Worksheet
Leasing

Suite: 2702 **Tower:** PSV **Date:** ____________ **Completed by:** Nikoline

Yasser Elsayed

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 <u>Aird and Berlis LLP in Trust</u> N/A
- ✓ Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to <u>Amacon City Centre Seven New Development Partnership</u>. Courier to Dragana at Amacon Head office (Toronto). $565
- ✓ Agreement must be in good standing. Funds in Trust: $ 73, 178 .
- ✓ 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
YASSER EMAM DES ELSAYED (the **"Purchaser"**)

Suite **2702** Tower **ONE** Unit **2** Level **26** (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 (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 31st day of October **~~2012~~** 17.

N. Sylum
Witness:

Yasser ElSayed
Purchaser: **YASSER EMAM DES ELSAYED**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 2nd day of November **~~2012~~** 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: ____________________

Authorized Signing Officer
I have the authority to bind the Corporation

OREA Ontario Real Estate Association

Agreement to Lease
Residential

Toronto Real Estate Board

Form 400 for use in the Province of Ontario

This Agreement to Lease dated this 4 day of October 20 17

TENANT (Lessee), Nick P. Krawczyk
(Full legal names of all Tenants)

LANDLORD (Lessor), Yasser Elsayed
(Full legal name of Landlord)

ADDRESS OF LANDLORD Mississauga
(Legal address for the purpose of receiving notices)

The Tenant hereby offers to lease from the Landlord the premises as described herein on the terms and subject to the conditions as set out in this Agreement.

1. **PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:

   #2702-4011 Brickstone Mews Mississauga

2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing October 5, 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of

   Two Thousand Two Hundred Canadian Dollars(CDN$ 2,200.00), payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance
   (Herewith/Upon acceptance/as otherwise described in this Agreement)
   by negotiable cheque payable to West-100 Metro View Realty "Deposit Holder"
   in the amount of Four Thousand Four Hundred

   Canadian Dollars (CDN$ 4,400.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the first and last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

   Premises to be used only for:

   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	☑	☐	Cable TV	☐	☑
Oil	☑	☐	Condominium/Cooperative fees	☑	☐
Electricity	☐	☑	Garbage Removal	☑	☐
Hot water heater rental	☑	☐	Other: Tenant Insurance	☐	☑
Water and Sewerage Charges	☑	☐	Other: Building Insurance	☑	☐

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, said sum to be estimated on the tax rate for the current year, and to be payable in equal monthly installments in addition to the above mentioned rental, provided however, that the full amount shall become due and be payable on demand on the Tenant.

INITIALS OF TENANT(S): DS **INITIALS OF LANDLORD(S):** DS

7. **PARKING:**

One parking included

8. **ADDITIONAL TERMS:**

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 11:59 p.m. on the 5 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.: 905-238-0020 (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: .... (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. **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): DS **INITIALS OF LANDLORD(S):** DS

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

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

(Witness)	DocuSigned by: X (Tenant or Authorized Representative) C813D74F9F48415...	(Seal)	DATE 10/5/2017 | 12:41 PM E[illegible]
(Witness)	(Tenant or Authorized Representative)	(Seal)	DATE
(Witness)	(Guarantor)	(Seal)	DATE

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

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

(Witness)	DocuSigned by: X (Landlord or Authorized Representative) 344E9918B11940F...	(Seal)	DATE 10/11/17
(Witness)	(Landlord or Authorized Representative)	(Seal)	DATE

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at 10pm a.m./p.m. this 5th day of October, 20 17 X DocuSigned by: (Signature of Landlord or Tenant) 344E9918B11940F...

INFORMATION ON BROKERAGE(S)

Listing Brokerage WEST-100 METRO VIEW REALTY LTD. Tel.No. 905-238-8336

129 FAIRVIEW RD. MISSISSAUGA OMAR SHAATH
(Salesperson / Broker Name)

Co-op/Buyer Brokerage Tel.No.

(Salesperson / Broker Name)

ACKNOWLEDGEMENT

I acknowledge receipt of my signed copy of this accepted Agreement to 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 to 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. Acknowledged by:

(Authorized to bind the Listing Brokerage) (Authorized to bind the Co-operating Brokerage)

OREA Ontario Real Estate Association

Schedule A

Agreement to Lease - Residential

Form 400 for use in the Province of Ontario

Toronto Real Estate Board

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

TENANT (Lessee), Nick P. Krawczyk, and

LANDLORD (Lessor), Yasser Elsayed

for the lease of #2702-4011 Brickstone Mews Mississauga

dated the 4 day of October, 20 17

Tenant and Landlord agree that an accepted Agreement to Lease shall form a completed lease and no other lease will be signed between the Parties.

The Tenant agrees to provide the Landlord with 9 post dated cheques starting from November ~~1~~ 5, 2017

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

The Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least twenty four (24) hours written notice of such showing on the property within 60 days prior to the end of the Lease term.

Landlord shall pay real estate taxes, and maintain fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property. Tenant agrees to have tenant/liability insurance valid and will give a copy of policy to Landlord prior to occupancy.

Tenant agrees to pay the cost of hydro electricity required on the premises during the term of the lease. Tenant further agrees to provide proof to the Landlord on or before the date of possession that the services have been transferred to the Tenant's name.

Tenant agrees to pay the first $75.00 for any minor service needed in condo premises.

Tenant agrees to pay a $75.00 service charge for any returned or Nsf cheques.

Tenant agrees to abide by all the condominium rules and regulations and agrees not to smoke or permit any smoking in the unit.

Landlord warrants that all appliances, chattels and fixtures will be in good working order prior to occupancy.

Tenant agrees to pay Landlord a $300 refundable key/fob deposit to be returned on Lease completion and all keys/fobs returned.

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

INITIALS OF TENANT(S): DS

INITIALS OF LANDLORD(S): DS

PSV # 2702 Tenant's First + Last Month Rent

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

MS KATHY LOS OR
MR NICK PRZEMYSLAW KRAWCZYK

558

DATE 2017-10-05
Y Y Y Y M M D D

PAY TO THE ORDER OF West-100 Metro View Realty $ 4400.00

Four Thousand Four Hundred 100 DOLLARS

Security features included. Details on back.

TD Canada Trust
150 SANDALWOOD PKWY. EAST
BRAMPTON, ONTARIO L6Z 1Y5

MEMO

MP

⑈558⑈ ⑆21172⑉004⑆ 2117⑉6241159⑈

EQUIFAX

▸ Print This Page ▸ Close Window

Equifax Credit Report and Score ™ as of 10/12/2017

Name: Nick Krawczyk

Confirmation Number: 3139232577

Credit Score Summary

740 | Very Good

Where You Stand

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score 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.

EFX

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

What's Impacting Your Score

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

- Total balance for open national card trades.
- Number of open national card trades.
- Average utilization for open revolving trades.

Your Loan Risk Rating

740 | Very Good

Your credit score of 740 is better than 35% 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.

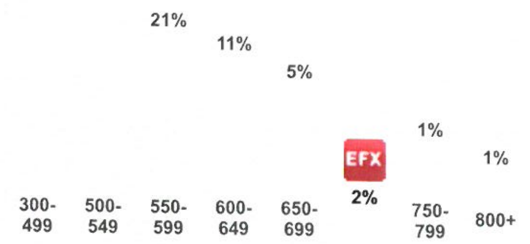
Delinquency Rates*

55%

33%

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 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:	NICK KRAWCZYK
SIN:	498XXX461
Date of Birth:	1979-01-XX

Current Address

Address:	4011 BRICKSTONE MEWS #2702 MISSISSAUGA, ON
Date Reported:	2017-08 2016-09 2014-04

Previous Address

Address:	2549 KATE COMMON OAKVILLE, ON
Date Reported:	2017-08 2016-09 2014-04

Current Employment

Employer:	RE/MAX ABOUTOWNE OAKVILLE
Occupation:	REAL ESTATE AGENT

Previous Employment

Employer:	REMAX
Occupation:	
Employer:	RE MAX REALTY
Occupation:	REAL ESTATE AGENT

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.

SCOTIA BANK

Phone Number: (289)725-0688
Account Number: XXX...420
Association to Account: Individual
Type of Account: Mortgage
Date Opened: 2016-08
Status: Paid as agreed and up to date
Months Reviewed: 14
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Mortgage
Monthly payments

High Credit/Credit Limit: $782,000.00
Payment Amount: $3,083.00
Balance: $761,000.00
Past Due: $0.00
Date of Last Activity: 2017-09
Date Reported: 2017-09

* 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.

SCOTIABANK VISA

Phone Number: (800)387-6508
Account Number: XXX...663
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2016-08
Status: Paid as agreed and up to date
Months Reviewed: 14
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

High Credit/Credit Limit: $5,000.00
Payment Amount: $10.00
Balance: $4,012.00
Past Due: $0.00
Date of Last Activity: 2017-09
Date Reported: 2017-09

TDCT TR 0565

Phone Number: (866)222-3456
Account Number: XXX...112
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2000-09
Status: Paid as agreed and up to date
Months Reviewed: 39
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

High Credit/Credit Limit: $5,000.00
Payment Amount: Not Available
Balance: $0.00
Past Due: $0.00
Date of Last Activity: 2014-06
Date Reported: 2017-09

CDN DEALER LEASE SER

Phone Number: (800)909-9127
Account Number: XXX...489
Association to Account: Individual
Type of Account: Installment
Date Opened: 2015-04
Status: Paid as agreed and up to date
Months Reviewed: 29

High Credit/Credit Limit: $53,985.00
Payment Amount: $1,384.00
Balance: $12,458.00
Past Due: $0.00
Date of Last Activity: 2017-09
Date Reported: 2017-09

Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Lease account
Monthly payments

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	$20,500.00
Account Number:	XXX...798	Payment Amount:	$166.00
Association to Account:	Individual	Balance:	$17,349.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2006-05	Date of Last Activity:	2017-09
Status:	Paid as agreed and up to date	Date Reported:	2017-09
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		

ROYAL BANK VISA

Phone Number:	Not Available	High Credit/Credit Limit:	$15,900.00
Account Number:	XXX...493	Payment Amount:	$12.00
Association to Account:	Individual	Balance:	$473.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	1999-02	Date of Last Activity:	2017-09
Status:	Paid as agreed and up to date	Date Reported:	2017-09
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		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	$10,000.00
Account Number:	XXX...179	Payment Amount:	$222.00
Association to Account:	Individual	Balance:	$8,912.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2017-02	Date of Last Activity:	2017-09
Status:	Paid as agreed and up to date	Date Reported:	2017-09
Months Reviewed:	08		
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		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	$900.00
Account Number:	XXX...396	Payment Amount:	$10.00
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00

Date Opened:	1999-06	Date of Last Activity:	2017-09
Status:	Paid as agreed and up to date	Date Reported:	2017-09
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		

HOME TRUST VISA

Phone Number:	(877)903-2133	High Credit/Credit Limit:	$0.00
Account Number:	XXX...828	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2014-09	Date of Last Activity:	2016-08
Status:	Paid as agreed and up to date	Date Reported:	2016-10
Months Reviewed:	25		
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		

MERIDIAN CR UN

Phone Number:	(905)988-4019	High Credit/Credit Limit:	$558,000.00
Account Number:	XXX...01L	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Mortgage	Past Due:	$0.00
Date Opened:	2013-12	Date of Last Activity:	2016-08
Status:	Paid as agreed and up to date	Date Reported:	2016-09
Months Reviewed:	03		
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		

* 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.

MERIDIAN CR UN

Phone Number:	(905)988-4019	High Credit/Credit Limit:	$0.00
Account Number:	XXX...01M	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2013-12	Date of Last Activity:	2014-09
Status:	Paid as agreed and up to date	Date Reported:	2014-10
Months Reviewed:	11		
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		

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:	2015-04
Industry Class:		Creditor's Name and Amount:	705329559 CANADIAN DEALER LEASE SERVICES INC $91768
Maturity Date:	2018-07		
Comments:	Security Deposit Unknown		

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2017-08-15	ENBRIDGE GAS DISTRIB (416)495-5136
2016-08-03	CANUCK MORTGAGE LTD (905)264-8444
2015-04-07	SCOTIABANK (416)288-1460

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.

2017-10-12	EQUIFAX PERSONAL SOL (800)871-3250
2017-09-12	MERIDIAN CU (905)988-1000
2017-09-09	TDCT (866)222-3456

2017-08-31	CIBC ACCOUNT UPDATE (800)465-2255
2017-08-15	AUTHENBRIDGE GAS DIS (416)495-5141
2017-01-05	CBV COLLECTION SERV (604)687-4559
2016-12-15	CMHC BNS (888)463-6454
2016-08-15	CANADAGUARANTY INS (416)640-8924
2016-01-10	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.

RE/MAX Aboutowne
REALTY CORP. BROKERAGE
INDEPENDENTLY OWNED AND OPERATED

October 12, 2017

To whom it may concern:

RE: Employment confirmation for Nick Krawczyk

Please accept this letter of confirmation of employment for Nick Krawczyk. Nick has worked at RE/MAX Aboutowne Realty Corp. as a commissioned Sales Representative since June 11, 2014.

His year to date paid commission is $461,947.75

Should you need any further information please do not hesitate to contact me at 905-842-7000 or support@remaxaboutowne.com.

Regards,
RE/MAX Aboutowne Realty Corp., Brokerage

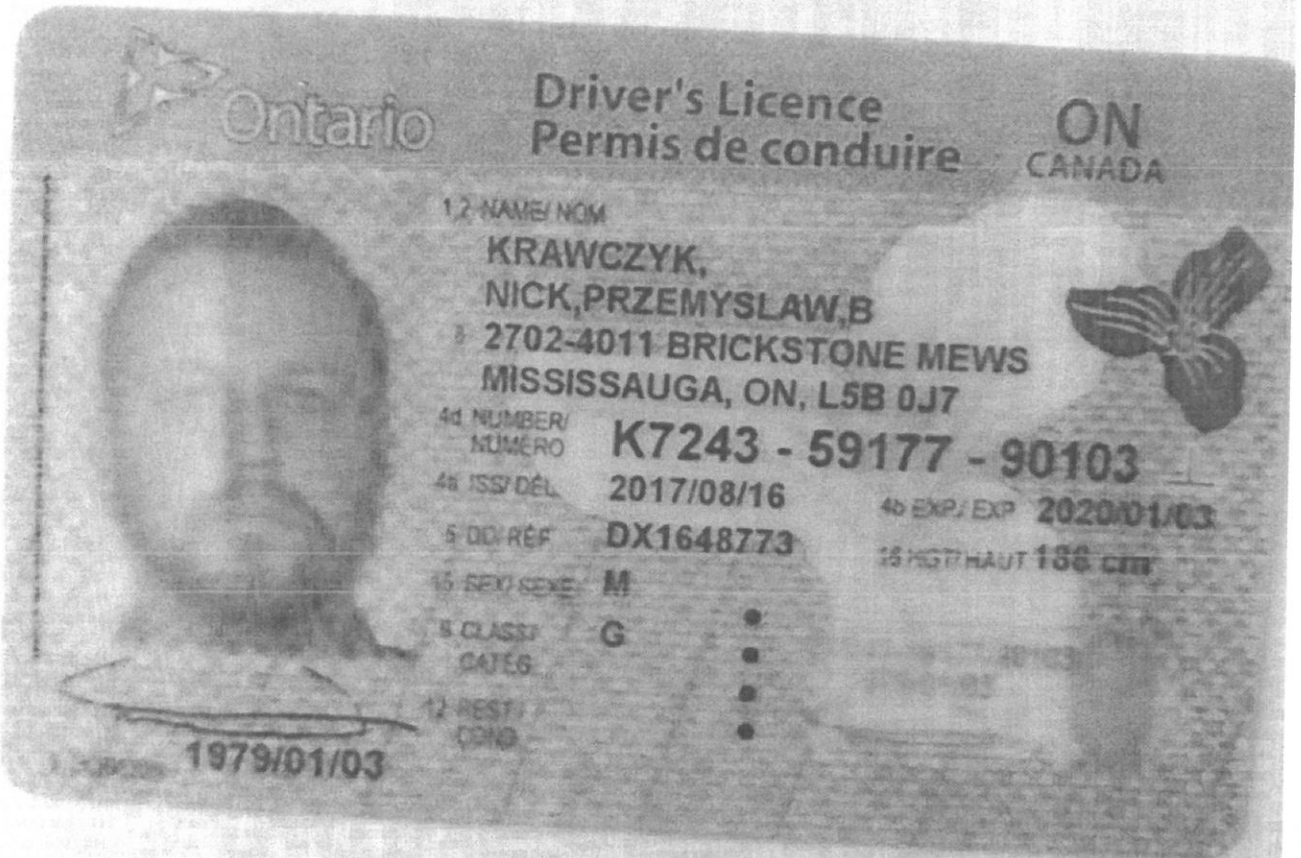
Doug Bedrosian
Broker/Manager

1235 North Service Rd. W., Suite 100
Oakville, ON, L6M 2W2
Phone: 905.842.7000
Fax: 905.842.7010

1011 Upper Middle Rd. E., Unit C20E
Oakville, ON, L6H 4L2
Phone: 905.842.8000
Fax: 905.842.8482

309-A Lakeshore Rd. E.,
Oakville, ON, L6J 1J3
Phone: 905.338.9000
Fax: 905.338.3411

www.remaxaboutowne.com



Ontario

Driver's Licence
Permis de conduire

ON
CANADA

1,2 NAME/ NOM
KRAWCZYK,
NICK,PRZEMYSLAW,B
8 2702-4011 BRICKSTONE MEWS
MISSISSAUGA, ON, L5B 0J7

4d NUMBER/ NUMÉRO K7243 - 59177 - 90103

4a ISS/ DÉL 2017/08/16

4b EXP./ EXP 2020/01/03

5 DD/ RÉF DX1648773

16 HGT/ HAUT 186 cm

15 SEX/ SEXE M

9 CLASS/ CATÉG G

12 REST/ COND

3 DOB/DDN 1979/01/03

STREET CAPITAL
FINANCIAL CORPORATION™

Dear Yasser Emam Des Elsayed,
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 2702, 4011 Brickstone Mews, Mississauga, Ontario
Purchase Price:	$354,900.
Down Payment:	$53,235.
Mortgage Amount:	$301,665.
Capped Interest rate:	3.79%
Term :	5 years
Amortization:	30 years
Total Payment :	$1450

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

31/Oct/2017
(Date)

1 Yonge Street, Suite 2401, Toronto, ON, M5E 1E5