# Worksheet
## Leasing

**Suite:** 3507 **Tower:** PSV 2 **Date:** Oct 30th, 2017 **Completed by:** Nikolina

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).

sent it already on Oct 26th, 17

- ✓ Agreement must be in good standing. Funds in Trust: $____________.
- ✓ 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:

Top up cheques and leasing fee cheque has been sent to Amacon on October 26th, 2017.

# MEMO

PARKSIDE VILLAGE®
MISSISSAUGA

**To:** Amacon and Aird & Berlis LLP
**From:** Silvi Niksic
**Date:** October 25th, 2017
**Re**: Leasing Top up cheque and Leasing Fee

---

**Attached you will find the following deposit cheques that concern Suite 3507 PSV2 Lease.**

**Lease Fee:**

**Draft No. 80817769**

**Amount: $565.00**

**Date: March 22, 2017**

**Payee: Amacon City Centre Seven New Development**

**Top Up:**

**Certified Cheque No. 057**

**Amount: $59,380.00**

**Date: August 1, 2017**

**Payee: Aird & Berlis LLP in Trust**

**The purchaser, Khaled Elzaabalawi, has requested to lease the unit. It came to our attention that the purchaser has already allowed tenants into the unit prior to the builder's approval. The lease was denied as the purchaser failed to provide us with the required information to approve the lease based on the Builder's approval procedures.**

**We have kept the deposits at the sale office as we were chasing the agent and purchaser for documentation and the top up cheque. The purchaser has informed us that the original tenants moved out but he is seeking new tenants. As these cheques are large sums of money and the purchaser plans to proceed with a lease and was initially in violation we have decided to submit these for deposit.**

**Please feel free to contact me or Andrea Alsip Cotnam for any further details.**

**Thank you,**

**Silvi Niksic**

www.tdcanadatrust.com www.tdcanadatrust.com www.tdcanadatrust.com www.tdcanadatrust.com

CERTIFIED

MR KHALED M ELZAABALAWI
1245 SHERWOOD MILLS BLVD
MISSISSAUGA, ON L5V 1S7

CERTIFIED CHEQUE

DO NOT DESTROY

057

DATE 2017-08-01
Y Y Y Y M M D D

AUTHE 02 2017

A.C.

PAY TO THE ORDER OF AIRD AND BERLIS LLP, IN TRUST $ 59,380.00

Fifty nine thousand three hundred and eighty /100 DOLLARS

Security features included. Details on back.

TD Canada Trust
3037 Clayhill Road
MISSISSAUGA, ONTARIO L5B 4L2

TD Canada Trust
3037 CLAYHILL RD.
MISSISSAUGA, ONTARIO L5B 4L2
1878

MEMO PSV2 3507

6234398

MP

⑈057⑈ ⑆18782⑉004⑆ 1878⑉ 9011500⑈

10358 (1215)

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

# The Toronto-Dominion Bank

80817769

3037 CLAYHILL ROAD
MISSISSAUGA, ON L5B 4L2

DATE 2017-03-22
YYYYMMDD

Transit-Serial No. 1878-80817769

Pay to the Order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT

$ ********565.00

***FIVE HUNDRED SIXTY FIVE*********************************************00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re PSV2 - 3507

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

Authorized Officer

Countersigned

Number

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

⑈80817769⑈ ⑆09612⑉004⑆ ⑉3808⑈

## AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

### LEASE PRIOR TO CLOSING

**Between:** **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the **"Vendor"**) and
**KHALED MOHAMED ELZAABALAWI** (the **"Purchaser"**)

Suite **3507** Tower **TWO** Unit **7** Level **34** (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 percent (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 Five Hundred Dollars ($500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

**IN WITNESS WHEREOF** the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 22 day of March **2017.**

Witness:

Purchaser: **KHALED MOHAMED ELZAABALAWI**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 25 day of March **2017.**

**AMACON DEVELOPMENT (CITY CENTRE) CORP.**

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

**OREA** Ontario Real Estate Association

**Form 410**
for use in the Province of Ontario

# Rental Application
## Residential

Toronto Real Estate Board

I/We hereby make application to rent 510 Curran Place # 3507
from the 3rd day of November 20 17 at a monthly rental of $ 2375
to become due and payable in advance on the first day of each and every month during my tenancy.

1. **Name** Nimesh Saha Date of birth Oct 10 '83 SIN No. (Optional) -
   Drivers License No S0160 59208 81010 Occupation Sales Manager
2. **Name** Alexandra Sehh Date of birth June 24 '93 SIN No. (Optional) -
   Drivers License No S22410196935604 Occupation Community Engagement Officer
3. **Other Occupants:** Name None Relationship ... Age ...
   Name ... Relationship ... Age ...
   Name ... Relationship ... Age ...

Do you have any pets? Ø If so, describe ...

Why are you vacating your present place of residence? Moving in together - from parental home

**LAST TWO PLACES OF RESIDENCE**

| | |
|---|---|
| Address 2054 Stavebank Rd Mississauga ON L5C 1T2 | Address |
| From Childhood To current | From ... To ... |
| Name of Landlord parents | Name of Landlord |
| Telephone: | Telephone: |

| **PRESENT EMPLOYMENT** | **PRIOR EMPLOYMENT** |
|---|---|
| Employer Kal - Polymers | |
| Business address 3440 Wolfedale Rd Miss | |
| Business telephone 905-273-7400 x239 | |
| Position held Sales Manager | |
| Length of employment 7 years | |
| Name of supervisor Jean Asistido | |
| Current salary range: Monthly $ 80 - 90 K plus commissions | |

| SPOUSE'S PRESENT EMPLOYMENT | | PRIOR EMPLOYMENT |
|---|---|---|
| Employer | McMaster Unviestry | Mio Vision |
| Business address | 10B Victoria St S Kitchener | 148 Manitou Drive Kitchener |
| Business telephone | 519-885-5426x21113 | 519-513-2407 |
| Position held | Community Engagement of | Comm. center |
| Length of employment | 9 months | 1 year |
| Name of supervisor | Shawna Boniface | Lynda Chow |
| Current salary range: Monthly $ | 2600 | |

**Name of Bank** TD Branch 1878 Address 3037 Clayhill Rd. Miss, L5B4

Chequing Account # 6029 1065 Savings Account # 640 6435

**FINANCIAL OBLIGATIONS**

Payments to ........ Amount: $ ........

Payments to ........ Amount: $ ........

**PERSONAL REFERENCES**

Name Emma Dreher Address 56 Stoke Dr. Kitchner ON

Telephone: 5195729490 Length of Acquaintance 9yrs Occupation Research Asst

Name Rudro Chakrabarti Address 2 Leland Ave, Etobicoke M8Z2X

Telephone: 416-573-7579 Length of Acquaintance 14yrs Occupation Managing Editor

**AUTOMOBILE(S)**

Make Audi Model R8 Year 2015 Licence No MHRK II V

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.

| Signature of Applicant | Date | Signature of Applicant | Date |
|---|---|---|---|
| [signature] | Oct 29'17 | [signature] | Oct 29'17 |
| Telephone: 647-637-5740 | | Telephone: 519-580-0556 | |

EQUIFAX

▸ Print This Page ▸ Close Window

# Equifax Credit Report and Score ™ as of 10/08/2017

**Name:** Nimesh Saha

**Confirmation Number:** 3683018604

## Credit Score Summary

**822** | **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.

| | |
|---|---|
| | EFX |
| **Range** | **760 + Excellent** |
| **Canada Population** | **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.

- Age of oldest bank revolving trade.
- Ratio of satisfactory trades to total trades in last 24 months
- Average age of trades.

## Your Loan Risk Rating

**822** | **Excellent**

**Your credit score of 822 is better than 83% of Canadian consumers.**

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

### The Bottom Line :

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

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

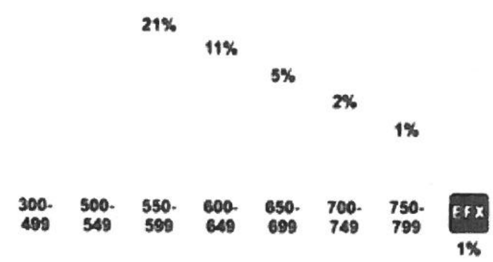
### Delinquency Rates*

55%

33%

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

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




* 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: | NIMESH SAHA |
| SIN: | |
| Date of Birth: | 1988-10-XX |

**Current Address**

| | |
|---|---|
| Address: | 300 FRONT ST W APT 621 TORONTO, ON |
| Date Reported: | 2013-11 2007-07 2012-01 |

**Previous Address**

| | |
|---|---|
| Address: | 2054 STAVEBANK RD MISSISSAUGA, ON |
| Date Reported: | 2013-11 2007-07 2012-01 |

**Current Employment**

| | |
|---|---|
| Employer: | KAL TRADING INC |
| Occupation: | ASSISTANT MANAGER |

**Previous Employment**

| | |
|---|---|
| Employer: | NA |
| Occupation: | |
| Employer: | NOT APPLICABLE |
| Occupation: | |

# Special Services

| | |
|---|---|
| SPS-SpecialServices/CodeDescription: | Consumer interview |
| Date Reported: | 2012-07 |
| SPS-SpecialServices/CodeDescription: | Consumer interview |
| Date Reported: | 2013-12 |
| SPS-SpecialServices/CodeDescription: | Consumer interview |
| Date Reported: | 2013-12 |

# 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.

SCOTIABANK VISA

| | | | |
|---|---|---|---|
| Phone Number: | (800)387-6508 | High Credit/Credit Limit: | $4,000.00 |
| Account Number: | XXX...814 | Payment Amount: | $10.00 |
| Association to Account: | Individual | Balance: | $26.00 |
| Type of Account: | Revolving | Past Due: | $0.00 |
| Date Opened: | 2012-03 | Date of Last Activity: | 2017-09 |
| Status: | Paid as agreed and up to date | Date Reported: | 2017-09 |
| Months Reviewed: | 67 | | |
| Payment History: | No payment 30 days late<br>No payment 60 days late<br>No payment 90 days late | | |
| Prior Paying History: | | | |
| Comments: | Monthly payments<br>Amount in h/c column is credit limit | | |

TDCT TR 18782

| | | | |
|---|---|---|---|
| Phone Number: | Not Available | High Credit/Credit Limit: | $5,000.00 |
| Account Number: | XXX...810 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | $0.00 |
| Type of Account: | Revolving | Past Due: | $0.00 |
| Date Opened: | 2015-03 | Date of Last Activity: | |
| Status: | Too new to rate or opened but not used | Date Reported: | 2017-09 |
| Months Reviewed: | 30 | | |
| Payment History: | No payment 30 days late<br>No payment 60 days late<br>No payment 90 days late | | |
| Prior Paying History: | | | |
| Comments: | Personal line of credit<br>Monthly payments | | |

TDCT TR 18782

| | | | |
|---|---|---|---|
| Phone Number: | Not Available | High Credit/Credit Limit: | $25,000.00 |
| Account Number: | XXX...276 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | $0.00 |
| Type of Account: | Revolving | Past Due: | $0.00 |
| Date Opened: | 2015-02 | Date of Last Activity: | 2015-04 |
| Status: | Paid as agreed and up to date | Date Reported: | 2017-09 |
| Months Reviewed: | 31 | | |
| Payment History: | No payment 30 days late<br>No payment 60 days late<br>No payment 90 days late | | |
| Prior Paying History: | | | |
| Comments: | Personal line of credit<br>Monthly payments | | |

TDCT TR 18782

| | | | |
|---|---|---|---|
| Phone Number: | Not Available | High Credit/Credit Limit: | $255,000.00 |
| Account Number: | XXX...651 | Payment Amount: | $533.00 |
| Association to Account: | Individual | Balance: | $233,000.00 |
| Type of Account: | Mortgage | Past Due: | $0.00 |

| | | | |
|---|---|---|---|
| Date Opened: | 2014-07 | Date of Last Activity: | 2017-09 |
| Status: | Paid as agreed and up to date | Date Reported: | 2017-09 |
| Months Reviewed: | 39 | | |
| Payment History: | No payment 30 days late<br>No payment 60 days late<br>No payment 90 days late | | |
| Prior Paying History: | | | |
| Comments: | Mortgage<br>Bi-weekly payments | | |

* This item is not displayed to all credit grantors. It does not impact your credit score as returned on this report; however some lenders may use a different score where it is factored in to the scoring algorithm.

TD CREDIT CARDS

| | | | |
|---|---|---|---|
| Phone Number: | (800)983-8472 | High Credit/Credit Limit: | $2,500.00 |
| Account Number: | XXX...606 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | $0.00 |
| Type of Account: | Revolving | Past Due: | $0.00 |
| Date Opened: | 2008-05 | Date of Last Activity: | 2014-06 |
| Status: | Paid as agreed and up to date | Date Reported: | 2017-09 |
| Months Reviewed: | 72 | | |
| Payment History: | No payment 30 days late<br>No payment 60 days late<br>No payment 90 days late | | |
| Prior Paying History: | | | |
| Comments: | Monthly payments<br>Amount in h/c column is credit limit | | |

ROYAL BANK MC

| | | | |
|---|---|---|---|
| Phone Number: | (800)769-2511 | High Credit/Credit Limit: | $10,000.00 |
| Account Number: | XXX...336 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | $0.00 |
| Type of Account: | Revolving | Past Due: | $0.00 |
| Date Opened: | 2014-01 | Date of Last Activity: | |
| Status: | Paid as agreed and up to date | Date Reported: | 2017-09 |
| Months Reviewed: | 43 | | |
| Payment History: | No payment 30 days late<br>No payment 60 days late<br>No payment 90 days late | | |
| Prior Paying History: | | | |
| Comments: | Monthly payments<br>Amount in h/c column is credit limit | | |

SCOTIALINE

| | | | |
|---|---|---|---|
| Phone Number: | (800)387-6556 | High Credit/Credit Limit: | $0.00 |
| Account Number: | XXX...035 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | $0.00 |
| Type of Account: | Revolving | Past Due: | $0.00 |
| Date Opened: | 2017-02 | Date of Last Activity: | |
| Status: | Too new to rate or opened but not used | Date Reported: | 2017-08 |
| Months Reviewed: | 07 | | |
| Payment History: | No payment 30 days late<br>No payment 60 days late<br>No payment 90 days late | | |
| Prior Paying History: | | | |
| Comments: | Personal line of credit<br>Monthly payments | | |

TDCT TR 18782

| | | | |
|---|---|---|---|
| Phone Number: | Not Available | High Credit/Credit Limit: | $9,000.00 |
| Account Number: | XXX...601 | Payment Amount: | $160.00 |
| Association to Account: | Individual | Balance: | $0.00 |
| Type of Account: | Installment | Past Due: | Not Available |
| Date Opened: | 2015-03 | Date of Last Activity: | 2015-07 |
| Status: | Paid as agreed and up to date | Date Reported: | 2015-07 |
| Months Reviewed: | 05 | | |
| Payment History: | No payment 30 days late<br>No payment 60 days late<br>No payment 90 days late | | |
| Prior Paying History: | | | |
| Comments: | Account paid<br>Monthly payments | | |

ROGERS COMMUNICATION

| | | | |
|---|---|---|---|
| Phone Number: | (877)764-3772 | High Credit/Credit Limit: | |
| Account Number: | XXX...819 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | $0.00 |
| Type of Account: | Open | Past Due: | $0.00 |
| Date Opened: | 2013-11 | Date of Last Activity: | 2015-02 |
| Status: | Paid as agreed and up to date | Date Reported: | 2015-02 |
| Months Reviewed: | 16 | | |
| Payment History: | 02 payments 30 days late<br>01 payments 60 days late<br>01 payments 90 days late | | |
| Prior Paying History: | Three or more payments past due ( 2015-01 ) Two payments past due ( 2014-12 ) One payment past due ( 2014-11 ) | | |
| Comments: | Closed at consumer request<br>Account paid | | |

ROYAL BANK VISA

| | | | |
|---|---|---|---|
| Phone Number: | Not Available | High Credit/Credit Limit: | $1,500.00 |
| Account Number: | XXX...405 | Payment Amount: | Not Available |
| Association to Account: | Individual | Balance: | $0.00 |
| Type of Account: | Revolving | Past Due: | $0.00 |
| Date Opened: | 2007-06 | Date of Last Activity: | 2012-10 |
| Status: | Paid as agreed and up to date | Date Reported: | 2013-06 |
| Months Reviewed: | 21 | | |
| Payment History: | No payment 30 days late<br>No payment 60 days late<br>No payment 90 days late | | |
| Prior Paying History: | | | |
| Comments: | Closed at consumer request<br>Account Closed | | |

## Credit History and Banking Information

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

No Banking information on file

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

## Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

## Collection Accounts

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

No Collections information on file

## Credit Inquiries to the File

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

| | |
|---|---|
| 2017-01-27 | RAYMOND JAMES LTD (604)659-8000 |

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.

| | |
|---|---|
| 2017-09-09 | TDCT (866)222-3456 |
| 2017-08-30 | EQUIFAX PERSONAL SOL (800)871-3250 |
| 2017-01-19 | EQUIFAX PERSONAL SOL (800)871-3250 |
| 2016-02-16 | CMHC (613)748-2000 |
| 2015-02-20 | 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 and Score ™ as of 08/03/2017

**Name:** Alexandra Sehl

**Confirmation Number:** 3897416818

## Credit Score Summary

### Where You Stand

**734** Very Good

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 very good. Based on this score, you should be able to qualify for credit with competitive interest rates and a wide variety of credit offers should be available to you.

| Range | 300 - 559 Poor | 560 - 659 Fair | 660 - 724 Good | EFX 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.

- Utilization for revolving trades
- Average utilization for open revolving trades
- Average age of trades

## Your Loan Risk Rating

**734** Very Good

**Your credit score of 734 is better than 33% 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 low risk. You may qualify for favourable interest rates and offers from lenders and a variety of credit products may be available to you. If you're in the market for credit, this is what you might expect:

- You may be able to obtain higher than average credit limits on your credit card
- Many lenders may offer you attractive interest rates and offers
- You may qualify for some special incentives and rewards that aren't always offered to the general public

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 (EFX) | 750-799 | 800+ |
|---|---|---|---|---|---|---|---|
| 56% | 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 | ALEXANDRA S [illegible] |
| SIN | |
| Date of Birth | 1993 06 XX |

**Current Address**

| | |
|---|---|
| Address | 284 BLACKWELL DR<br>KITCHENER ON |
| Date Reported | 2011 06 |

**Current Employment**

| | |
|---|---|
| Employer | THE BAY |
| Occupation | SALES ASSOCIATE |

## 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

TD CREDIT CARDS

| | | | |
|---|---|---|---|
| Phone Number | (800)983-8472 | High Credit/Credit Limit | $1 000 00 |
| Account Number | XXX 346 | Payment Amount | $24 00 |
| Association to Account | Individual | Balance | $617 00 |
| Type of Account | Revolving | Past Due | $0 00 |
| Date Opened | 2012-02 | Date of Last Activity | 2017-07 |
| Status | Paid as agreed and up to date | Date Reported | 2017-07 |
| Months Reviewed | 64 | | |
| Payment History | No payment 30 days late<br>No payment 60 days late<br>No payment 90 days late | | |
| Prior Paying History | | | |
| Comments | Monthly payments<br>Amount in h/c column is credit limit | | |

ROYAL BANK MC

| | | | |
|---|---|---|---|
| Phone Number | (800)769-2511 | High Credit/Credit Limit | $2,500 00 |
| Account Number | XXX 953 | Payment Amount | $11 00 |

| | | | |
|---|---|---|---|
| Payment History | No payment 30 days late<br>No payment 60 days late<br>No payment 90 days late | | |
| Prior Paying History | | | |
| Comments | Has a co-signer<br>Student loan | | |

CAPITAL ONE HBC

| | | | |
|---|---|---|---|
| Phone Number | (866)640-7858 | High Credit/Credit Limit | $1 200 00 |
| Account Number | XXX 375 | Payment Amount | Not Available |
| Association to Account | Individual | Balance | $0 00 |
| Type of Account | Revolving | Past Due | $0 00 |
| Date Opened | 2015-10 | Date of Last Activity | |
| Status | Paid as agreed and up to date | Date Reported | 2017-07 |
| Months Reviewed | 22 | | |
| Payment History | No payment 30 days late<br>No payment 60 days late<br>No payment 90 days late | | |
| Prior Paying History | | | |
| Comments | Monthly payments<br>Amount in h/c column is credit limit | | |

BELL MOBILITY

| | | | |
|---|---|---|---|
| Phone Number | (800)361-2613 | High Credit/Credit Limit | $42 00 |
| Account Number | XXX 557 | Payment Amount | Not Available |
| Association to Account | Individual | Balance | $0 00 |
| Type of Account | Open | Past Due | $0 00 |
| Date Opened | 2014-10 | Date of Last Activity | 2015-12 |
| Status | Paid as agreed and up to date | Date Reported | 2016-01 |
| Months Reviewed | 15 | | |
| Payment History | No payment 30 days late<br>No payment 60 days late<br>No payment 90 days late | | |
| Prior Paying History | | | |
| Comments | 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.

| | |
|---|---|
| 2015-10-26 | CAPITAL ONE HBC MC (800)481-3239 |
| 2014-10-02 | BELL MOBILITY (800)566-6904 |

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.

| | |
|---|---|
| 2017-08-03 | AUTH E CONSUMER REQUE (Phone Number Not Available) |
| 2017-08-03 | EQUIFAX PERSONAL SOL (800)871-3250 |
| 2017-05-09 | BANK OF MONTREAL (877)304-4121 |
| 2017-05-06 | TDCT (866)222-3456 |
| 2017-04-18 | BMO DINERS CLUB (800)363-3333 |

## 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.

McMaster University

**Office of Human Resources**
**Faculty of Health Sciences**

Health Sciences Centre, Room 2J1A
1280 Main Street West
Hamilton ON Canada L8S 4K1

Tel: 905.525.9140 Ext. 22207
Fax: 905.526.6623
Email: [illegible]@mcmaster.ca
http://www.fhs.mcmaster.ca

04-August-2017

**PRIVATE & CONFIDENTIAL**

RE: Verification of Employment for Alexandra Sehl

To Whom it May Concern:

Please accept this letter as confirmation that Alexandra Sehl has been employed with McMaster University since January 30, 2017. Currently, Alexandra Sehl:

- holds the title of Community Engagement & Development Officer
- earns a salary of $23.34 per hour
- works on a full-time basis on a 35 hour per week schedule
- works in the Department of Education Services as a Continuing employee

If you have any questions or require further information, please do not hesitate to contact me at (905) 525-9140 ext. 22190

Yours sincerely

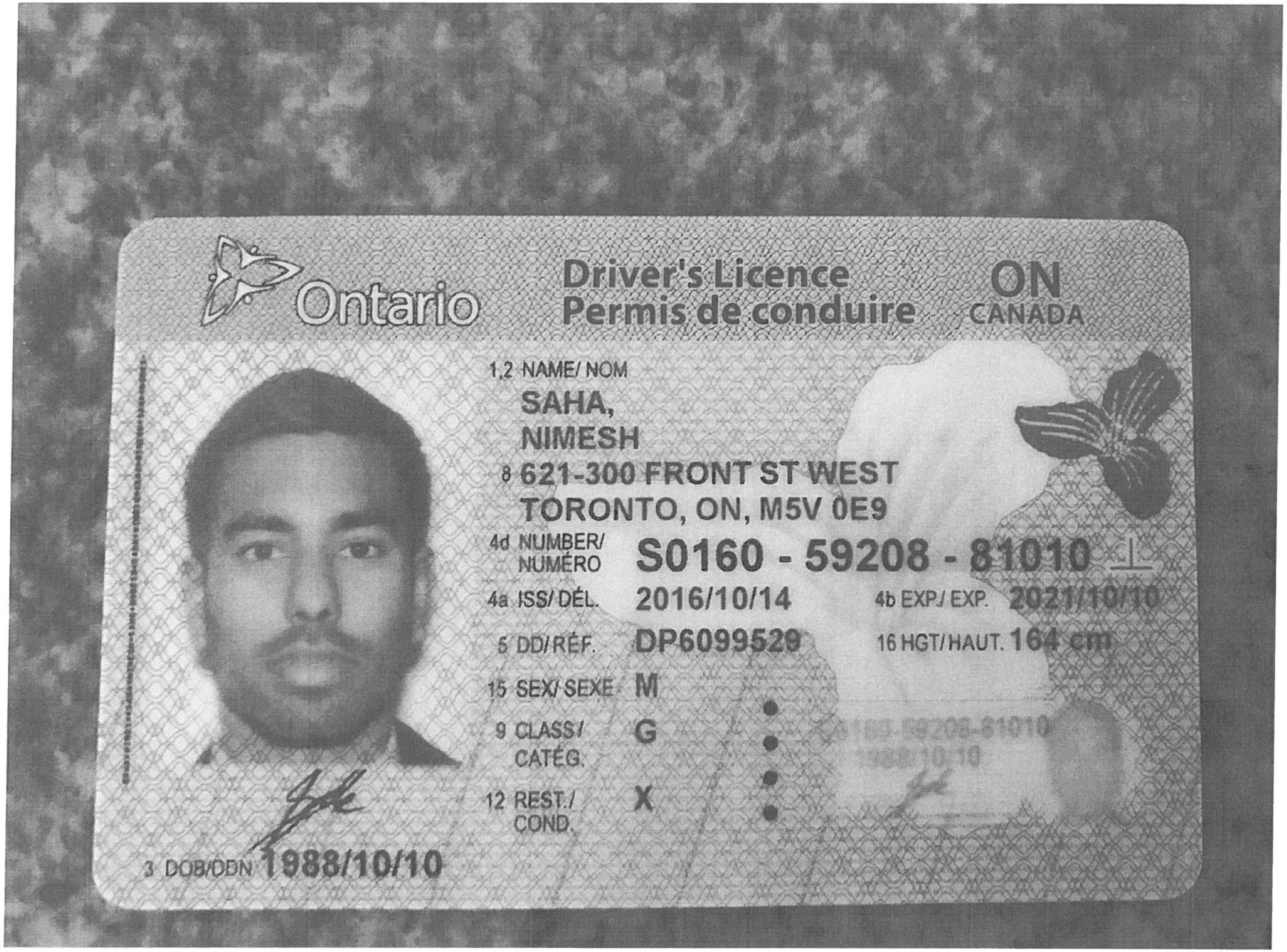
Marcia MacAulay
Human Resources Consultant
Faculty of Health Sciences Human Resources
McMaster University

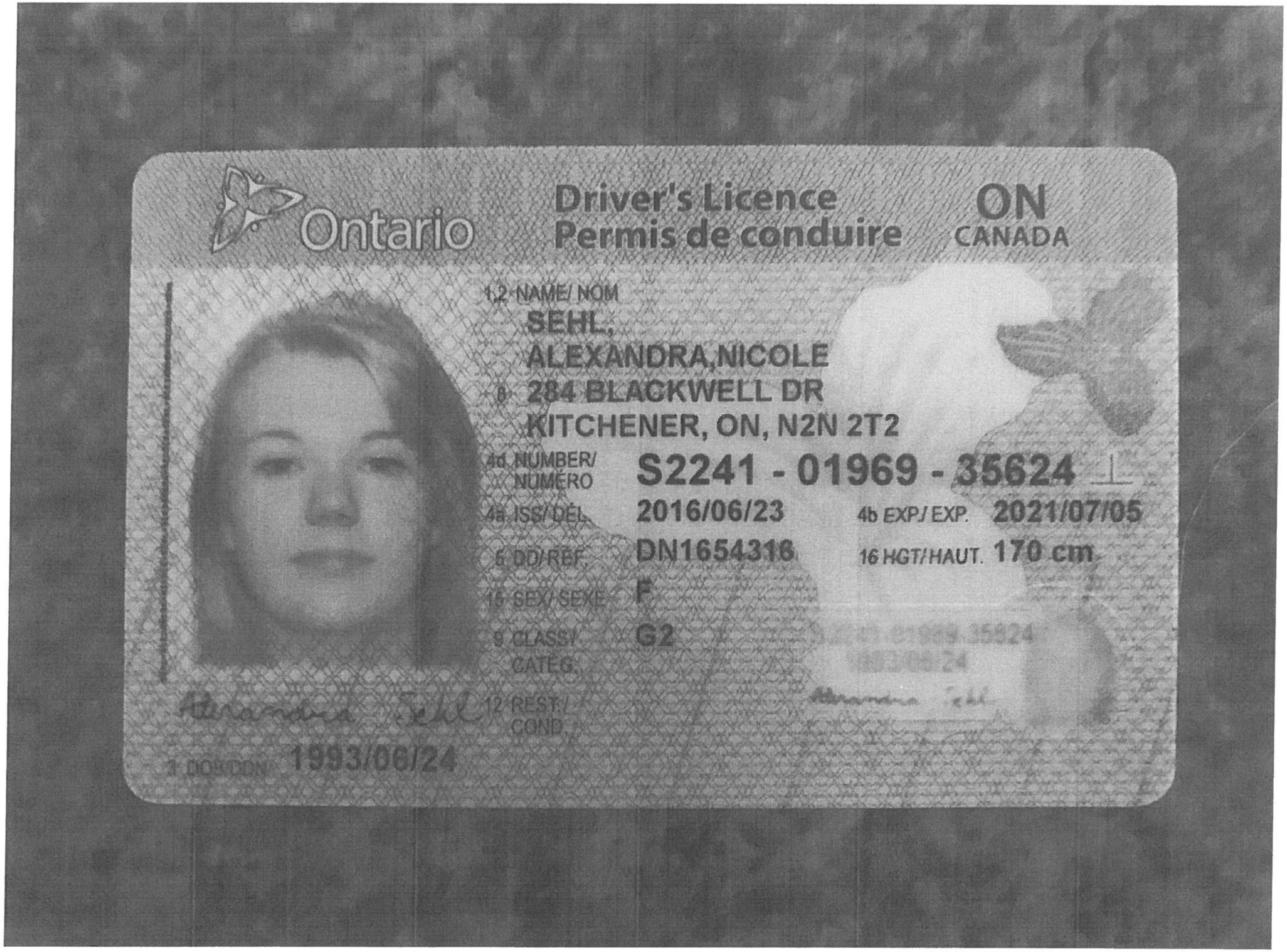
To Whom it May Concern,

In the nine years that I have known Alexandra Sehl, I have known her to be a responsible and professional individual. She will make an excellent and respectable tenant.

If you have any questions please don't hesitate to call me at (519)572-9490.

Regards,
Emma Dreher


Ontario
Driver's Licence
Permis de conduire
ON
CANADA
1,2 NAME/ NOM
SAHA,
NIMESH
8 621-300 FRONT ST WEST
TORONTO, ON, M5V 0E9
4d NUMBER/ NUMÉRO
S0160 - 59208 - 81010
4a ISS/ DÉL.
2016/10/14
4b EXP./ EXP.
2021/10/10
5 DD/ RÉF.
DP6099529
16 HGT/ HAUT.
164 cm
15 SEX/ SEXE
M
9 CLASS/ CATÉG.
G
12 REST./ COND.
X
3 DOB/DDN 1988/10/10



Ontario

Driver's Licence
Permis de conduire

ON
CANADA

1,2 NAME/ NOM
SEHL,
ALEXANDRA,NICOLE
8 284 BLACKWELL DR
KITCHENER, ON, N2N 2T2

4d NUMBER/ NUMÉRO S2241 - 01969 - 35624

4a ISS/DÉL. 2016/06/23
4b EXP./ EXP. 2021/07/05

5 DD/RÉF. DN1654316
16 HGT/HAUT. 170 cm

15 SEX/ SEXE F

9 CLASS/ CATÉG. G2

Alexandra Sehl

12 REST./ COND.

3 DOB/DDN 1993/06/24

17-124

**TD Canada Trust**
PERSONAL CR - MMS/BROKER
3500 STEELES AVE E 4TH FLR TWR 3
MARKHAM, ON L3R0X1
www.tdcanadatrust.com

December 16th, 2016

Khaled El Zaabalawi
1246 Sherwood Mills Blvd
Mississauga, Ont
L5V 1S7

Dear Valued Customer:

**Re: Mortgage Approval Confirmation**

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust"), secured by the property at Suite 3507 – 510 Curran Place in Mississauga, Ontario (the "Property"), with the following terms and on the following conditions, including the Standard Conditions included at the bottom of the letter, following the signature line:

Applicant(s): Khaled Elzaabalawi
Principal Amount: $420,900.43
Fixed Annual Interest Rate: 4.64% per annum, calculated semi-annually not in advance
Interest Rate Expiry Date: February 20th 2017
This means the Interest Rate for the Term selected will expire on this date.
Prepayment Option: Closed to prepayment privileges, subject to terms of mortgage
Term: 5 years
Amortization: 30 years
Anticipated Closing Date: March 1st, 2017

Other charges may be payable to TD Canada Trust on closing, including Appraisal and Administration fees (including our legal fees and costs for registering the mortgage).

**This Approval Confirmation is valid until July 25th, 2017.**

Any Mortgage Approval Confirmation previously issued for this property is no longer valid.

Signed by:

Per:

The Toronto-Dominion Bank

**Standard Conditions**

- Confirmation of credit application details;
- No change in, and the accuracy of, the information provided;
- Execution of TD Canada Trust documentation;
- The Property meeting TD Canada Trust's normal lending requirements;
- The Property meeting the mortgage default insurer's requirements;

528322 (0212)

- Valid First Mortgage Security to be provided on the Property.

528322