

# Worksheet

## Leasing

Suite: 3609 Tower: BV2 Date: June 5, 2017 Completed by: \_\_\_\_\_

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 20% payable to Blaney McMurtry LLP in Trust *20% due @ occupancy*
- ✓ ● 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 NO. 637016.*
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 56,985.
- ✓ ● 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:

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## AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and  
**ABDULLATIF EL MUSSAMY and GULF TARGET PROPERTIES INC.** (the "Purchaser")

Suite 3609 Tower TWO Unit 9 Level 35 (the "Unit")

It is hereby understood and agreed between the Vendor and the Purchaser that the following changes shall be made to the Agreement of Purchase and Sale executed by the Purchaser and accepted by the Vendor (the "Agreement") and, except for such changes noted below, all other terms and conditions of the Agreement shall remain the same and time shall continue to be of the essence:

Insert:

Notwithstanding paragraph 22 of this Agreement, the Purchaser shall be entitled to seek the Vendor's approval to assign the occupancy licence set out in Schedule C to the Agreement to a third party, on the following terms and conditions:

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty percent (20%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement;
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the 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 6 day of June 2017.

Witness:

Purchaser: **GULF TARGET PROPERTIES INC.**

Witness:

Purchaser: **ABDULLATIF EL MUSSAMY**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 7<sup>th</sup> day of June 2017.

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

PER:

Authorized Signing Officer  
 I have the authority to bind the Corporation

Agreement to Lease  
Residential

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

TENANT (Lessee), Basim Brhan and Rasha Hosam Aldin  
(Full legal names of all Tenants)

LANDLORD (Lessor), Gulf Target Properties  
(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 unit 3609 MISSISSAU
2. **TERM OF LEASE:** The lease shall be for a term of ONE YEAR TERM commencing 1/july /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 Canadian Dollars (CDN\$ 2,000.00), 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 Royal Le Page Real Estate Services BROKERAGE LTD "Deposit Holder" in the amount of Four Thousand Canadian Dollars (CDN\$ 4,000.00) 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 Residence

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 type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: Parking	<input checked="" type="checkbox"/>	<input 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): BB / RH

INITIALS OF LANDLORD(S): A-H



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7. **PARKING:** .....  
 one parking located on P2#93  
 one locker located at floor #5 room#D1 Locker #9
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 B** .....
10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant ..... until 11:59 ..... a.m./p.mon the 29 .....  
 (Landlord/Tenant)  
 day of May ..... 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.: ..... FAX No.: .....  
 (For delivery of Documents to Landlord) (For delivery of Documents to Tenant)
- Email Address: ..... Email Address: abir@royalpage.ca .....  
 (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 as made available by the Landlord and Tenant Board and available at [www.ltb.gov.on.ca](http://www.ltb.gov.on.ca))
13. **ACCESS:** The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.
14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.
15. **RESIDENCY:** The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or, becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c.1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.
16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.
17. **CONFLICT OR DISCREPANCY:** If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.
18. **FAMILY LAW ACT:** Landlord warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.O. 1990 unless the spouse of the Landlord has executed the consent hereinafter provided.
19. **CONSUMER REPORTS:** The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.

INITIALS OF TENANT(S):

BS/RH

INITIALS OF LANDLORD(S):

A-H



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

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness)

(Tenant or Authorized Representative)

(Seal)

DATE

29.5.2017

(Witness)

(Tenant or Authorized Representative)

(Seal)

DATE

29.5.2017

(Witness)

(Guarantor)

(Seal)

DATE

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

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness)

(Landlord or Authorized Representative)

(Seal)

DATE

(Witness)

(Landlord or Authorized Representative)

(Seal)

DATE

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

(Witness)

(Spouse)

(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 10 a.m./p.m. this 29 day of May, 2017.

(Signature of Landlord or Tenant)

#### INFORMATION ON BROKERAGE(S)

Listing Brokerage ROYAL LEPAGE REAL ESTATE SERVICES LTD.

Tel.No. 905-828-1122

ABIR HLAL

(Salesperson / Broker Name)

Co-op/Tenant Brokerage ROYAL LEPAGE REAL ESTATE SERVICES LTD.

Tel.No. (905) 828-1122

ABIR HLAL

(Salesperson / Broker Name)

#### ACKNOWLEDGEMENT

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

(Landlord)

DATE

Berni Blum

(Tenant)

DATE

29.5.2017

(Landlord)

DATE

Rache Hosseini

(Tenant)

DATE

29.5.2017

Address for Service

Address for Service

Tel.No.

Tel.No.

Landlord's Lawyer

Tenant's Lawyer

Address

Address

Email

Email

Tel.No.

FAX No.

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)



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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),** Basim Brhan and Rasha Hosam Aldin, and

**LANDLORD (Lessor),** Gulf Target Properties

for the lease of 510 Curran Pl unit 3609

MISSISSAUGA, dated the 29 day of May, 2017

The Landlord and Tenant hereby agree as follows:

. In the absence of a separate tenancy agreement, this Offer and schedule shall be binding as a tenancy agreement.

The Landlord shall pay real estate taxes and maintain fire insurance on the premises .

Tenants agree to provide 10 post dated checks to the Landlord for the duration of the Lease upon acceptance.

The Tenant agrees to maintain the property in a state of cleanliness, and to repair any damage caused thereto by his own willful or negligent conduct or that of persons who are permitted on the premises by him.

The Tenant Agrees to be responsible and to repair all damages caused by his misuse , willful or negligence.

The Tenant agrees to pay for and be responsible for any minor repairs such as change bulb,washer...etc.

The Landlord agrees to pay for and be responsible for any major repairs Over such as plumbing, electrical, etc. The Lessee shall notify the Lessor immediately of any such problems and the Lessor shall have the problem rectified as soon as possible.

The Tenant agrees not to make any decorating changes without the written consent of the Landlord or his Agent.

The Tenant agrees to submit a 60 days before the expiry of the Lease if he want to vacate the property at the end of the Term. The Tenant agrees to allow the Landlord or his agent to show the property if the Tenant is vacating at the end of the term at all reasonable hours to a prospective Buyers or Tenants, after giving the Tenant at least twenty four (24) hours written notice of such showing, and to allow the Landlord to affix a For Sale or For Rent sign on the property.

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

INITIALS OF TENANT(S): BB/RH

INITIALS OF LANDLORD(S): A.H



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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),** Basim Brhan and Rasha Hosam Aldin, and

**LANDLORD (Lessor),** Gulf Target Properties

for the lease of 510 Curran Pl unit 3609

MISSISSAUGA, dated the 29 day of May, 2017

Landlord represents and warrants that the appliances as listed in this Agreement to Lease (Stove, Fridge, dishwasher, Washer, Dryer, microwave) will be in good working order at the commencement of the lease term. Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's costs.

The Tenant agrees to obey the condominium bylaws and regulation.

The Tenant agrees that no pets and non-smokers to be allowed on the premises.

The Landlord agrees to professionally clean the property before occupancy, The Tenant agrees to

Professionally Clean the house at the end of the Lease term.

The Tenant Agrees not to sublet the premises during the term of this Lease without the prior written consent of the Landlord.

The Tenant agrees to pay the Landlord \$50.00 for any check issued by the Tenant to the Landlord and is returned by the bank because of Non Sufficient Funds [N.S.F.]

The Landlord agrees that all appliances will be in good working order before occupancy.

The Landlord agrees to release on occupancy 2 unit keys, 2 mail box keys, one garage door opener and one fob.

The Tenant agrees to pay the amount of \$300 as a refundable security deposit toward cleaning or any damage to the Property by certified cheque to the Landlord on closing.

The Tenant agrees to purchase all risks property insurance and public liability and property damage insurance in of the personal property only.

The Tenant agrees to pay the Hydro charge and transfer the account to his name on or before occupancy

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

INITIALS OF TENANT(S): SB/RH

INITIALS OF LANDLORD(S): A-H

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**Schedule B**

**This schedule must be included with all transactions in which Royal LePage Real Estate Services Ltd., Brokerage, will be the deposit holder.**

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

TENANT (Lessee) \_\_\_\_\_, and

LANDLORD (Lessor) \_\_\_\_\_,

for the lease of

dated the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

**Trust Deposit Interest Agreement and Direction**

In accordance with Subsection 27 of the Real Estate and Business Brokers Act, 2002 (the "Act"), Royal LePage Real Estate Services Ltd., (the "Brokerage"), will be the deposit holder of the Tenant's deposit which is given to the Brokerage to be held in trust with respect to this Agreement to Lease. The deposit will be held by Royal LePage Real Estate Services Ltd. in its real estate trust bank account which earns a variable interest rate of the Brokerage's bank's Prime rate minus 2.00% per annum.

If the beneficial owner of the trust money would like to receive interest, and provided that the deposit to be held in trust is Five Thousand Dollars (\$5,000.00) or greater and will be held for more than 30 days, Royal LePage Real Estate Services Ltd. will invest the funds with TD Canada Trust in the Tenant's name earning interest at a rate of Prime minus 3.25%. The Brokerage shall pay any interest it receives on the deposit to the beneficial owner of the trust money, provided that the total interest earned on the deposit amounts to Forty Dollars (\$40.00) or more and the deposit is accompanied by the Tenant's Name(s) and Social Insurance Number(s). This agreement and direction must be included in the Agreement to Lease by attaching this form as a schedule. No interest will be paid in respect of deposits that do not qualify with the terms hereof.

All interest generated by trust deposits that qualify for interest payments in accordance with the prior paragraph will be payable to the beneficial owner of the trust money upon completion of this transaction (referred to above). If required, a T5 will be issued for the interest amount as soon as possible after the closing or following the end of each calendar year, whichever comes first. Any interest cheques issued and not negotiated within six (6) months from the date of issue shall be subject to an additional administration fee up to a maximum of \$40.00 or the value of the interest cheque.

Tenant would like Interest: ☐ No ☐ Yes If deposit qualifies and Yes, SIN # is required.  
(Unless Yes is specifically selected, no interest will be paid) (SIN # not required from corporations)

Your initials acknowledge receipt of this disclosure and confirms your agreement and direction as to whether or not you would like to receive the interest earned on the deposit. The parties to this Agreement to Lease hereby acknowledge and agree that the Brokerage shall be entitled to retain any interest earned or received on the deposit if the conditions precedent to payment of interest have not been satisfied. This agreement and direction for interest on the deposit will supersede any existing disclosures found within this Agreement to Lease.

BB/RH.

INITIALS OF TENANT(S)

A.H.

INITIALS OF LANDLORD(S)

Name(s) and Social Insurance Number(s) (to be submitted with deposit upon offer acceptance):



# Confirmation of Co-operation and Representation

**BUYER:** Basim Brhan and Rasha Hosam Aldin

**SELLER:** Gulf Target Properties

For the transaction on the property known as: 510 Curran Pl unit 3609

MISSISSAUGA

**DEFINITIONS AND INTERPRETATIONS:** For the purposes of this Confirmation of Co-operation and Representation:

"Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to include other remuneration.

The following information is confirmed by the undersigned salesperson/broker representatives of the Brokerage(s). If a Co-operating Brokerage is involved in the transaction, the brokerages agree to co-operate, in consideration of, and on the terms and conditions as set out below.

**DECLARATION OF INSURANCE:** The undersigned salesperson/broker representative(s) of the Brokerage(s) hereby declare that he/she is insured as required by the Real Estate and Business Brokers Act, 2002 (REBBA 2002) and Regulations.

## 1. LISTING BROKERAGE

- a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:
- 1) ☐ The Listing Brokerage is not representing or providing Customer Service to the Buyer.  
(If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage)
- 2) ☐ The Listing Brokerage is providing Customer Service to the Buyer.
- b) ☒ **MULTIPLE REPRESENTATION:** The Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and represents the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brokerage must be impartial and equally protect the interests of the Seller and the Buyer in this transaction. The Listing Brokerage has a duty of full disclosure to both the Seller and the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:
- That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;
  - That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;
  - The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;
  - The price the Buyer should offer or the price the Seller should accept;
  - And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.
- However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

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

## 2. PROPERTY SOLD BY BUYER BROKERAGE – PROPERTY NOT LISTED

- ☐ The Brokerage.....represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid  
(does/does not)
- ☐ by the Seller in accordance with a Seller Customer Service Agreement
- or: ☐ by the Buyer directly

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

## INITIALS OF BUYER(S)/SELLER(S)/BROKERAGE REPRESENTATIVE(S) (Where applicable)

BSIRH

BUYER

AH

CO-OPERATING/BUYER BROKERAGE

A.H

SELLER

AK

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  
..... to be paid from the amount paid by the Seller to the Listing Brokerage.  
(Commission As Indicated In MLS® Information)
- b) ☒ The Co-operating Brokerage will be paid as follows:  
1/2 Month Rent

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)

ROYAL LEPAGE REAL ESTATE SERVICES LTD.  
(Name of Co-operating/Buyer Brokerage)

5055 PLANTATION PLACE MISSISSAUGA

Tel: (905) 828-1122 Fax: (905) 828-7925

(Authorized to bind the Co-operating/Buyer Brokerage) Date: 29/5/17

ABIR HLAL

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

ROYAL LEPAGE REAL ESTATE SERVICES LTD.  
(Name of Listing Brokerage)

5055 PLANTATION PLACE MISSISSAUGA

Tel: 905-828-1122 Fax: 905-828-7925

(Authorized to bind the Listing Brokerage) Date: 29/5/17

ABIR HLAL

(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: 29/5/2017

(Signature of Buyer)

Date: 29/5/2017

(Signature of Seller)

Date: .....

(Signature of Seller)

Date: .....



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(no subject)

1 message

Abir Hlal <abir@royallepage.ca>  
To: Abir Hlal <abir@royallepage.ca>

Tue, Jun 6, 2017 at 2:20 PM



Regards  
Abir Hlal  
**Royal LePage Real Estate Services Ltd., Brokerage**  
5055 Plantation Place  
Mississauga On L5M6J3  
Canada  
Office ☎ ☐ 905 828-1122  
Direct 416-829-5037  
Fax 905-828-7925  
abir@royallepage.ca  
"LET ME BE THE 🏠 TO YOUR NEW HOME"

Sent from my iPhone

ROYAL LEPAGE

Helping you is what we do:  
Votre complice immobilier:

\$ 4,000

May 29 20 17

Received from / Reçu de Basim Brhan

Four Thousand Dollars

03664 510 Curran Pl  
Abir Hlal

Miranda - RLP



Royal Bank of Canada  
Banque Royale du Canada  
2855 HAZELTON PLACE  
MISSISSAUGA, ON

58457739 9-516  
DATE 20170529  
Y/A M/M D/J

PAY TO THE ORDER OF / PAYEZ A L'ORDRE DE ROYAL LEPAGE R. E.S. BROKERAGE LTD.

EXACTLY \$4,000.00

\$4,000.00

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

PURCHASER NAME

NOM DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

PURCHASER ADDRESS

ADRESSE DE L'ACHETEUR

COUNTERSIGNED / CONTRESIGNÉ

SSHAH

58457739 00144 0031 0990135

DETACH BEFORE CASHING  
DETACHER AVANT D'ENCAISSER  
FORM 16516 (09-2016)  
5793939

Airleasing Crafts Limited  
1161 Lindsay Drive  
Oakville, Ontario  
L6M 3B8

Date May 29, 2017

To Whom It May Concern:

Re Basim Brhan

This is to confirm that Airleasing Crafts Limited is owned by myself Basim Brhan since 2001, my net earnings income for 2016 is \$100,000.

If you require any further information, please do not hesitate to contact me.

Yours Truly,  
Airleasing Crafts Limited



Basim Brhan  
Owner



Summerside PE C1N 6A2

Page 1 of 2

BASIM BRHAN  
1161 LINDSAY DRIVE  
OAKVILLE ON L6M 3B8

Date
December 9, 2013
Business Number
83640 5779 RT0001

0001245

### REGISTRATION CONFIRMATION NOTICE

We have approved your request for goods and services tax/harmonized sales tax (GST/HST) registration. Your registration is effective December 1, 2013. Your Business Number for GST/HST is: 83640 5779 RT0001.

Based on the information you provided, we have assigned you an annual extended reporting period.

Your first return will cover the period from December 1, 2013 to December 31, 2013. This return is due by June 15 of the following calendar year. However, any GST/HST you owe for the period is due April 30.

If you mail us your GST/HST payment, we have to receive it by the due date. We will not accept a postmark as proof of the date of receipt. If you choose to make your payment at a financial institution, you have to make the payment no later than the due date. If your payment is \$50,000 or more, you must make it at your financial institution in Canada.

After you register your new Business Number or CRA program account (e.g. GST/HST) we may contact you to confirm the information you provided. At that time we may ask you to provide more information. Having complete and valid information on file for your business allows us to serve you better.

Andrew Treusch  
Commissioner of Revenue

For further information, please contact:

Hamilton Tax Services Office  
55 Bay Street North PO Box 2220  
Hamilton ON L8N 3E1  
Toll free number 1-800-959-5525 (Canada and United States)

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HE 126084

MINISTRY OF COMMERCE, INDUSTRY AND TOURISM  
DEPARTMENT OF REGISTRAR OF  
COMPANIES AND OFFICIAL RECEIVER  
NICOSIA

14 December, 2001

CERTIFICATE

AIRLEASING CRAFTS LIMITED

It is hereby certified that, in accordance with the records kept by this Department  
the following are the Shareholders of the above Company :

Names and Addresses

**BASIM BRHAN**

Kateer Azza st  
BUILDING 5, Flat/Office 1  
Homs City, Syria

Class (value)

ORDINARY ( CYP 1,00 )

No. of Shares

1000

  
for Registrar of Companies



HE 126084

HE 44

THE COMPANIES LAW, CAP. 113  
Section 15(1)

**CERTIFICATE OF INCORPORATION**

IT IS HEREBY CERTIFIED that,

**AIRLEASING CRAFTS LIMITED**

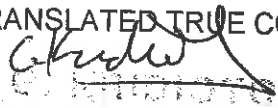
has this day been incorporated under the Companies Law, Cap. 113 as a Limited Liability Company.

Given under my hand in Nicosia on the 13th of December, 2001

(Sgd.) S. G. KOKKINOS

Act- Registrar of Companies

TRANSLATED TRUE COPY

  
for Registrar of Companies

14 December, 2001



Print This Page

Close Window

Equifax Credit Report and Score™ as of 06/01/2017

Name: Basim Brhan

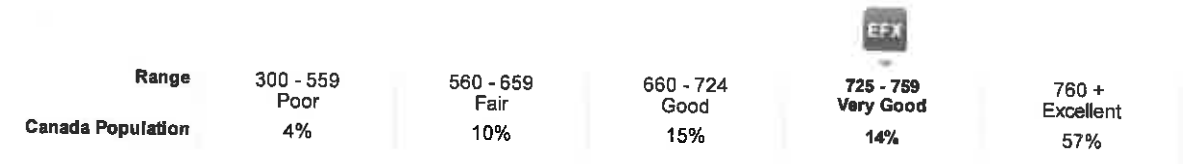
Confirmation Number: 3963927441

Credit Score Summary

750 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.



What's Impacting Your Score

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

- Number of open national card trades.
- Average age of trades.
- Average age of national card trades.

Your Loan Risk Rating

750 Very Good

Your credit score of 750 is better than 39% of Canadian consumers.  
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

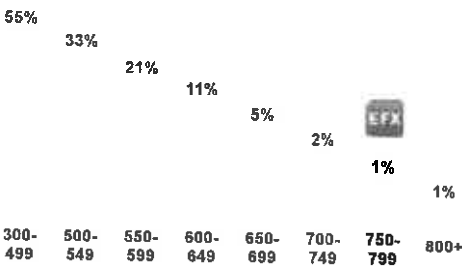
The Bottom Line :

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

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

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

Delinquency Rates\*



\* 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: BASIM BRHAN  
SIN:  
Date of Birth: 1962-01-XX

Current Address  
Address: 1161 LINDSAY DR  
OAKVILLE, ON  
Date Reported: 2012-12

Current Employment  
Employer: SELF EMPLOYED  
Occupation:

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.

An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a car loan or a student loan. Mortgage information may appear in your credit report, but is not used to calculate your credit score. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.

Note: The account numbers have been partially masked for your security.

CAPITAL ONE COSTCO  
Phone Number: (800)728-3277  
Account Number: XXX...786  
Association to Account: Individual  
Type of Account: Revolving  
Date Opened: 2015-09  
Status: Paid as agreed and up to date  
Months Reviewed: 21  
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: \$6,000.00  
Payment Amount: \$10.00  
Balance: \$968.00  
Past Due: \$0.00  
Date of Last Activity: 2017-05  
Date Reported: 2017-05

CAPITAL ONE HBC  
Phone Number: (866)640-7858  
High Credit/Credit Limit: \$500.00



6/1/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

Account Number:	XXX...435	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2013-07	Date of Last Activity:	2013-08
Status:	Paid as agreed and up to date	Date Reported:	2017-05
Months Reviewed:	46		
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:	\$15,000.00
Account Number:	XXX...988	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2012-12	Date of Last Activity:	2016-07
Status:	Paid as agreed and up to date	Date Reported:	2017-05
Months Reviewed:	53		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

ROGERS COMMUNICATION			
Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...789	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2016-11	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-05
Months Reviewed:	07		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

SCOTIABANK MC			
Phone Number:	(866)286-4517	High Credit/Credit Limit:	\$4,800.00
Account Number:	XXX...269	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-06	Date of Last Activity:	2016-10
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	20		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

ROGERS BANK			
Phone Number:	(855)775-2265	High Credit/Credit Limit:	\$4,000.00
Account Number:	XXX...932	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-07	Date of Last Activity:	2017-05
Status:	Paid as agreed and up to date	Date Reported:	2017-05

Months Reviewed: 10  
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

FIDO

Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...241	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$170.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2017-04	Date of Last Activity:	2017-04
Status:	Too new to rate or opened but not used	Date Reported:	2017-05
Months Reviewed:	02		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

WALMART CDA BANK MC

Phone Number:	(888)331-6133	High Credit/Credit Limit:	\$8,000.00
Account Number:	XXX...055	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$122.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2013-06	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-05
Months Reviewed:	46		
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		

TELUS MOBILITY

Phone Number:	(800)777-1888	High Credit/Credit Limit:	\$59.00
Account Number:	XXX...769	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2014-08	Date of Last Activity:	2016-06
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	23		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed Monthly payments		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...510	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2013-02	Date of Last Activity:	2014-08
Status:	Paid as agreed and up to date	Date Reported:	2014-09
Months Reviewed:	20		
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.)

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2015-09-18	CAPITAL ONE COSTCO (800)723-3500
2015-07-22	HONDA CANADA FINANCE (Phone Number Not Available)
2015-06-15	SCOTIABANK MC (800)265-3675
2014-08-21	TELUS MOBILITY (416)279-7844

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.

2017-06-01	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-06-01	EQUIFAX PERSONAL SOL (800)871-3250
2015-08-12	AUTH FIRST ADVANTAGE (416)961-1611

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.

6/1/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

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.

ANIA M. GODEK, BARRISTER & SOLICITOR

TRUST ACCOUNT  
CONFESSION PKY.  
MISSISSAUGA, ONTARIO L5B 1S3  
Tel: (905) 803-8228 Fax: (905) 803-8228

**CERTIFIED**

APR 05 2017



\*\*\* Eighteen Thousand Nine Hundred Ninety Five \*\*\*



00/100

0064

2580 Hurontario Street  
Mississauga, ON M5S 1S3  
PAY TO THE ORDER OF

Blaney McMurtry LLP, in trust

Apr 05, 2017

\$18,995.00

**CERTIFIED CHEQUE**

Client Funds - Target  
**DO NOT DESTROY** 510 Curran Place

⑈019514⑈ ⑆07992⑈004⑆

PER

5002482

9011500⑈

ANIA M. GODEK, BARRISTER & SOLICITOR

*[Signature]*

ANIA M. GODEK, BARRISTER & SOLICITOR

TRUST ACCOUNT  
CONFESSION PKY.  
MISSISSAUGA, ONTARIO L5B 1S3  
Tel: (905) 803-8228 Fax: (905) 803-8228

**CERTIFIED**

APR 05 2017



\*\*\* One Thousand Four Hundred Sixty Six \*\*\*



46/100

0064

2580 Hurontario Street  
Mississauga, ON M5S 1S3  
PAY TO THE ORDER OF

Blaney McMurtry LLP, in trust

Apr 05, 2017

\$1,466.46

**CERTIFIED CHEQUE**

Client Funds - Target  
**DO NOT DESTROY** 510 Curran Place

⑈019513⑈ ⑆07992⑈004⑆

PER

5002482

9011500⑈

ANIA M. GODEK, BARRISTER & SOLICITOR

*[Signature]*

019513

19513

TD CANADA TRUST  
MISSISSAUGA MARKET PLACE  
4555 HURONTARIO ST. UNIT C10  
MISSISSAUGA, ONTARIO L4Z 3M1

019514

19514

TD CANADA TRUST  
MISSISSAUGA MARKET PLACE  
4555 HURONTARIO ST. UNIT C10  
MISSISSAUGA, ONTARIO L4Z 3M1

019514





## CIBC Pre-Approved Mortgage Certificate

Number: 1176794772

Issue Date: Apr. 04, 2017  
Effective From: Apr. 04, 2017

Expiry Date: #VALUE!

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

### TO CERTIFY THAT

Abdullatif El Hussamy

is eligible for a mortgage loan amount of	\$300,720.00
with a downpayment of	\$75,180.00
to purchase a house in a price range of	\$375,900.00

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	4.79%

Monthly Payment (Principal & Interest Payments Only)	\$1,713.23
Amortization	25

*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): \_\_\_\_\_

### 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.