

Worksheet

Leasing

Suite: 3404 Tower: P5V2 Date: Sep 5/17 Completed by: Audrey

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 N/A
- ☒ ☐ 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). \$1,695 Draft # 53726682
- ☒ ☐ Agreement must be in good standing. Funds in Trust: \$ 109,766
- ☒ ☐ 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:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
SUSAN ALI MUHAMMED AL-KHAYATT (the "Purchaser")

Suite **3404** Tower **TWO** Unit **4** Level **33** (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 One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 14 day of March 2017.

Witness:

Purchaser: **Susan Ali Muhammed Al-Khayatt**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 14 day of March 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
 I have the authority to bind the Corporation

Form 400 for use in the Province of Ontario

This Agreement to Lease dated this 29 day of August, 2017

TENANT (Lessee), Lydia Markova and Milos Mlcoch
(Full legal names of all Tenants)

LANDLORD (Lessor), Susan Ali Muhammed Al-Khayatt
(Full legal name of Landlord)

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

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

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

510 Curran Pl 3404
Mississauga

2. TERM OF LEASE: The lease shall be for a term of 1 year only commencing Sept 5 / 2017 and ending August 30, 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 five hundred Canadian Dollars (CDN\$ 2500.00) 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 by negotiable cheques payable to ORION REALTY CORPORATION, BROKERAGE in the amount of Five thousand "Deposit Holder" 5000.00

Canadian Dollars (CDN\$ 5000.00) 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:

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 checked="" type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electricity	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Internet</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input 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): Lydia Markova Milos Mlcoch INITIALS OF LANDLORD(S): Susan Ali Muhammed Al-Khayatt

7. PARKING:

8. ADDITIONAL TERMS:

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

10. IRREVOCABILITY: This offer shall be irrevocable by Tenant 11.59 a.m./p.m. on the 29 day of August, 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: Audrey@Orionrealty.ca

Email Address: Dgudaniec1229@rogers.com

(For delivery of Documents to Landlord)

(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 is made available by the Landlord and Tenant Board and available at www.tlb.gov.on.ca)

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

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

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

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

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

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

INITIALS OF TENANT(S): [Signature]

INITIALS OF LANDLORD(S): [Signature]



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SIGNED, SEALED AND DELIVERED in the presence of:

Devin Quilence
(Witness)

John M. Quilence
(Witness)

Willa Moody
(Tenant or Authorized Representative)

John M. Quilence
(Tenant or Authorized Representative)

(Witness)

(Witness)

(Witness)

(Witness)

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

DATE Aug. 29, 17

DATE Aug. 29, 17

DATE _____

SIGNED, SEALED AND DELIVERED in the presence of:

[Signature]

(Witness)

(Witness)

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

[Signature]

(Seal)

(Seal)

DATE: *Aug. 31/17*

DATE:

1-800-461-6060 or 1-800-461-6060

INFORMATION ON BROKERAGE(S)

Listing Brokerage: ORION REALTY CORPORATION, BROKERAGE Ph: 416-733-7784 Fax: 905-286-5271 Tel. No. 200-465-Burnhamthorpe Rd. W. Mississauga, L5B 0E3 (Salesperson / Broker Name)

Co-op/Buyer Brokerage: SUTTON GROUP REALTY SYSTEMS INC. Tel. No. (905) 896-3333

1528 DUNDAS STREET WEST MISSISSAUGA DARIUSZ GUDANIEC (Salesperson / Broker Name)


ACKNOWLEDGEMENT	
<p>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.</p> <p>77X <u>Susan A. Klayath</u> DATE: <u>3/18/17</u></p> <p>(Landlord) _____ DATE _____</p> <p>Address for Service _____</p> <p>Tel. No. _____</p> <p>Landlord's Lawyer _____</p> <p>Address _____</p> <p>Email _____</p> <p>Tel. No. _____</p>	<p>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.</p> <p><u>Myra Markon</u> DATE: <u>Aug. 29, 17</u></p> <p>(Tenant) _____ DATE _____</p> <p>Address for Service _____</p> <p>Tel. No. _____</p> <p>Tenant's Lawyer _____</p> <p>Address _____</p> <p>Email _____</p> <p>Tel. No. _____</p>

FOR OFFICE USE ONLY FAX No. Tel.No. FAX No.

1cc: 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 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 place of the undersigned of the foregoing Agreement and to wit:

Dudyn Acknowledged by, *Dan G. Plante*
Authorized to bind the Co-operating Brokerage

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Schedule A
Agreement to Lease – Residential

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

TENANT (Lessee), Lydia Markova and Milos Mlench and

LANDLORD (Lessor), Susan Ali Muhammed Al-Khayatt

for the lease of 510 Curran Pl 3404
Mississauga

dated the 29 day of August, 2017

TENANT AND LANDLORD AGREE THAT AN ACCEPTED AGREEMENT TO LEASE SHALL FORM A COMPLETED LEASE AND NO OTHER LEASE WILL BE SIGNED BETWEEN THE PARTIES.

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

The Tenant agrees with the Landlord to pay rent, keep the premises in an ordinary state of cleanliness, and repair in full any damage caused to the premises by his or her willful or negligent conduct or that of persons who are permitted on the premises by him. For the duration of the Lease Term the Tenant shall be responsible for the first (\$60) Sixty Canadian Dollars of all normal wear and tear repairs that occur in the unit, including change of light bulbs, (FIVAC) furnace filters, etc.

The Tenant agrees not to make any changes to the decor or the physical structure of the existing premises without the prior consent of the landlord or his authorized agent.

The Tenant acknowledges and agrees that pets are not permitted on the premises.

The Tenant agrees not to smoke in the apartment.

The Tenant acknowledges that the use of illegal substances of ANY kind is not permitted on the premises.

The Tenant further covenants to leave the premises in an ordinary state of cleanliness upon termination of this lease.

The Tenant agrees to deliver to The Landlord 10 post-dated cheques covering the monthly rental payments payable to Susan Ali Muhammed Al-Khayatt on the closing of this transaction and a further 12 post-dated cheques on each anniversary date of the lease (if it chooses to renew). Tenant is responsible for a penalty charge of \$50.00 for any returned cheques.

the landlord

The Tenant agrees to provide the landlord with \$200 refundable security deposit in the form of a cheque payable to Susan Ali Muhammed Al-Khayatt before taking occupancy of the unit, for the use of keys and fobs. This deposit shall be returned to the tenant when all of the keys and fobs are returned to the Landlord and all are in good working order.

Landlord agrees to provide the tenant with ONE SET of keys and access fobs to the building, parking, suite, and mailbox at his own expense at closing.

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

INITIALS OF TENANTS:

Lydia Markova
Milos Mlench

INITIALS OF LANDLORD(S):

Susan Ali Muhammed Al-Khayatt

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Agreement to Lease - Residential

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

TENANT (Lessee), Lydia Markova and Milos Milcok

LANDLORD (Lessor), Susan Ali Muhammed Al-Khayatt

for the lease of 510 Curran, #3404
Mississauga

dated the 20 day of 20

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

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

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

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

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

Only if specifically required as per this Agreement to Lease, the Tenant will need to set up other utility services (i.e. Water, Gas, Etc.) under the Tenant's name, and show proof of such accounts to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

The Tenant shall have the right to renew the lease after the expiration of the term hereby granted, provided that the tenant has performed faithfully all the terms and conditions of the existing lease, under the same terms and conditions for a further term of one year, provided the tenant shall give written notice to the landlord of the tenant's intention to exercise his right to renew not later than 60 days prior to the termination of this lease, failing which the right of renewal shall be null and void and of no effect. The rent increases for this term shall be in accordance with the guidelines set by the Rent Control Board of the

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

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S):

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

TENANT (Lessee), Lydia Markova and Milos Mleoch

LANDLORD (Lessor), Susan Ali Muhammed Al-Khayatt, and

for the lease of 510 Cuanan Pl 3404
Mississauga

dated the _____ day of _____, 20____

Province of Ontario, once every twelve (12) months.

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

The Deposit as per the first page of this Agreement to Lease, must be in the form of a Bank Draft or Certified Cheque payable to ORION REALTY CORPORATION BROKERAGE.

Tenant acknowledges that the subject building is new and may have incomplete work and some of the condominium facilities may not be immediately available for use. Further, some area of the condominium may still be under construction at the time of occupancy. The Tenant shall not make any claims against the Landlord for any inconvenience as a result of such construction and repairs. Tenant agrees to allow the Builder's/ Landlord's customer service and/or trade's people access to the unit during normal business hours to do repair and touch up work to the unit, as required. Landlord agrees to give notice to the tenant at least 24 hours before the time of entry.

The tenant agrees to provide a \$500 damage deposit before taking occupancy of the unit. Damage deposit should be in the form of a cheque payable to Susan AL-Khayatt.

Lydia Markova
Milos Mleoch

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

INITIALS OF TENANTS:

Lydia Markova
Milos Mleoch

INITIALS OF LANDLORD(S):

Susan Al-Khayatt

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510 Curran Pl3404
Mississauga
SCHEDULE C



Social Justice Tribunals Ontario
Providing fair and accessible justice
Landlord and Tenant Board

Brochure: Information for New Tenants
Landlords must provide this information to new tenants on or before the date the tenancy begins.

The Law

Most residential tenancies are covered by the *Residential Tenancies Act* (the Act). This law:

- gives landlords and tenants specific rights and responsibilities,
- provides rules for increasing the rent and for evicting a tenant, and
- creates the Landlord and Tenant Board.

The role of the Landlord and Tenant Board is to:

- inform landlords and tenants about their rights and responsibilities under the Act, and
- resolve disputes between landlords and tenants through mediation or adjudication, or by providing information.

Tenant Rights and Responsibilities

You have the right to:

- security of tenancy - You can continue to live in your rental unit until you give your landlord proper notice that you intend to move out, you and your landlord agree that you can move, or your landlord gives you a notice to end your tenancy for a reason allowed by the Act.
- Important: If your landlord gives you a notice to end your tenancy, you do not have to move out. Your landlord must apply to the Board to get an order to evict you and you will have the right to go to a hearing and explain why your tenancy should not end.
- privacy - Your landlord can only enter your rental unit for the reasons allowed by the Act. In most cases, before entering your unit, your landlord must give you 24 hours written notice. There are some exceptions, however, such as in the case of an emergency or if you agree to allow the landlord to enter.

220 Burnhamthorpe Rd2104
Mississauga

INITIALS OF TENANT(S)

Wife of [Signature]
[Signature]
[Signature]

INITIALS OF LANDLORD

[Signature]

*2 months
notice before
move out*

*one year
rental
only and can
be renewed
upon
landlord acceptance*

Landlord can enter the rental unit twice a year

Wife of [Signature]
[Signature]

You are responsible for:

- paying your rent on time.
- keeping your unit clean, up to the standard that most people would consider ordinary or normal cleanliness.
- repairing any damage to the rental property caused by you or your guests - whether on purpose or by not being careful enough.

You are not allowed to:

- change the locking system on a door that gives entry to your rental unit unless you get your landlord's permission.

Landlord Rights and Responsibilities

Your landlord has the right to:

- collect a rent deposit - It cannot be more than one month's rent, or if rent is paid weekly, one week's rent. This deposit must be used as the rent payment for the last month or week of your tenancy. It cannot be used for any other reason, such as to pay for damages. A landlord must pay interest on the deposit every year.
- increase the rent - There are special rules that limit how often your landlord can increase the rent and by how much. In most cases, a landlord can increase the rent only once a year by the guideline that is set by the Minister of Municipal Affairs and Housing. A landlord must give a tenant at least 90 days notice in writing of any rent increase and this notice must be on the proper form. Exceptions: There is no limit on the amount of a rent increase for rental buildings first occupied for residential purposes on or after November 1, 1991. Also, non-profit and public housing units, residences at schools, colleges and universities, and certain other accommodation are not covered by all the rent rules.

Your landlord is responsible for:

- keeping the rental property in a good state of repair and obeying health, safety and maintenance standards.
- providing you with a copy of your written tenancy agreement within 21 days after the day you signed it and gave it to your landlord. If your tenancy agreement is not in writing, your landlord must give you written notice of their legal name and address within 21 days after your tenancy begins.

INITIALS OF TENANT(S)

INITIALS OF LANDLORD

Your landlord is not allowed to:

- shut off or deliberately interfere with the supply of a vital service (heat, electricity, fuel, gas, or hot or cold water), care service or food that your landlord must provide under your tenancy agreement. However, your landlord is allowed to shut-off services temporarily if this is necessary to make repairs.
- take your personal property if you don't pay your rent and you are still living in your rental unit.
- lock you out of your rental unit unless your landlord has an eviction order from the Board and the Sheriff comes to your rental unit to enforce it.
- insist that you pay your rent by post-dated cheque or automatic debit. These ways of paying your rent can be suggested, but you cannot be refused a rental unit or evicted for refusing to give them.

As per signed agreement

f.f.
Lydia Markova
Milos Mlcoch

f.f.
Lydia Markova
Milos Mlcoch

Contact the Landlord and Tenant Board

Call us:

Toll free: 1-888-332-3234

Toronto area: 416-645-8080

TTY: Bell Relay Service at 1-800-268-9242

Visit our website at lto.ca/ltb

Visit your local LTB office. For office locations visit [our website](http://lto.ca/ltb).

Last updated: January 2016

Lydia Markova and Milos Mlcoch

Susan Ali Muhammed Al-Khayatt

INITIALS OF TENANT(s)

Lydia Markova
Milos Mlcoch

INITIALS OF LANDLORD

SA

Confirmation of Co-operation
and Representation

Toronto
Real Estate
Board

BUYER: Lydia Markova and Milos Micoch

SELLER: Susan Ali Muhammed Al-Khayatt
510 Curran Pl 3404
Mississauga

For the transaction on the property known as: _____
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.

The following information is confirmed by the undersigned salesperson/broker representative(s) 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 Brokerage _____ (does/does not) represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid _____
- or: ☐ by the Seller in accordance with a Seller Customer Service Agreement
- ☐ 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)

Lydia Markova

Milos Micoch

CO-OPERATING/BUYER BROKERAGE

SENDER

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 plus HST
(Commission As Indicated In MLS® Information) to be paid from the amount paid by the Seller to the Listing Brokerage.
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)

SUTTON GROUP REALTY SYSTEMS INC.
(Name of Co-operating/Buyer Brokerage)

1528 DUNDAS STREET WEST MISSISSAUGA

To: (905) 896-3333 Fax: (905) 848-5327
Date: Aug. 29, 17
Authorized to bind the Co-operating/Buyer Brokerage

DARIUSZ GUDANIEC
(Print Name of Broker/Salesperson Representative of the Brokerage)

ORION REALTY CORPORATION,
BROKERAGE
Ph: 416-733-7784 Fax: 905-286-5271
200-465 Burnhamthorpe Rd W Mississauga
L5B 0E3

AUDREY GRUBESIC, Salesperson 416-388-7012
(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: Sept 1, 17

(Signature of Seller)

Date: Sept 1, 17

(Signature of Seller)

Date: Aug. 29, 17

(Signature of Seller)

Date: Aug. 29, 17

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FARIS FAYADH

NEGOTIABLE AT CURRENT BUYING RATE FOR DEMAND EXCHANGE ON CANADA
NEGOCIABLE AU COURS ACHETEUR EN VIGUEUR SUR EFFETS À VUE PAYABLES AU CANADA
INTERNATIONAL MONEY ORDER / MANDAT INTERNATIONAL

04242 - DONALD COUSENS &
COPPER CREEK BANKING CENTRE
MARKHAM, ON

55726682-2
2017-09-11

27-43248

DATE Y/A M/M D/J

NAME OF REMITTER / DONNEUR D'ORDRE

TRANSIT NO.
N° D'IDENTIFICATION

BRANCH
CENTRE BANCAIRE

PAY TO THE
ORDER OF
PAYEZ À
L'ORDRE DE

AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

\$*****1,695.00

THE SUM OF
LA SOMME DE

*****ONE THOUSAND SIX HUNDRED NINETY FIVE

CANADIAN DOLLARS
DOLLARS CANADIENS CAD

NOT OVER / NE DOIT PAS EXCÉDER \$5,000

FOR CANADIAN IMPERIAL BANK OF COMMERCE
POUR LA BANQUE CANADIENNE IMPERIALE DE COMMERCE

NOT OVER FIVE THOUSAND DOLLARS / NE DOIT PAS EXCÉDER CINQ MILLE DOLLARS

4818557
710 BIL LA-201501

TO
TIRÉ:

CANADIAN IMPERIAL BANK OF COMMERCE
TORONTO
CANADA

HEK

CHIEF EXECUTIVE OFFICER / CHEF DE LA DIRECTION

PSY2 # 3404 Leasing Fee

⑈557266822⑈ ⑆095020010⑆ 04242002743248⑈

Received by
Amte

Sept 2/17

Leasing Fee



Ontario

Driver's Licence
Permis de conduire

ON
CANADA



Milos Mlcoch
DOB/DOB 1956/01/18

1,2 NAME/NOM

MLCOCH,
MILOS

8 1911-4090 LIVING ARTS DR
MISSISSAUGA, ON, L6B 4M8

13 NUMBER/
NUMERO

M5179 - 65405 - 60118 L

14 ISS/DEL

2017/01/10

16 EXP/EXP 2022/01/10

5 DO/REF

DRE314814

16 HGT/HAUT 171 cm

15 SEX/SEXE

M

9 CLASS/
CATEG

G

12 REST/
COND

X



Ontario

Driver's Licence
Permis de conduire

ON
CANADA



Lydia Markova
DOB/DOB 1951/04/29

1,2 NAME/NOM

MARKOVA,
LYDIA

8 1911-1000 LIVING ARTS DR
MISSISSAUGA, ON, L6B 4M8

13 NUMBER/
NUMERO

M0617 - 49605 - 15429 L

14 ISS/DEL

2016/04/26

16 EXP/EXP 2019/04/29

5 DO/REF

DL5309438

16 HGT/HAUT 163 cm

15 SEX/SEXE

F

9 CLASS/
CATEG

G

12 REST/
COND

Orion Realty Corporation

Brokerage

465 BURNHAMTHROPE RD W UNIT 200

MISSISSAUGA, ON

L5M 0E3

PHONE: 416-733-7784

FAX: 905-286-5271

RECEIPT

DATE: September 1, 2017

TIME: 2:04pm

RECEIVED FROM: Lydia Markova & Milos Milcoch

ITEM: ☐ CERTIFIED CHEQUE ☒ BANK DRAFT ☐ CHEQUE ☐ OTHER

AMOUNT(\$): 5,000.00

PAYABLE TO: ☒ ORION REALTY CORPORATION, BROKERAGE

PROPERTY: 510 Curran Pl. 3404

FOR: ☒ LEASE ☐ SALE

RECEIPT BY: Becky

☒ COPY FOR CLIENT(S)

☒ COPY FOR LISTING AGENT

*Deposit into Trust
Sept. 1st 2017*



Royal Bank of Canada
Banque Royale du Canada
4056 CONFEDERATION PARKWAY
MISSISSAUGA, ON

58788224 2-516

DATE 20170901
Y/A M/M D/J

PAY TO THE ORDER OF / PAYEZ À L'ORDRE DE ORION REALTY CORPORATION BROKERAGE

\$5,000.00

EXACTLY \$5,000.00

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER \$5,000.00 CANADIAN / SIGNATURE AUTORISÉE REQUISE POUR UN MONTANT EXCÉDANT \$5,000.00 \$ CANADIENS

CANADIAN DOLLARS CANADIENS

RE/OBJET 510 Curran Pl # 3404 Mississauga Ftd last

PURCHASER NAME

NOM DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

PURCHASER ADDRESS

ADRESSE DE L'ACHETEUR

COUNTERSIGNED / CONT RESIGNE

Marieh

58788224 02115003 0990135



Scientific
Instruments
Inc.

2319 Dunwin Drive, Unit 8
Mississauga, Ontario, Canada
L5L 1A3
Tel. (905) 828-1313
Fax (905) 828-0360

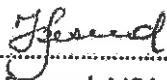
July 26, 2017

TO WHOM IT MAY CONCER

This letter is to verify that Milos Mlcoch has been employed with UTEX Scientific Instruments Inc. for the past 24 years in our Production Department as Designer on a full-time basis. He commenced employment with our company on June 14, 1993 and earns a gross salary of \$64,000 per annum.

If you require any additional information, please feel free to contact me at 905-828-1313 ext 294 or email at troy.persaud@utex.com.

Best Regards,


.....
Troy Persaud, MBA, CPA, CGA
Financial Controller

I/We hereby make application to rent

from the day of 20..... at a monthly rental of \$.....

to become due and payable in advance on the day of each and every month during my tenancy.

1. Name MILOS MLCOCH Date of birth Jan. 18, 1956 SIN No. (Optional)

Drivers License No. M5179-55405-60118 Occupation ELECTRONICS TECHNICIAN

2. Name Ms. LYDIA MARKOVA Date of birth 1951/04/29 SIN No. (Optional)

Drivers License No. MD617-49605-15429 Occupation

3. Other Occupants: Name N/A 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? IT WAS SOLD

LAST TWO PLACES OF RESIDENCE

Address 1911-4090 LIVING ARTS DR.

MISSISSAUGA, ON, L5B 4M8

From MARCH 1ST, 2016 To AUG 31ST, 2017

Name of Landlord MILOS MLCOCH, LYDIA MARKOVA

Telephone: 905-507-9285

Address 804-4090 LIVING ARTS DR.

MISSISSAUGA, ON, L5B 4M8

From AUGUST 2012 To FEB. 2016

Name of Landlord RAVINDER RAJPUT

Telephone: 905-334-2492

PRESENT EMPLOYMENT

Employer UTEX SCIENTIFIC INSTRUMENTS, Inc.

Business address 2319 Dunwin Dr., UNIT 8

Business telephone 905-828-1313

Position held ELECTRONICS TECHNICIAN/DESIGNER

Length of employment 24 YEARS

Name of supervisor Ms. CINDY FINLEY

Current salary range: Monthly \$ 4923.-

PRIOR EMPLOYMENT

1. CANADIAN STANDARDS ASSOC. (CSA) - 10 YEAR

1.

1.

1.

1.

1.



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SPOUSE'S PRESENT EMPLOYMENT

Employer N/A
Business address
Business telephone
Position held
Length of employment
Name of supervisor
Current salary range: Monthly \$ CPP
Name of Bank RBC Branch WINST. CHURCHIL & DUNDAS
Chequing Account # Savings Account #

PRIOR EMPLOYMENT

TORONTO GOLF CLUB (9 YEARS)
.....
.....
.....
.....
.....
.....

FINANCIAL OBLIGATIONS

Payments to NISSAN Amount: \$ 400.-
Payments to Amount: \$

PERSONAL REFERENCES

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

AUTOMOBILE(S)

Make NISSAN Model ALTIMA Year 2014 Licence No BCXY 591
Make N/A 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.

Milob Micoch
Signature of Applicant Date
Telephone: 905-507-9285

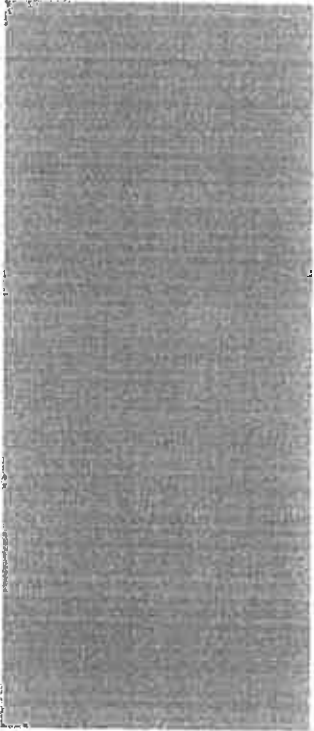
Lydia Mark
Signature of Applicant Date
Telephone: 905-507-9285



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BETA



[My overview](#)
[Credit cards](#)
Milos
[My profile](#)[Help](#) [centre](#) [log out](#)

Your credit profile

Report Date: Aug 23, 2017Next Update Available: Aug 30, 2017



Current Address: 4090, LIVING ARTS DR UNIT 1911, MISSISSAUGA, ON, L5B 4M8
Since, R/O/B: 2012/11
Reported: Tape Reported
Former Address: 1705, CONSTELLATION DR VE 700, MISSISSAUGA, ON, L5R 3G8
Since, R/O/B: 2008/03
Reported: Tape Reported
2nd Former Address: 700, CONSTELLATION DR #1705, MISSISSAUGA, ON, L5R 3G8
Since, R/O/B: 2003/10
Reported: Tape Reported

Inquiries (Subject)

Member Inquiries:

Date	Member No	Member Name	Telephone
2017/05/31		FREEDOM MOBILE INC.	(877) 946-3184
2017/02/13		CAPITAL ONE HBC	(866) 640-7858
2015/08/21		CAPITAL ONE HBC MC	(800) 481-3239
2015/08/10		CAPITAL ONE HBC MC	(800) 481-3239
Total number of inquiries: 4			

Employment (Subject)

Employment Information:

Current Employer: UTEX SCIENTIFIC INSTRUMENTS
Since, Left, Position, Salary: , , TECH,

Former Employer: CANADIAN STANDARD
Since, Left, Position, Salary: , , TECHNICIAN,

Summary (Subject)

Pub/Other	Trade Oldest-Newest	Total	High Credit	Rating for R/O/H/M/C
1	2010/11 - 2017/08	10	101 - 70K	10-One

Public Records/Other Information (Subject)

Secured Loan:

Filed: 2014/07
Court Name: MINISTRY GOVT SERV
Court No: 650VS00055
Maturity: 2021/07
Creditor/Amt: 698167107 NISSAN CANADA FINANCIAL SERVICES INC \$32911
Description: Security Disposition Unknown

Trade Information (Subject)

Member Trades:

Bus/ID Code	Rptd	Opnd	HC	Terms	Bal	PDA	Rt	30/60/90	MR	DLA
NISSAN										
*1.650FA00047	2017/08	2014/07	32K	400	19K	0	II	0/0/0	38	2017/08
Description:	Auto									

Monthly Payments										
ROYAL BANK (905) 273-8350										
* J	2017/07	2016/03	22K		22K	0	R1	0/0/0	17	2017/07
Description:	Monthly Payments									
	Amount in H/C Column is credit limit									
CAPITAL ONE BANK (800) 728-3277										
* I	2017/08	2011/08	7500	41	41	0	R1	0/0/0	71	2017/07
Description:	Monthly Payments									
	Amount in H/C Column is credit limit									
CANADIAN TIRE BANK (800) 459-6415										
* I	2017/08	2013/03	15K	135	8554	0	R1	0/0/0	53	2017/07
Description:	Monthly Payments									
	Amount in H/C Column is credit limit									
ROYAL BANK VISA										
* I 6500N00028	2017/08	2013/04	7000	102	3835	0	R1	0/0/0	52	2017/07
Description:	Monthly Payments									
	Amount in H/C Column is credit limit									
CAPITAL ONE HBC (866) 640-7858										
* I	2017/07	2015/08	9500	101	8711	0	R1	0/0/0	23	2017/07
Description:	Monthly Payments									
	Amount in H/C Column is credit limit									
* J BB	2017/06		70K	150	67K	0	M1	0/0/0	16	2017/06
Description:	Mortgage									
	Bi-Weekly Payments									
NISSAN										
* I 650FA00047	2014/07	2011/06	30K	453	0	0	I1	0/0/0	36	2014/07
Description:	Account Paid									
	Auto									
HOME TRUST VISA (877) 903-2133										
* I	2013/06	2010/11	2500		0	0	R1	0/0/0	22	2013/05
Description:	Closed at consumer's request									
	Account Paid									
BELL MOBILITY (800) 361-2613										
* I	2011/12	2011/09	101		0	0	O1	0/0/0	4	2011/12
Description:	Transferred									
	Monthly Payments									
Credit Utilization:	67%		93000		62141					

End Of Report

EQUIFAX

1 877 227-8800

Consumer Report

08/25/2017

File Requested by: MSEMA

Identification

Name: MARKOVA, LYDIA
Current Address: 1911-4090, LIVING ARTS DR, MISSISSAUGA, ON, L5B 4M8
Date of Birth, SIN: 1951/04/29, 484-607-635
Reference: MSEMA

Subject: File Requested, Alert, Score, Identification, Inquiries, Employment, Summary, Public, Trades.

Consumer Alert (Subject)**SafeScan**

SF-0 No fraud indication was detected

Product Score (Subject)**Beacon 608**

Length of time accounts have been established.
Balance to limit on bank/national, loc or other revolving acct too high
Amount owed on bank/national revolving accounts.
Lack of recent loc revolving account information.

Bank. Nav. Index 2 834

Number of revolving trades with high utilization in last 6 months.
Number of national card trades with high utilization in last 3 months.
Number of national card trades with high utilization.
Young file scorecard.

Crp 3.0 657

Number of national card trades with high utilization in last 12 mos.
Number of revolving trades with high utilization in last 6 months.
Average utilization for open revolving trades.
Thick young prime credit file

Ers 2.0 587

Number of national credit card tc with util. greater equal 75% hc.
Number of national credit card tc with utilization 75-99% of hc.
Balance to high credit on revolving trades.
Clean and thick.

Identification (Subject)

Unique Number:	0816593693	File Number:	00-0008159-03-342
Date File Opened:	1984/07/01	Date of Last Activity:	2016/02/08
DOB/Age:	1951/04/29	SIN:	484-607-635
Name:	MARKOVA, LYDIA		

Current Address: 4090, LIVING ARTS DR #1911, MISSISSAUGA, ON, L5B 4M8
Since, R/O/B: 2015/09
Reported: Tape Reported
Former Address: 700, CONSTELLATION DR 1705, MISSISSAUGA, ON, L5R 3G8
Since, R/O/B: 2004/10
Reported: Tape Reported
2nd Former Address: 404, WILDGRASS, MISSISSAUGA, ON, L5B 4H2
Since, R/O/B: 2000/03
Reported: STS Reported

Inquiries (Subject)

Member Inquiries:

Date	Member No	Member Name	Telephone
2015/07/24		CAPONE BANK	(800) 481-3239
Total number of inquiries: 1			

Employment (Subject)

Employment Information:

Current Employer: TORONTO GOLF CLUB
Former Employer: REGAL FOOD
Since, Left, Position, Salary: , , MANAGER,
Second Former Employer: UTEX SCIENTIFIC INST

Summary (Subject)

Pub/Other	Trade Oldest-Newest	Total	High Credit	Rating for R/O/I/M/C
1	2015/08 - 2017/08	7	2250 - 70K	7-One

Public Records/Other Information (Subject)

Secured Loan:

Filed	Court Name	Court No	Maturity
2012/03	MINISTRY GOVT SERV	650VS00055	
Creditor/Amt:	677069424 BRIDGEPOINT FINANCIAL SERVICES LPI \$3000		
Description:	Security Disposition Unknown		

Trade Information (Subject)

Member Trades:

Bus/ID Code	Rptd	Opnd	HC	Terms	Bal	PDA	Rt	30/60/90	MR	DLA
ROYAL BANK MC	(800) 769-2511									
* I	2017/08	2016/03	4000	84	3854	0	R1	0/0/0	17	2017/08
Description:	Monthly Payments Amount in H/C Column is credit limit									

ROYAL BANK (905) 273-8350										
* J	2017/07	2016/03	22K		22K	0	R1	0/0/0	17	2017/07
Description:	Monthly Payments									
	Amount in H/C Column is credit limit									
CAPITAL ONE HBC (866) 640-7858										
* I	2017/08	2016/10	2250	41	1722	0	R1	0/0/0	10	2017/08
Description:	Monthly Payments									
	Amount in H/C Column is credit limit									
SCOTIABANK VISA (800) 387-6508										
* I	2017/07	2016/01	2500	57	2320	0	R1	0/0/0	19	2017/07
Description:	Monthly Payments									
	Amount in H/C Column is credit limit									
WALMART CDA BANK MC (888) 331-6133										
* I	2017/08	2016/09	3500	95	3149	0	R1	0/0/0	11	2017/07
Description:	Monthly Payments									
	Amount in H/C Column is credit limit									
* J BB	2017/06		70K	150	67K	0	M1	0/0/0	16	2017/06
Description:	Mortgage									
	Bi-Weekly Payments									
FIDO (888) 288-2106										
* I	2017/06	2015/08			0	0	O1	0/0/0	23	2017/04
Description:	Closed at consumer's request									
	Account Paid									
Credit Utilization: 96%			34250		33045					

End Of Report



CIBC Pre-Approved Mortgage Certificate

Number: 7556996837

Issue Date: October 17, 2016
Effective From: October 17, 2016

Expiry Date: ~~January 15, 2017~~

MAY 26, 2017

(Note: If your certificate has expired, please contact your CIBC representative)

TO CERTIFY THAT

SUSAN ALI MUHAMMED AL KHAYATT

is eligible for a mortgage loan amount of	\$310,301.26
with a downpayment of	\$93,000.00
to purchase a house in a price range of	\$403,301.26

and has/have selected the following mortgage loan type and term:

Mortgage Loan Type	5 Year Fixed Closed
Mortgage Loan Term	5 Years
Posted Interest Rate	4.64%

Monthly Payment (Principal & Interest Payments Only)	\$1,741.67
Amortization	25

**CERTIFIED TRUE
COPY OF THE ORIGINAL**

**JOHN GUERRERA, CFP
FINANCIAL ADVISER**

This certificate only applies to the purchase of a residential owner-occupied property meeting our lending guidelines and is subject to the following conditions being met at the time of the actual mortgage loan application: satisfactory property appraisal, satisfactory credit review by CIBC Mortgages & Lending and Genworth Financial Mortgage Insurance Company Canada/Canada Mortgage and Housing Corporation approval (if applicable).

Note: This certificate does not apply to refinances and equity takeouts

Customer Signature(s):

PoA

RATE INFORMATION

- For fixed-rate mortgage loans, your quoted rate is guaranteed not to increase provided the mortgage loan amount is fully advanced on or before the Expiry Date of this Certificate. Your interest rate will be determined on the date funds are advanced and you will receive the lower of the interest rate indicated on this Certificate and the interest rate posted for the selected mortgage loan type and term on the date funds are advanced. Interest is calculated semi-annually, not in advance.
- For variable-rate mortgage loans, interest rates are based upon CIBC Prime Rate which fluctuates from time to time and, therefore, there are no rate guarantees for variable rate mortgage loans. The interest rates indicated on this Certificate simply represent the rates based upon CIBC Prime Rate in effect as at the date of the Certificate and are subject to change. Interest for variable rate mortgages is calculated daily using a simple interest formula (which is the same as calculated yearly), not in advance.

RETAINER AGREEMENT
SIMPLE WILL/POA PROPERTY/POA CARE

1. Susan Al Khayat retain JANE HARVEY ASSOCIATES to act for me in connection with drafting a simple will/power of attorney. The information I have provided you with as to my assets and debts and personal information is accurate and complete. I understand that you are not providing tax or estate planning advice to me and that you recommend that it be obtained prior to drafting and executing a will.

I understand that some assets will not pass through my estate such as

- Jointly owned assets with right of survivorship eg. real estate held as joint assets.
- Assets with designated beneficiaries eg. RRSPs and insurance

I agree to pay \$149 - H.S.T. to draft a simple will and \$75 - H.S.T. for each power of attorney. This fee does not include the disbursement costs.

$75 + 4(149) = 891$

I agree to pay for the fees and disbursements at the time of signing this retainer.

I agree that any further work and time spent on my file, including but not limited to meetings, correspondence, telephone calls, and amendments to the drafts will be billed from time to time at the hourly rate outlined below.

- \$350.00 per hour plus H.S.T.

I understand that as of January 1, 2004 the *Personal Information Protection and Electronic Documents Act* (PIPEDA) became law in Ontario, which requires all business to obtain an individual's consent to the collection, use and disclosure of his/her personal information. Accordingly, I consent to JANE HARVEY ASSOCIATES collecting, using or disclosing my personal and financial information, which is obtained for the limited purpose of this retainer agreement.

I understand that in providing this consent, I am giving my implied consent to JANE HARVEY ASSOCIATES to use the personal and financial information already held for the original purpose, as well as any new personal information collected for the new purpose and no signature will be required on a new amending retainer agreement.

I hereby acknowledge reading and receiving a copy of this retainer agreement.

Dated at Toronto, this 17 day of October

2015

Witness

FROM: SUSAN AL KHAYATT
TO: JANE HARVEY ASSOCIATES and DONNA GUIDOLIN
DATE: October 20th, 2015
RE: POWER OF ATTORNEY FOR PROPERTY

I acknowledge being advised, among other things, of the following facts:

1. I have made no previous power of attorney except as follows:
2. It is essential that my name and the name(s) of my attorney (s) be spelled correctly in the power of attorney to make sure that they are spelled correctly prior to executing my power of attorney;
3. It is my responsibility to review all names set out in the power of attorney to make sure that they are spelled correctly prior to executing my power of attorney;
4. The power of attorney I have instructed to you to draft takes effect right away I execute the document;
5. Immediately after I sign the power of attorney, my attorney(s) will be in a position to deal with all my financial affairs without having to wait until I am sick or otherwise incapacitated;
6. If my attorney(s) is (are) dishonest, I could suffer very serious financial losses;
7. The power of attorney I am about to sign does not give my attorney(s) the power to deal with personal care;
8. If I wish to appoint an attorney with respect to my personal care, I have to obtain a separate document, called "power of attorney for personal care".


Witness


Client Signature