

Worksheet

Leasing

Suite: 2903 Tower: PSV Date: _____ Completed by: _____

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). N/A \$0.00 Leasing
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 59,209.
- ✓ ● Copy of Tenant’s ID
- ✓ ● Copy of Tenant’s First and Last Month Rent
- ✓ ● Copy of Tenant’s employment letter or paystub
- ✓ ● Copy of Credit Check
- ✓ ● Copy of the Purchasers Mortgage approval
- ✓ ● The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

SAID KHALIL HUSSNI BAIDAS (the "Purchaser")

Suite **2903** Tower **ONE** Unit **3** Level **28** (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 Zero Dollars (\$0.00) 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 9 day of June 2015.

Witness:

Purchaser: **SAID KHALIL HUSSNI BAIDAS**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 10 day of June 2015.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation



Form 320
 for use in the Province of Ontario

**Confirmation of Co-operation
and Representation**



BUYER: Pang Sze Ying, Phileen (Feng Siyan, Phileen) and Cheuk-Man Tsang

SELLER: Said Baidas

For the transaction on the property known as: 2903-4011 brickstone mews Mississauga L5B 0G3

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.)

2. PROPERTY SOLD BY BUYER BROKERAGE – PROPERTY NOT LISTED

- ☐
 The Brokeragerepresent 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)

[PP] [S]

 BUYER

[S]

 CO-OPERATING/BUYER BROKERAGE

[]

 SELLER

[]

 LISTING BROKERAGE

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

CO-OPERATING BROKERAGE- REPRESENTATION:

- a) ☒ 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) ☒ The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property half month rent 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)

HOMELIFE NEW WORLD REALTY INC.
(Name of Co-operating/Buyer Brokerage)

201 CONSUMERS RD., STE. 205 TORONTO

Tel.: (416) 490-1177 Fax: (416) 490-1928
Date: 10/20/2017
(Authorized to bind the Co-operating/Buyer Brokerage)
KEVIN WU
(Print Name of Broker/Salesperson Representative of the Brokerage)

WEST-100 METRO VIEW REALTY LTD. Brokerage
(Name of Listing Brokerage)

129 Fairview Rd W, Mississauga

Tel.: 905-238-8336 Fax:
Date:
(Authorized to bind the Listing Brokerage)
OMAR KANAAN SHAATH
(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.

(Signature of Buyer)

Date: 10/21/2017

(Signature of Seller)

Date:

(Signature of Buyer)

Date: 10/21/2017

(Signature of Seller)

Date:

This Agreement to Lease dated this 21 day of October, 2017

TENANT (Lessee), Pang Sze Ying, Phileen (Feng Siyan, Phileen) and Cheuk-Man Tsang
(Full legal names of all Tenants)

LANDLORD (Lessor), Said Baidas
(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.

- PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:
2903-4011 brickstone mews Mississauga L5B 0G3
- TERM OF LEASE:** The lease shall be for a term of one year commencing November 1, 2017
- 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.
- DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance _____
(Herewith/Upon acceptance/as otherwise described in this Agreement)
by negotiable cheque payable to WEST-100 METRO VIEW REALTY LTD. in trust "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.
- USE:** The Tenant and Landlord agree that unless otherwise agreed to herein, only the Tenant named above and any person named in a Rental Application completed prior to this Agreement will occupy the premises.
Premises to be used only for: Single family residential

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oil	<input type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>one parking and locker</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>internet and phone</u>	<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): [Signature] [Signature]
INITIALS OF LANDLORD(S): [Signature]

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7. **PARKING:** The lease includes one underground parking and one locker unit.
8. **ADDITIONAL TERMS:** None
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 until 11:59 p.m. on the 24 day of October 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: omar.s@rokslogistics.com (For delivery of Documents to Landlord) Email Address: kevinwu57@gmail.com (For delivery of Documents to Tenant)
12. **EXECUTION OF LEASE:** Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given. The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at www.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):

INITIALS OF LANDLORD(S):

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

SIGNED, SEALED AND DELIVERED in the presence of:
(Witness) _____
(Witness) _____
(Witness) _____

IN WITNESS whereof I have hereunto set my hand and seal:
(Tenant or Authorized Representative) _____ DATE 10/21/2017
(Tenant or Authorized Representative) _____ DATE 10/21/2017
(Guarantor) _____ DATE _____

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

SIGNED, SEALED AND DELIVERED in the presence of:
(Witness) _____
(Witness) _____

IN WITNESS whereof I have hereunto set my hand and seal:
(Landlord or Authorized Representative) _____ DATE _____
(Landlord or Authorized Representative) _____ DATE _____

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

(Witness) _____

(Spouse) _____ DATE _____

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written 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 WEST-100 METRO VIEW REALTY LTD. Brokerage Tel.No. 905-238-8336
OMAR KANAAN SHAATH
(Salesperson / Broker Name)
Co-op/Tenant Brokerage HOMELIFE NEW WORLD REALTY INC. Tel.No. (416) 490-1177
KEVIN WU
(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) _____ DATE _____
(Landlord) _____ DATE _____
Address for Service _____
Tel.No. _____
Landlord's Lawyer _____
Address _____
Email _____
Tel.No. _____ FAX No. _____

I acknowledge receipt of my signed copy of this accepted Agreement of Lease and I authorize the Brokerage to forward a copy to my lawyer.
(Tenant) _____ DATE _____
(Tenant) _____ DATE _____
Address for Service _____
Tel.No. _____
Tenant's Lawyer _____
Address _____
Email _____
Tel.No. _____ FAX No. _____

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



Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential



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

TENANT (Lessee), Pang Sze Ying, Phileen (Feng Siyan, Phileen) and Cheuk-Man Tsang, and

LANDLORD (Lessor), Said Baidas

for the lease of 2903-4011 brickstone mews Mississauga

L5B 0G3 dated the 21 day of October, 2017

- 1. The landlord and tenant both agree that when this agreement to lease is accepted it shall become the actual lease.
- 2. The tenant shall not make any structural changes or improvements to the premises without the written consent from the landlord. And the landlord retains the right to inspect the property from time to time upon 24 hours notice (notice not required for emergency situation) and to do repairs inside the premises in necessary.
- 3. The landlord shall be responsible for municipal taxes, duties, rates, mortgage, assessment levied against the property and condominium maintenance fees, which include provision to the tenant the water, use of common elements, cac, heat, one parking, one locker, and Building insurance. The tenant shall be responsible for hydro and shall set up his own utility accounts and provide account number to the landlord on or before the lease commencement date.
- 4. The tenant shall give the landlord prompt notice of any repair required, and the landlord shall carry out all repairs within a reasonable time. For repairing cost due to "normal wear and tear" , the tenant shall pay the first \$50 per incidence, the landlord shall cover the amount over \$50 per incidence. The tenant is responsible for all cost of repair or damages to walls, floors, doors, fixtures, and appliances included in the property that caused by the tenant's willful or negligent conduct.
- 5. If either the landlord or the tenant wishes to terminate the tenancy at the end of the term pursuant to this lease or at any extension or renewal thereof, then either party will give notice to the effect in writing no less than sixty [60] days prior to the expiration of the expiry date thereof.
- 6. The tenant agrees that the landlord or his agent may show the premises to any prospective tenant or buyer during the last sixty [60] days of the lease or any extension thereafter, provide that landlord or his agent has given reasonable notice or has given 24 hours notice to the tenant and that the showing is arranged between 9:00 am to 9:00 pm.
- 7. The lease includes the following chattels and fixtures which are provide by the landlord and are for the tenant's use: all existing appliances including fridge, stove, microwave, dishwasher, washer and dryer, and all existing ELF's. The landlord warrants that all appliances, and light fixtures will be on working order on occupancy date. The tenant agrees to maintain the said appliances and ELF's in a state of ordinary cleanliness at the Tenant's cost.
- 8. The landlord agrees to professionally clean the property and give vacant possession to the tenant on the lease commencement date. The tenant acknowledges and agrees that the tenant is required to return the premises to the landlord at the end of the lease or any extension or renewal thereafter in the same clean and tidy condition as it

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

INITIALS OF TENANT(S): [Handwritten initials]

INITIALS OF LANDLORD(S): [Empty oval]

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Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential



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

TENANT (Lessee), Pang Sze Ying, Phileen (Feng Siyan, Phileen) and Cheuk-Man Tsang....., and

LANDLORD (Lessor), Said Baidas.....

for the lease of 2903-4011 brickstone mews..... Mississauga.....

L5B 0G3..... dated the 21..... day of October....., 2017.....

was on the lease commencing date, except for normal wear and tear and shall not allow any garbage to accumulate in or about the premises. Should it become necessary for the landlord to arrange for a cleaning, the tenant will be solely responsible and liable to the landlord for all cost incurred thereof.

9. The landlord agrees to deliver two set of keys and garage door opener to the tenant on commencing date. The tenant shall return all the keys and fobs in good condition to the landlord at the end of the lease. The tenant shall be responsible for cost of replacement of any missing or damaged keys or fobs during the lease term. The tenant agrees to pay \$300 to the landlord as a refundable security deposit against key and cleaning.

10. The tenant agrees that the landlord's insurance on the premises does not provide coverage for the tenant's personal property, nor liability on behalf of the tenant. The tenant agrees to purchase a tenant's package insurance with minimum \$1,000,000.00 coverage for fire and liability and provide the landlord with a copy of the policy prior to possession, and shall keep the insurance in effect all the time during the lease term and extension or renewal thereafter.

11. The tenant agrees that only the tenants on the rental application shall occupy the property and the tenant shall not assign or sub-lease the subject property without the written consent of the landlord, such consent shall not be unreasonably withheld by the landlord. The Tenant covenants to pay the Landlord's reasonable expenses incurred in providing the aforesaid consent.

12. The tenant acknowledges and agrees that no smoking is allowed and pets are restricted in the premise.

13. The tenant agrees to neither having any business operation from the leased premises nor placing any illegal substances, toxic or chemical wastes in or around the property.

14. The tenant shall follow the by-laws and rules of the condominium corporation. The landlord shall provide a copy of the by-laws and rules of the condominium corporation to the tenant upon request. The landlord shall maintain the premises in a good state of repair, fit for habitation, during the term of the tenancy agreement and shall comply with health, safety, housing, and maintenance standards.

15. For the convenience of the tenant, the tenant all the remaining ten (10) month's rent in post-dated cheques to the landlord (cheques to be made payable to "McGill apartments for rental" as required by the landlord) on the lease commencement date.

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

INITIALS OF TENANT(S): [Handwritten initials]

INITIALS OF LANDLORD(S): [Empty oval]

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Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential



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

TENANT (Lessee), Pang Sze Ying, Phileen (Feng Siyan, Phileen) and Cheuk-Man Tsang, and

LANDLORD (Lessor), Said Baidas

for the lease of 2903-4011 brickstone mews Mississauga

L5B 0G3 dated the 21 day of October, 2017

16. The agreement is conditional upon the landlord/builder received credit report and job letter from the tenant and satisfied with the tenant's credit and income within five (5) business days after the offer been accepted. The condition is considered auto-fulfilled/waived if no written rejection letter has given by the landlord within the condition time period. If written rejection letter has given by the landlord, then the agreement to lease shall become null and void and all deposit shall be returned to the tenant without deduction or interest in a timely manner.

17. The tenant shall have seven days rent free period (after the agreement becomes accepted and before November 1,2017) which the tenant can use to clean the unit and move his personal belongings and furniture. Tenant insurance and hydro account transfer shall be done and proof given to the landlord before the tenant can occupy the unit.

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

INITIALS OF TENANT(S):

[Handwritten initials in blue ink]

INITIALS OF LANDLORD(S):

[Empty oval for signature]



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Form 410
for use in the Province of Ontario

Rental Application
Residential



I/We hereby make application to rent 2903-4011 brickstone mews Mississauga L5B 0G3
from the 1 day of November 20 17 at a monthly rental of \$ 1,700.00
to become due and payable in advance on the 1 day of each and every month during my tenancy.

1. Name Pang Sze Ying, Phileen Date of birth see Id SIN No. (Optional)
Drivers License No see Id Occupation small business owner
2. Name Cheuk-Man Tsang Date of birth sed ID SIN No. (Optional)
Drivers License No sed ID Occupation
3. Other Occupants: Name None Relationship Age
Name Relationship Age
Name Relationship Age
- Do you have any pets? No If so, describe
Why are you vacating your present place of residence? live together

LAST TWO PLACES OF RESIDENCE


Address ph4-310 burnhamthrope rd wesr, Mississauga	Address
From last month To now	From To
Name of Landlord short term stay	Name of Landlord
Telephone:	Telephone:

PRESENT EMPLOYMENT

Employer
Business address
Business telephone
Position held
Length of employment
Name of supervisor
Current salary range: Monthly \$

PRIOR EMPLOYMENT

I
I
I
I
I
I

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SPOUSE'S PRESENT EMPLOYMENT

Employer
Business address
Business telephone
Position held
Length of employment
Name of supervisor
Current salary range: Monthly \$

PRIOR EMPLOYMENT

I.....
I.....
I.....
I.....
I.....
I.....

Name of Bank Branch Address
Chequing Account # Savings Account #

FINANCIAL OBLIGATIONS

Payments to Amount: \$
Payments to Amount: \$

PERSONAL REFERENCES


Name Address
Telephone: Length of Acquaintance Occupation
Name Address
Telephone: Length of Acquaintance..... Occupation.....

AUTOMOBILE(S)

Make Model Year Licence No
Make Model Year Licence No

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

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

 10/21/2017
Signature of Applicant Date
Telephone:

 10/21/2017
Signature of Applicant Date
Telephone:

WEST-100 METRO VIEW REALTY

129 Fairview Rd. W. Mississauga, Ontario L5B1K7

O: 905-238-8336 F: 905-238-0020

DEPOSIT RECEIPT

DATE: October 25, 2017

RECEIVED FROM: Kevin Wu (Agent)

PAYMENT METHOD: TD Canada Trust Draft

DEPOSIT AMOUNT: \$3400.00

PROPERTY: 2903-4011 Brickstone Mews, Mississauga, ON.

Thank-you,

West-100 Metro View Realty Ltd.

10358 (1215)

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

The Toronto-Dominion Bank

100 CITY CENTRE DRIVE
MISSISSAUGA, ON L5B 2C9

82001532

DATE

2017-10-24

YYYYMMDD

Transit-Serial No.

93-82001532

Pay to the
Order of WEST- 100 METRO VIEW REALTY LTD. IN TRUST

\$ *****3,400.00

THREE THOUSAND FOUR 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

⑈ 2001532⑈ ⑆09612⑈004⑆

⑈ 3808⑈

October 23, 2017

RE: Confirmation of Employment

Mr. Andy Tsang

To Whom It May Concern:

This letter will verify that Andy Tsang is employed at the Hilton Garden Inn-Toronto/Mississauga (owned and operated by Bayview Mississauga Holdings LP).

He has been employed with the company since April 1985 and is currently employed as an Executive Chef. His current salary is \$54,912.00 per year plus applicable Group Benefits.

Should you require further information, please do not hesitate to contact me at any time at (905) 507-5470.

Yours truly,



Matt Costanza
General Manager

cc. Employee File

Dear Said Khali Hussni Baidas

I am pleased to advise you that the following loan, to be secured by first mortgage on the property noted below, has been pre-approved providing that all the information supplied is correct and subject to the conditions outlined. This commitment is not transferable, and the benefit may not be assigned.

Property Address: Suite 2903, Unit 3 Level 28, 4011 Brickstone Mews, Mississauga, Ontario
Purchase Price: \$285,900.
Down Payment: \$85,770
Mortgage Amount: \$200,130
Capped Interest rate: 3.79%
Term : 5 years
Amortization: 30 years
Total Payment : \$1048

Final Approval is subject to:

1. Confirmation of credit application details (including income)
2. Confirmation of down-payment from non-borrowed sources.
3. Satisfactory Street Capital credit investigation.
4. No charge in, and the accuracy of the information provided.
5. The property to be mortgaged meeting Street Capital's normal lending requirements



(For Street Capital)
Sukhdeep Lamba

4 Aug 2017
(Date)



Equifax

Equifax

Equifax Credit Report and Score™ as of 10/25/2017

Name: Andy Cheukman Tsang

Confirmation Number: 2174636734

Credit Score Summary

Equifax
851
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.

No scores in this range	No scores in this range	No scores in this range	No scores in this range		
Range	300 - 559	560 - 659	660 - 724	725 - 759	760 +
Canada Population	Poor 4%	Fair 10%	Good 15%	Very Good 14%	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.

- 1. Number of inquiries in previous 12 months.
- 2. Number of telco inquiries in the last 12 months.
- 3. Utilization for revolving trades.

Your Loan Risk Rating

Equifax
851
Excellent

Your credit score of 851 is better than 98% of Canadian consumers.

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

Delinquency Rates*

55%

300-
499

33%
500- 549

21%
550- 599

11%
600- 649

5%
650- 699

2%
700- 749

1%
750- 799



1%
800+

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

The Bottom Line :

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a 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:

- 1. You may be able to obtain high credit limits on your credit card.
- 2. Many lenders may offer you their most attractive interest rates and offers.
- 3. 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

Name: ANDY CHEUKMAN TSANG
SIN: 472XXX931
Date of Birth: 1960-06-XX

Other Names:

Also Known as: CHEUKMAN CHZUKMAN TSANG XX

Current Address

Address: 75A GREEN SPRING DR
SCARBOROUGH, ON
Date Reported: 2001-10

Previous Address

Address: 1705 MCCOWAN RD #204
TORONTO, ON
Date Reported: 2001-10

Current Employment

Employer: THE HILTON GARDEN INN
Occupation:

Previous Employment

Employer: HILTON GARDEN INC
Occupation:
Employer: ROYALEQUATORINC
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 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.

BMO 3974			
Phone Number:	Not Available	High Credit/Credit Limit:	\$0.00
Account Number:	XXX...810	Payment Amount:	\$500.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2000-10	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-10
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

BMO 3974			
Phone Number:	Not Available	High Credit/Credit Limit:	\$18,000.00
Account Number:	XXX...987	Payment Amount:	\$430.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-02	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-10
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Rsp loan Monthly payments		

KODO MOBILE			
Phone Number:	(866)995-6636	High Credit/Credit Limit:	\$381.00
Account Number:	XXX...149	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$150.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2016-10	Date of Last Activity:	2017-09
Status:	Paid as agreed and up to date	Date Reported:	2017-10
Months Reviewed:	12		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

BANK OF MONTREAL M C			
Phone Number:	(800)263-2263	High Credit/Credit Limit:	\$0.00

Account Number:	XXX...689	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2010-03	Date of Last Activity:	2013-05
Status:	Paid as agreed and up to date	Date Reported:	2017-10
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Credit line closed Account paid		

BMO 3974

Phone Number:	Not Available	High Credit/Credit Limit:	\$375,000.00
Account Number:	XXX...569	Payment Amount:	\$560.00
Association to Account:	Joint	Balance:	\$117,000.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2017-02	Date of Last Activity:	2017-10
Status:	Paid as agreed and up to date	Date Reported:	2017-10
Months Reviewed:	09		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Personal line of credit Monthly payments		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$10,000.00
Account Number:	XXX...427	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	1989-07	Date of Last Activity:	2017-06
Status:	Paid as agreed and up to date	Date Reported:	2017-10
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		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...284	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$127.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2005-07	Date of Last Activity:	2017-09
Status:	Paid as agreed and up to date	Date Reported:	2017-09
Months Reviewed:	68		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

AMERICAN EXPRESS

Phone Number:	(800)668-6500	High Credit/Credit Limit:	\$3,569.00
Account Number:	XXX...200	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$308.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	1981-03	Date of Last Activity:	2017-09
Status:	Paid as agreed and up to date	Date Reported:	2017-09
Months Reviewed:	41		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

KODO MOBILE

Phone Number:	(866)995-6636	High Credit/Credit Limit:	\$196.00
Account Number:	XXX...572	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2016-11	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-08
Months Reviewed:	06		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed Monthly payments		

MBNA

Phone Number:	(888)876-6262	High Credit/Credit Limit:	\$27,300.00
Account Number:	XXX...129	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-04	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-07
Months Reviewed:	65		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

SCOTIABANK CC

Phone Number:	(800)265-3675	High Credit/Credit Limit:	\$3,500.00
Account Number:	XXX...953	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-01	Date of Last Activity:	2012-01
Status:	Paid as agreed and up to date	Date Reported:	2015-07
Months Reviewed:	45		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			

Comments: Account Closed
Monthly payments

TELUS MOBILITY

Phone Number:	(800)777-1888	High Credit/Credit Limit:	\$152.00
Account Number:	XXX...625	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2012-12	Date of Last Activity:	2016-11
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	48		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:

Comments: Account Closed
Monthly payments

HONDA FINANCE INC

Phone Number:	(416)754-2323	High Credit/Credit Limit:	\$29,649.00
Account Number:	XXX...364	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2012-04	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	60		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:

Comments: Account paid
Auto

AMERICAN EXPRESS

Phone Number:	(800)668-6500	High Credit/Credit Limit:	\$23,000.00
Account Number:	XXX...300	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	1981-02	Date of Last Activity:	2016-08
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	64		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:

Comments: Closed at consumer request
Account paid

AMERICAN EXPRESS

Phone Number:	(800)668-6500	High Credit/Credit Limit:	\$3,900.00
Account Number:	XXX...900	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-07	Date of Last Activity:	2015-09
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	32		
Payment History:			

No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Closed at consumer request
Account paid

CAPITAL ONE HBC

Phone Number: (866)640-7858
Account Number: XXX...750
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2014-07
Status: Paid as agreed and up to date
Months Reviewed: 30
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

High Credit/Credit Limit: \$3,500.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2014-10
Date Reported: 2017-01

Prior Paying History:

Comments: Closed at consumer request
Account paid

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

Secured Loans			
Court Name:	MINISTRY GOVT SERV	Date Filed:	2012-04
Industry Class:		Creditor's Name and Amount:	677447397 HONDA CANADA FINANCE INC \$29650
Maturity Date:	2018-04		
Comments:	Security Discharged		

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2017-01-16	BMO 3974 (Phone Number Not Available)
2016-11-19	KODO MOBILE (416)279-7844
2016-11-18	BELL CANADA (800)730-7121
2016-10-09	KODO MOBILE (416)279-7844
2016-09-21	VIRGIN MOBILE (800)509-9904
2016-04-27	BELL CANADA (800)730-7121
2015-02-07	HSBC BK CAN TR 10112 (905)513-8801

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.

2017-10-25	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-10-24	CERTAS WEB (800)794-0008
2017-10-23	CERTAS (800)794-0008
2017-10-03	HSBC BANK CANADA (Phone Number Not Available)
2017-09-09	TDCT (866)222-3456
2017-09-01	HSBC BANK CANADA (866)406-4722
2016-12-29	BANK OF MONTREAL (877)304-4121

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.