more than one client for the transaction)

The Buyer/Seller consent with their initials to their Brokerage representing more than one client for this transaction.

BUYER'S INITIALS **SELLER'S INITIALS**

ACKNOWLEDGEMENT

I have received, read, and understand the above information.

X [signature] Date: March 1, 2017 (Signature of Buyer)	Indira Bahadur Date: 3rd Mar 2017 (Signature of Seller)
[signature] Date: March 1, 2017 (Signature of Buyer)	Ashraf Bahadur Date: 3rd Mar 2017 (Signature of Seller)

THIS DOCUMENT CONTAINS SECURITY FEATURES - SEE REVERSE

Scotiabank®

10645 BRAMALEA ROAD
BRAMPTON, ON L6R 0C1

CANADIAN DOLLAR DRAFT

704370

DATE 2017 03 08 (YYYY MM DD)

PAY TO ORDER OF AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

$ 1,695.00

SUM OF EXACTLY 1,695 DOLLARS ********************** 00/100

CANADIAN FUNDS

THE BANK OF NOVA SCOTIA

AUTH NO. MOSSO

AUTHORIZED OFFICER

AUTH NO. C0725

AUTHORIZED OFFICER

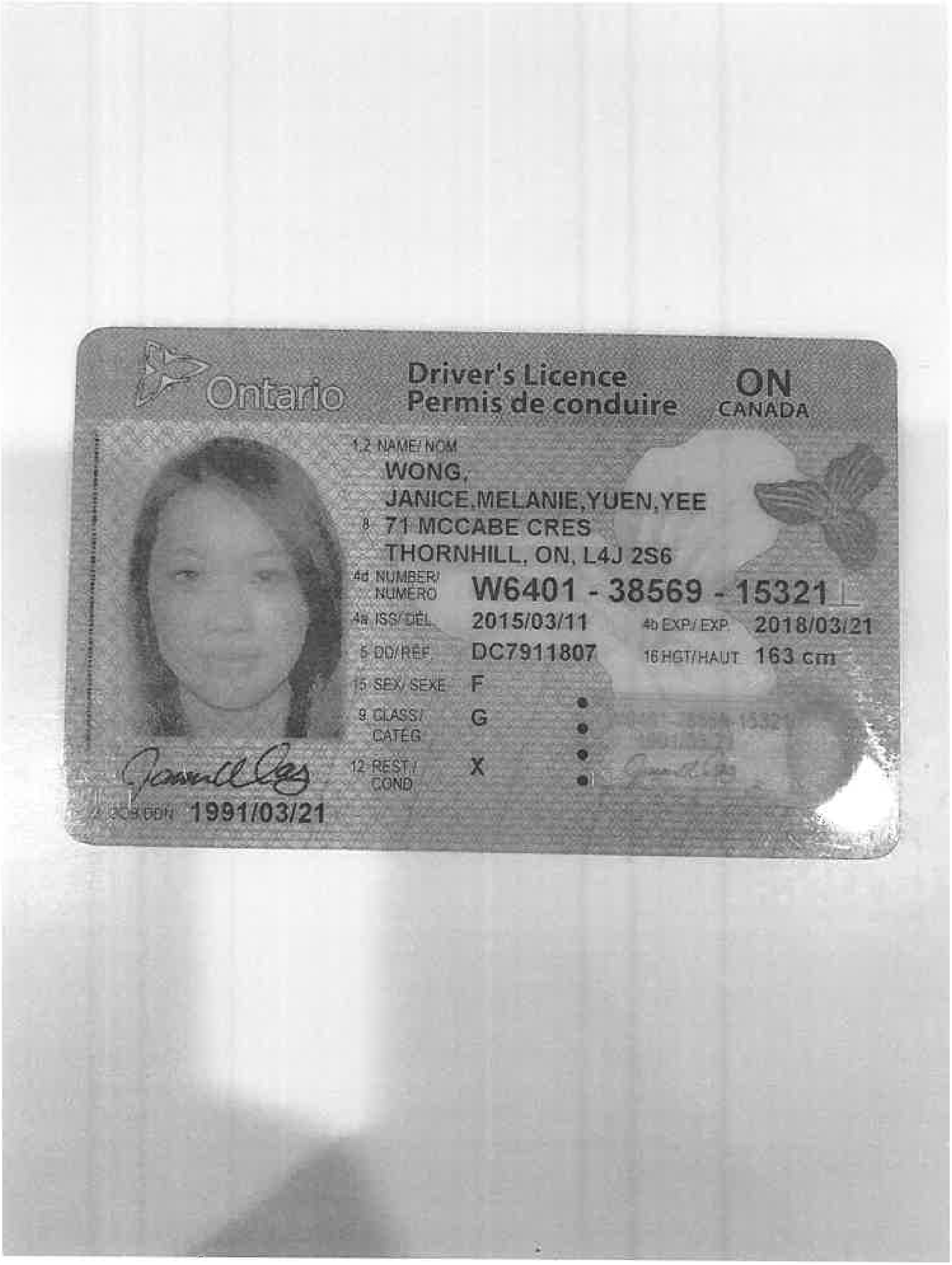
TO:
ANY BRANCH OF
THE BANK OF NOVA SCOTIA

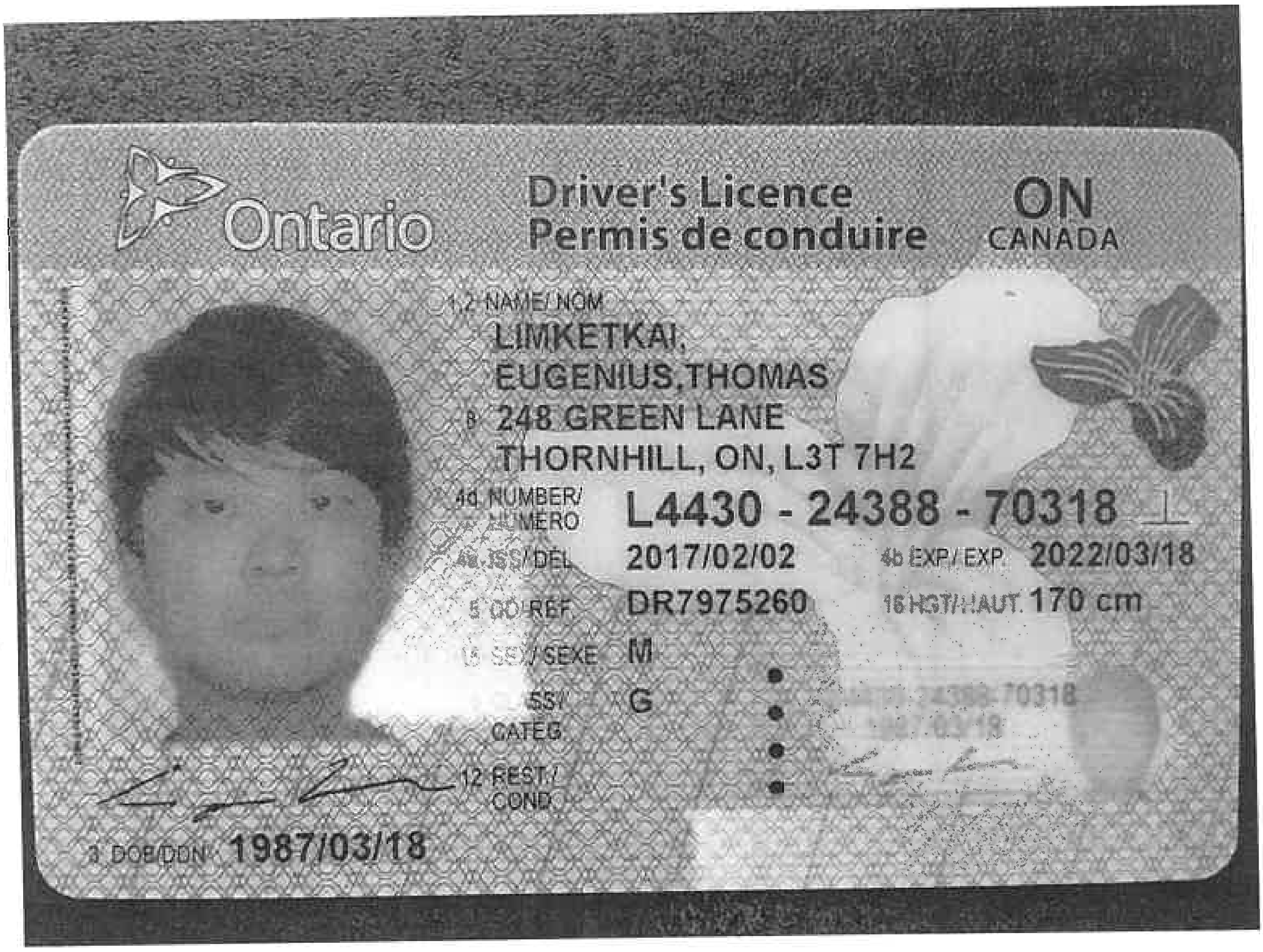
1806-510 Curran PL

⑈704370⑈ ⑆38562⑉002⑆ 00000⑉43 25882⑈

1500414 06/10

® Registered trademark of The Bank of Nova Scotia


Ontario
Driver's Licence
Permis de conduire
ON
CANADA
1,2 NAME/ NOM
WONG,
JANICE,MELANIE,YUEN,YEE
8 71 MCCABE CRES
THORNHILL, ON, L4J 2S6
4d NUMBER/ NUMÉRO
W6401 - 38569 - 15321
4a ISS/ DÉL
2015/03/11
4b EXP./ EXP.
2018/03/21
5 DD/RÉF
DC7911807
16 HGT/HAUT
163 cm
15 SEX/ SEXE
F
9 CLASS/ CATÉG
G
12 REST./ COND
X
1991/03/21


Ontario
Driver's Licence
Permis de conduire
ON
CANADA
1,2 NAME/ NOM
LIMKETKAI,
EUGENIUS,THOMAS
8 248 GREEN LANE
THORNHILL, ON, L3T 7H2
4d NUMBER/ NUMÉRO
L4430 - 24388 - 70318
4a ISS/DEL
2017/02/02
4b EXP/ EXP
2022/03/18
5 DD/REF
DR7975260
16 HGT/HAUT
170 cm
15 SEX/ SEXE
M
CLASS/ CATÉG
G
12 REST/ COND
3 DOB/DDN
1987/03/18

The Bank of Nova Scotia
Bramalea & Sandalwood
10645 Bramalea Road
Brampton, ON
Canada L6R 0C1

Tel 905.792.2699
Fax 905.792.0701

Scotiabank

January 24th, 2017

Mr. & Mrs. A. Bahadur
17 Tennant Drive
Brampton, Ontario
L6R 0G6

Dear Mr. & Mrs. Bahadur:

Re: Mortgage Application, dated October 28th, 2016
510 Curran Pl. Suite 1806
Mississauga, Ontario

Further to your mortgage application dated October 28th, 2016, you have been approved for mortgage financing on the above property in the amount of $232,720.00, 80% LTV ratio.

This mortgage approval is valid to February 24th, 2017.

Yours truly,

JKlair

Jatinderpal Klair
Financial Advisor

Orion Realty Corporation Brokerage

RECEIPT

ORION REALTY CORPORATION
150 Ferrand Drive, Suite 801
Toronto, ON, M3C 3E5
Ph. 416-733-7784
Fax. 416-499-1844

DATE: March 4/2017 TIME: 11:32 am

RECEIVED FROM: Derek Butt

ITEMS: ☑ CERTIFIED CHEQUE ☐ CHEQUE ☐ BANK DRAFT ☐ OTHER

AMOUNT $ 3400.00

PAYABLE TO: ☑ ORION REALTY CORPORATION

OR:

RE: PROPERTY 510 Curran Pl, Unit 1806

☑ Leased RENTAL ☐ SALE

RE:
(PROPERTY ADDRESS)

RECEIVED BY: Helen Choong.

☑ COPY OF THE CHEQUE FOR THE CLIENTS

☑ COPY OF THIS RECIEPT FOR THE CLIENT

AXIA ERIN MILLS LTD

008900

MAR 0 3 2017

DATE 2017-03-03
Y Y Y Y M M D D

PAY to the order of ORION REALTY CORPORATION BROKERAGE $ 3,400 $\frac{00}{XX}$

— Three thousand four hundred only — $\frac{\quad}{100}$ DOLLARS Security features included

Canada Trust
85 ELLESMERE AT VICTORIA PARK
TORONTO, ONTARIO M1R 4B7

AXIA RESTAURANT & BAR

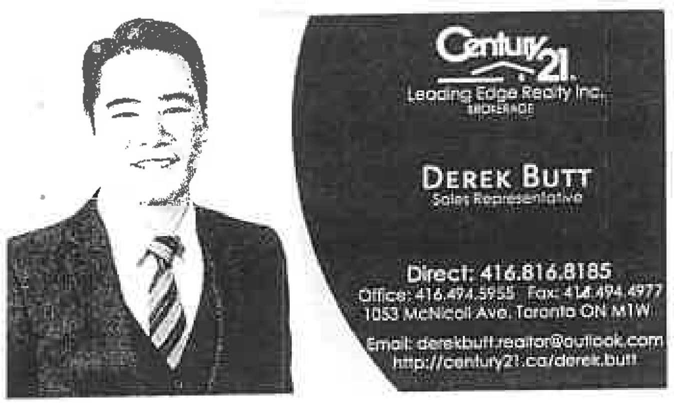
PER

PER

RE First & Last Month Rent

DO NOT DESTROY

⑈008900⑈ ⑆03242⑉004⑆ 9011500⑈ 5213463



EQUIFAX

Equifax Credit Report and Score ™ as of 03/01/2017

Name: Janice Wong

Confirmation Number: 3797242066

Credit Score Summary

691 | Good

Where You Stand

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score good. Based on this score, you should be able to qualify for credit with average interest rates and offers.

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

What's Impacting Your Score

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

Number of department store trades ever bad debt.
Number of bank installment trades bad debt in last 6 months.
Ratio of satisfactory bank revolving trades to total bank revol. trds.

Your Loan Risk Rating

691 | Good

Your credit score of 691 is better than 21% 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 moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan terms than those with higher scores If you're in the market for credit, this is what you might expect:

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

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

Delinquency Rates*

300-499	500-549	550-599	600-649	650-699	700-749	750-799	800+
55%	33%	21%	11%	5%	2%	1%	1%

* Delinquency Rate is defined as the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two year period.

CREDIT REPORT

Personal Information

Personal Data

Name:	JANICE WONG
SIN:	532XXX172
Date of Birth:	1991-03-XX

Current Address

Address:	321 LESTER ST #104 WATERLOO, ON
Date Reported:	2012-10 2009-08

Previous Address

Address:	71 MCCABE CRES THORNHILL, ON
Date Reported:	2012-10 2009-08

Current Employment

Employer:	CHAKO RESTAURAN
Occupation:	

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 <u>not</u> 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.

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	$3,500.00
Account Number:	XXX...826	Payment Amount:	$41.00
Association to Account:	Individual	Balance:	$1,381.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2012-09	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	53		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

CDA STUDENT LOANS PR

Phone Number:	(888)815-4514	High Credit/Credit Limit:	$35,195.00

Account Number:	XXX...480	Payment Amount:	$600.00
Association to Account:	Individual	Balance:	$19,569.00
Type of Account:	Installment	Past Due:	$0.00
Date Opened:	2009-10	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Student loan Monthly payments		

BANK OF MONTREAL M C

Phone Number:	(800)263-2263	High Credit/Credit Limit:	$0.00
Account Number:	XXX...951	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2012-09	Date of Last Activity:	2012-10
Status:	Paid as agreed and up to date	Date Reported:	2014-07
Months Reviewed:	20		
Payment History:	01 payments 30 days late 01 payments 60 days late 01 payments 90 days late		
Prior Paying History:	Three or more payments past due (2014-04) Two payments past due (2014-03) One payment past due (2014-02)		
Comments:	Closed by credit grantor Monthly payments		

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

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

2017-02-28	CIBC ACCOUNT UPDATE (800)465-2255
2016-01-18	AUTH ECONSUMER REQUE (Phone Number Not Available)
2016-01-18	EQUIFAX PERSONAL SOL (800)871-3250

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

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

By mail:

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

By fax: (514) 355-8502

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

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

EQUIFAX

Print This Page | Close Window

Equifax Credit Report for Eugenius Thomas Limketkai

As of: 12/27/2016
Available until: 12/27/2017
Confirmation #: 3671276552

Report Does Not Update

Personal Information

Personal Data

Name:	EUGENIUS THOMAS LIMKETKAI
SIN:	524XXX089
Date of Birth:	1987-03-XX

Current Address

Address:	248 GREEN LANE THORNHILL, ON
Date Reported:	2007-04

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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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 <u>not</u> 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.

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	$11,000.00
Account Number:	XXX...512	Payment Amount:	$10.00
Association to Account:	Individual	Balance:	$6,172.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2010-03	Date of Last Activity:	2016-12
Status:	Paid as agreed and up to date	Date Reported:	2016-12
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			

Comments: Monthly payments
Amount in h/c column is credit limit

AMERICAN EXPRESS

Phone Number:	(800)668-6500	High Credit/Credit Limit:	$14,500.00
Account Number:	XXX...100	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$8,623.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2013-11	Date of Last Activity:	2016-11
Status:	Paid as agreed and up to date	Date Reported:	2016-12
Months Reviewed:	36		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

TOYOTA CREDIT CANADA

Phone Number:	(905)513-8200	High Credit/Credit Limit:	$29,262.00
Account Number:	XXX...234	Payment Amount:	$750.00
Association to Account:	Individual	Balance:	$4,501.00
Type of Account:	Installment	Past Due:	$0.00
Date Opened:	2014-03	Date of Last Activity:	2016-11
Status:	Paid as agreed and up to date	Date Reported:	2016-11
Months Reviewed:	32		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Lease account Monthly payments		

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	$2,200.00
Account Number:	XXX...601	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2008-02	Date of Last Activity:	2016-11
Status:	Paid as agreed and up to date	Date Reported:	2016-11
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

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.

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Secured Loans

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(Exception: P.E.I. Public Records: seven (7) to ten (10) years.)

Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2014-04
Industry Class:		Creditor's Name and Amount:	694890126 TOYOTA CREDIT CANADA INC
Maturity Date:	2017-06		
Comments:	Security Deposit Unknown		

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.

2015-01-27	C I B C CALL CENTRE (800)465-2422
2014-03-08	TOYOTA CREDIT CANADA (905)513-8200
2014-03-01	TOYOTA CREDIT CANADA (905)513-8200

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

2016-12-19	EQUIFAX PERSONAL SOL (800)871-3250
2016-11-23	EQUIFAX PERSONAL SOL (800)871-3250

2016-10-31	CIBC ACCOUNT UPDATE (800)465-2255
2016-09-24	EQUIFAX PERSONAL SOL (800)871-3250
2016-04-22	EQUIFAX PERSONAL SOL (800)871-3250
2016-01-19	EQUIFAX PERSONAL SOL (800)871-3250
2015-07-14	AUTH BBS SECURITIES (416)847-7222

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Consumer Relations Department
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Montreal, Quebec H1S 2Z2

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EQUIFAX

Print This Page | Close Window

Equifax Credit Report for Eugenius Thomas Limketkai

As of: 12/27/2016
Available until: 12/27/2017
Confirmation #: 3671276552

Report Does Not Update

Personal Information

Personal Data

Name:	EUGENIUS THOMAS LIMKETKAI
SIN:	524XXX089
Date of Birth:	1987-03-XX

Current Address

Address:	248 GREEN LANE THORNHILL, ON
Date Reported:	2007-04

Special Services

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No Consumer Statement on File

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Status:	Paid as agreed and up to date	Date Reported:	2016-12
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			

Comments:	Monthly payments Amount in h/c column is credit limit		

AMERICAN EXPRESS

Phone Number:	(800)668-6500	High Credit/Credit Limit:	$14,500.00
Account Number:	XXX...100	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$8,623.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2013-11	Date of Last Activity:	2016-11
Status:	Paid as agreed and up to date	Date Reported:	2016-12
Months Reviewed:	36		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
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Phone Number:	(905)513-8200	High Credit/Credit Limit:	$29,262.00
Account Number:	XXX...234	Payment Amount:	$750.00
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Type of Account:	Installment	Past Due:	$0.00
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Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Lease account Monthly payments		

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	$2,200.00
Account Number:	XXX...601	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2008-02	Date of Last Activity:	2016-11
Status:	Paid as agreed and up to date	Date Reported:	2016-11
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

Credit History and Banking Information

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Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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Secured Loans

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

Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2014-04
Industry Class:		Creditor's Name and Amount:	694890126 TOYOTA CREDIT CANADA INC
Maturity Date:	2017-06		
Comments:	Security Deposit Unknown		

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.

2015-01-27	C I B C CALL CENTRE (800)465-2422
2014-03-08	TOYOTA CREDIT CANADA (905)513-8200
2014-03-01	TOYOTA CREDIT CANADA (905)513-8200

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

2016-12-19	EQUIFAX PERSONAL SOL (800)871-3250
2016-11-23	EQUIFAX PERSONAL SOL (800)871-3250

2016-10-31	CIBC ACCOUNT UPDATE (800)465-2255
2016-09-24	EQUIFAX PERSONAL SOL (800)871-3250
2016-04-22	EQUIFAX PERSONAL SOL (800)871-3250
2016-01-19	EQUIFAX PERSONAL SOL (800)871-3250
2015-07-14	AUTH BBS SECURITIES (416)847-7222

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.