

Worksheet

Leasing

Suite: 4110 Tower: PSV2 Date: Jun. 8/17 Completed by: Silvi

Nirajit Bill

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
- ✓ ☒ 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). \$565. Certified cheque # 022
- ✓ ☒ Agreement must be in good standing. Funds in Trust: \$ 77,225.
- ✓ ☒ 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:

416 999-4931

Sent to Amacon June 8, 2017.

Approved June 8, 2017.

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

Suite **4110** Tower **TWO** Unit **10** Level **40** (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; ~~(\$ 500.00)~~  
- (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 26th day of February 2017.


 Witness: Ivan Casic

Purchaser: NIRPJIT GILL

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 27 day of February 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 7thday of June, 2017**TENANT (Lessee),** Satyanaarayana Enagandula

(Full legal names of all Tenants)

LANDLORD (Lessor), Nirpjit Gill

(Full legal name of Landlord)

ADDRESS OF LANDLORD 1378 Inuit Trail, Mississauga ON L5N 7R8

(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:
4110-510 Curran Place, Mississauga, ON L5B 0J8

2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing July 15, 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 One Thousand Six Hundred Fifty (SE) (NG) Canadian Dollars (CDN\$ 1,650.00), 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 LePage United Realty "Deposit Holder" in the amount of Three Thousand Three Hundred as a deposit to be held in trust as security for the faithful performance by the Tenant of all

Canadian Dollars (CDN\$ 3,300.00) 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
Gas	☐	☐
Oil	☐	☐
Electricity	☐	☒
Hot water heater rental	☐	☐
Water and Sewerage Charges	☐	☐
Cable TV	☐	☒
Condominium/Cooperative fees	☒	☐
Garbage Removal	☐	☒
Other: <u>Internet</u>	☐	☒
Other: <u>Tenant Ins.</u>	☐	☒

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):

SE

INITIALS OF LANDLORD(S):

NG

7. **PARKING:** One Underground Parking On Level P2 #108

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, A2, A3, A4, A5, B

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 11:59 ~~am~~ /p.m. on the 11th day of June, 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: mmhnh@msn.com Email Address: senagandula@yahoo.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 as made available by the Landlord and Tenant Board and available at www.ltb.gov.on.ca)

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

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

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

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

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

18. **FAMILY LAW ACT:** Landlord warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.O. 1990 unless the spouse of the Landlord has executed the consent hereinafter provided.

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

INITIALS OF TENANT(S):

SE

INITIALS OF LANDLORD(S):

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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)
(Witness)
(Witness)

(Tenant or Authorized Representative) DATE June 7, 2017 (Seal)
(Tenant or Authorized Representative) DATE (Seal)
(Guarantor) DATE (Seal)

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)
(Witness)
(Witness)

(Landlord or Authorized Representative) DATE June 7, 2017 (Seal)
(Landlord or Authorized Representative) DATE (Seal)

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

(Witness) (Spouse) DATE (Seal)

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 7:05 a.m. on this 7 day of June, 2017. (Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage Royal LePage United Realty

Tel.No. (905) 672-1234

Co-op/Tenant Brokerage

(Salesperson / Broker Name)

Tel.No. ()

(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.

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 June 7, 2017
(Landlord) DATE
Address for Service 1378 Inuit Trail, Mississauga ON L5L 1S1
Mississauga ON L5N 7R8 Tel.No. (416) 417-9365
Landlord's Lawyer
Address
Email
() Tel.No. () FAX No. ()

(Tenant) DATE June 7, 2017
(Tenant) DATE
Address for Service 1902-510 Curran Place,
Mississauga, ON L5B 0J8 Tel.No. (647) 675-3769
Tenant's Lawyer
Address
Email
() Tel.No. () FAX No. ()

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Co-operating Brokerage shown on the foregoing Agreement to Lease:

In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.

DATED as of the date and time of the acceptance of the foregoing Agreement to Lease.

Acknowledged by:

(Authorized to bind the Listing Brokerage)

(Authorized to bind the Co-operating Brokerage)

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Form 400

for use in the Province of Ontario

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

TENANT (Lessee), Satyanarayana Enagandula

LANDLORD (Lessor), Nirpjit Gill

for the lease of 4110-510 Curran Place, Mississauga, ON L5B 0J8

dated the 7th day of JUNE, 2017.

SE NG

The Tenant represents and warrants that all the information provided by the Tenant, included but not limited to the rental application, credit report, references & job letter is true & correct. The Tenant understands that the Landlord has agreed to enter in this agreement to lease based on the information provided. In the event the Landlord discovers that the information provided by the Tenants was not true and that it affects the matter pertaining to the said tenancy, the Landlord shall have the right to terminate the lease agreement by 30 day advance notice in writing to the tenant.

Subject to the provisions of this lease agreement, apart from the occupants as documented on the rental application, no other person(s) shall live in the premises without the prior written consent of the Landlord.

The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use:

1. Stove/Range
2. Refrigerator
3. Built-in-Dishwasher
4. Clothes Washer
5. Clothes Dryer
6. Built-in-Microwave

Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in normal working order at the commencement of the lease term. Tenant agrees to maintain said appliances during the term of the lease and any extension thereof. The tenant further agrees to maintain the appliances in a state of cleanliness at the Tenant's expense.

The Tenant shall be Responsible to Maintain Appliances in a clean and good state, save and expect for: I) normal wear-and-tear, II) repairs due to mechanical breakdown (under normal use), and III) capital cost replacement in the event that said appliances are beyond repair or parts become obsolete or unavailable. The Tenant further agrees to be responsible for the full cost of repair or replacement in the event of damage or mechanical breakdown caused by the Tenant's improper use or abuse of said appliances.

The Tenant shall be responsible for all "minor" maintenance, less than Fifty (\$50.00), including, but not limited to, changing faucet washers, range hood filters, light bulbs, fan coil unit filters (if applicable), etc, which are considered as normal wear-and-tear items.

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

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INITIALS OF TENANT(S):

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INITIALS OF LANDLORD(S):

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Form 401

for use in the Province of Ontario

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

TENANT (Lessee), Satyanarayana Enagandula**LANDLORD (Lessor),** Nirpjit Gill

, and

for the lease of 4110-510 Curran Place, Mississauga, ON L5B 0J8dated the 7th day of JUNE, 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.

Tenant shall comply with the Condominium By-laws and Rules and city/municipality By-laws & Rules governing the use of the property.

The Tenant agrees to allow the Landlord or the landlord's agent(s)/contractor(s) access to the unit for the purpose of inspection, maintenance, or completion of any maintenance work during the term of the tenancy or any extensions or renewal thereof, provided that a 24 hour notice is given to the Tenants prior to such visit.

The Tenant represents and warrants that there shall be NO SMOKING on/in the property and that the Tenant shall be fully responsible for any Fire or any damage caused to the property by Smoking or by Tenant's Negligence in any manner what so ever.

No Alterations: The Tenant covenants and agrees that no alterations will be made to the unit during the term of the occupancy. Tenant further agrees not to make any changes and decorations to the premises without the express written consent of the Landlord or his authorized agent.

Tenants to Pay for Utilities: Tenant agrees to pay the cost of all utilities as required on the premises during the term of the lease and any extension thereof, including but not limited to Hydro (electricity) Heating (Natural Gas) and ~~Water & Waste Water~~ charges (if applicable). Tenant shall transfer the utility bills in their name(s) and further agrees to provide proof to the Landlord on or before the date of possession that the services have been transferred to the Tenant's name. Tenant shall be responsible to pay all utility charges for: ~~heat~~, hydro, ~~water~~, cable, telephone, and Internet access/service (if applicable), from the date of commencement of the lease and shall be fully responsible to bear 100% of the charges until the end of the lease term or any extensions or renewal thereof.

Taxes & Fire Insurance: Landlord shall pay real estate taxes and maintain fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property. Tenant agrees to purchase personal property insurance and liability insurance at the Tenants own expense. Such insurance shall be effective from the beginning of the lease term and shall stay effective for the full term of the lease and any extension thereof.

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

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

TENANT (Lessee), Satyanarayana Enagandula

, and

LANDLORD (Lessor), Nirpjit Gill

for the lease of 41110-510 Curran Place, Mississauga, ON L5B 0J8

dated the 7th day of JUNE, 2017

Tenant to Maintain Liability Insurance: Tenant shall provide and maintain his/her own contents insurance as well as maintain Public Liability insurance of not less than One Million Canadian Dollars (\$ 1,000,000 CDN). The Tenant further agrees to provide the Landlord with evidence before the lease commencement date that all such insurance policies are in place and in effect upon the possession of the premises.

The Tenant agrees to maintain the working Fire detector on each and every level of the property and a carbon monoxide detector in the premises during the term of the lease and any extensions thereof. The tenant shall be responsible for 100% of the damages to the property if caused by the absence of the aforesaid fire and/or carbon monoxide detectors.

The Tenant agrees to deliver, voluntarily, to the Landlord or his Agent, upon acceptance of the Agreement (within 48 Hours), Ten (10) post-dated cheques, payable to the Landlord, covering the balance of the rental period, for both parties mutual convenience.

The Tenant shall be responsible to reimburse the Landlord, in full, for all Bank Charges incurred by the landlord in the event any of the Tenant's Cheques are returned Non-Sufficient Funds (N.S.F.) or that the financial institution, where the Tenant is a client, refuses to honour. The Tenant further agrees to replaces N.S.F. cheques forthwith, with either a bank draft or certifies cheques, plus a Fifty Dollar (\$50.00) administration fee for each and every N.S.F. cheque.

The Tenant shall not sublet the premises in part or full, during the term of the lease and any renewals or extension thereof.

The Tenant, if not in default hereunder, shall have an option to renew, by written notice, given to the Landlord at least Sixty (60) days before the end of the Lease term, for either a further One (1) Year term or a Month-To-Month tenancy under the same terms and conditions contained herein, save and except for: I) the rent which shall be the then current fair market rent, and II) a further option to renew. The Tenant agrees to provide, prior to the commencement of the renewal or extension period, to the Landlord and up-to-date copy of their Tenant's Insurance covering the renewal or extension period as a condition of the renewal or extension. The Tenant agrees voluntarily provide 12 post dated rent cheques to the Landlord or his Agent, for both parties mutual convenience.

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

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TENANT (Lessee), Satyanarayana Enagandula

LANDLORD (Lessor), Nirpjit Gill

, and

for the lease of 4110-510 Curran Place, Mississauga, ON L5B 0J8

dated the 7th day of JUNE, 2017

The Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants at least sixty (60) days prior to end of lease term and/or any extensions thereof. The Tenant understands and agrees that the Landlord shall try to release the property at the end of the lease term or any extensions thereof, the Tenant shall allow the Landlord or his authorized agent to affix a For Sale or For Rent sign and the lockbox on the property. The Tenant agrees to provide access for this purpose and shall keep the property in presentable condition

The Tenant shall give the Landlord prompt notice of any accident or any defect in the water pipe, heating system, air conditioning, electrical wiring or any of the included appliances. The Landlord agrees to get the defects fixed promptly.

The Tenant agrees neither to have any business operating from the premises, nor to place any illegal substances, toxic or chemicals wastes in or on the property.

The Tenant agree that the Landlord is not responsible for any damage caused to the Tenant's property in the Premises, or elsewhere in the Property or otherwise, no matter what the cause is, unless it can be proven that Landlord's negligence was the sole cause. Landlord also will not be responsible for any injury to the Tenant or the occupants or any other person, which occurs for any reason, whether it occurs in the Leased premises or anywhere else on the property, unless it can be proven that Landlord negligence was the sole cause. If something breaks down (even if Landlord is responsible to fix it), Landlord shall also not be responsible for any personal injury, illness or discomfort that anyone may suffer because something is broken, as long as Landlord try to fix it when they are supposed to. Landlord will also not be responsible if the Landlord occupants or Tenant's guests are hurt or any damage is caused because of the act or negligence of another tenant/resident and/or one of her/his guests.

The Tenants agree to properly dispose of garbage in accordance with the rules set out by Condominium rules or by municipal/provincial authorities as may now exist and which may change from time to time, including any waste diversion, reduction or recycling programs. Tenant agree to place your garbage in the appropriate place or for pickup, at the appropriate times depending on the collection schedule.

The Landlord's address for the purposes of this Agreement and for service of any notices from Tenants required to give under this Agreement, or the Act is: 1378 Inuit Trail, Mississauga ON L5N 7R8

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

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INITIALS OF TENANTS:

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INITIALS OF LANDLORD(S):

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TENANT (Lessee), Satyanarayana Enagandula**LANDLORD (Lessor),** Nirpjit Gillfor the lease of 4110-510 Curran Place, Mississauga, ON L5B 0J8dated the 7th day of JUNE, 2017

Notices can be sent by mail to the above address. Please note that if Tenant mail a notice to The Landlord, the Landlord cannot act on it until they have actually received it. Under the Act, a notice mailed to the Landlord is deemed to have been received five days after the notice is mailed.

Landlord can change their address where notices or other documents are supposed to be delivered. If they do, they will provide the Tenants with their new address.

The Landlord and the Tenant shall perform a move-in inspection of the property prior to or upon occupancy of the premises, noting in writing any deficiencies and/or damages. The Landlord and Tenant agree to perform a move-out inspection of the property at the end of the lease term. The move-out inspection to be conducted at least 48 hours before the end of the lease term. The Tenant agrees to reimburse the landlord for any deficiencies and/or damages noted that are not contained in the original move-in inspection report.

Landlord agrees to provide a complete set of keys to the tenant upon the commencement of the lease term. The Tenant agrees to pay \$300 security deposit (refundable) for the keys. The security deposit will be returned back to Tenant at the end of the lease term or any extension thereof, provided the tenant returns the complete set of keys. The Tenant further agrees that the tenant shall be responsible for the the full cost of any lost or broken key and will arrange for a new set(s) at their own expense.

The Tenant shall return all keys, at the end of the lease term, or at the end of any extension or renewal thereof, failing which will be responsible for the full replacement cost of same.

This Offer is conditional upon the Builder/Developer approving the Tenants. Unless the Landlord gives notice in writing delivered to the Tenant personally or in accordance with any other provisions for the delivery of notice in this Agreement to Lease not later than 11:59 pm p.m. on June 16, 2017 that this condition is fulfilled, this Offer shall be null and void and the deposit shall be returned to the Tenant in full without deduction. This condition is included for the benefit of Landlord and may be waived at the Landlord's sole option by notice in writing to the Tenant as aforesaid within the time period stated herein.

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

INITIALS OF TENANTS:SE**INITIALS OF LANDLORD(S):**NG

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Royal LePage United Realty

easyOFFER 2017 by  Reagency Systems Corp.
www.Reagency.ca**Form 401** Revised 2014 **Page 1 of 1**
329690

Form 105

for use in the Province of Ontario

Agreement of Purchase and Sale

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

BUYER, (TENANT) SATYANAGAYANA ENAGANDULA, and
SELLER, (LANDLORD) NIRBIT GILL

for the property known as 4110-510 CURRAN BLVD, MISSISSAUGA, ON
dated the 7TH day of JUNE, 2017

The Buyer or his Agent shall Deliver to the Listing Broker the Deposit as described, within this Agreement, by way of CERTIFIED CHEQUE, MONEY ORDER, OR BANK DRAFT within one (1) business day from confirmation of acceptance and receive a receipt for the same, failing which this Agreement shall become null and void.

Buyer acknowledges that Royal LePage United Realty, Brokerage does not accept any cash deposits. ALL DEPOSITS MUST BE DROPPED OFF TO 2980 DREW RD, UNIT 219, MISSISSAUGA.

Please be advised that Royal LePage United Realty ("the Brokerage") will continue to maintain an Interest Bearing Statutory Trust Account for the benefit of all the parties to the trust ("the depositors"). The account earns a variable rate currently calculated as prime less 2%. The Brokerage calculates and disburses all interest earned for the benefit of all Depositors unless otherwise directed in writing by the Depositor. The interest earned is paid to the beneficial owner of the trust money minus an administrative fee as follows. The interest earned on all deposits (initial + subsequent) is subject to an administrative fee of One Hundred & Fifty Dollars (\$150) as per deposit or per further deposit(s). In the event the interest earned does not exceed One Hundred & Fifty Dollars (\$150), such interest shall be retained by the Brokerage as full payment of the administrative fee (no accounting statement will be provided) and; Where the deposit is from a private individual (not a corporation) no interest will be paid to the individual unless that individual provides to the Brokerage with a Social Insurance Number and mailing address in writing for T5 purposes prior to the transaction's closing.

For all the purposes of this agreement, the terms "banking days" or "business days" shall mean any day other than a Saturday, Sunday, or Statutory holiday in the province of Ontario.

The parties acknowledge that if a real estate representative, broker, or brokerage company provides services related to mortgage financing for the Buyer, such services are not included in the commissions for this transaction and agree that the Brokerage company may be compensated for such services by the lender or a mortgage brokerage company. The parties further acknowledge that no guarantees or promises have been made that a mortgage will be obtained. In accordance with the Federal Privacy Act, upon the fulfillment or removal of all conditions that form a part of the attached Agreement, all parties to this transaction consent to the publication and distribution of the Sale/Lease price of the property. The Listing Brokerage and their Sales Representatives are authorized to advertise and disclose the Sale price to other realtors and to public, while conducting and promoting their daily real estate activities, provided that the seller(s) or the buyer(s) name(s) are not specifically disclosed.

The Buyer acknowledges that the Seller, Listing Broker and Co-operating Broker make no representation or warranties in regards to the retrofit status of basement apartment. Furthermore the Buyer agrees to release and hold Seller, Listing Broker and Co-operating Broker harmless from any and all liabilities arising from the Buyers' use of the subject property. The Seller represents and warrants that the Seller has the exclusive authority and power to execute this Authority to offer the Property for sale and that there is no third party interests or claims on the Property such as rights of first refusal, options, easements, mortgages, encumbrances or otherwise concerning the Properties, which may affect the sale of the Property.

This form must be initialed by all parties to the Agreement of Purchase and Sale.

INITIALS OF BUYER(S):

4

INITIALS OF SELLER(S):

NS

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MAINTAINED
NIBP JET KILL
137 MINUTAL UNIT 101
JUN 08 2008
PAY TO THE ORDER OF

022

DATE 20 17-06-08

City Centre Seven
New Development Partnership

\$ 565/-

Security Features
Included
Drawn on bank

WEST METRO BBK
MISSISSAUGA, ON L5M 1K8

21022

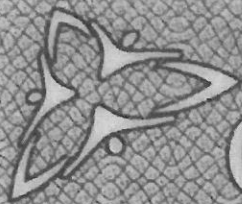
THE BANK OF SCOTIA
www.scotiabank.com
128 QUEEN STREET SOUTH, UNIT #12
MISSISSAUGA, ON L5M 1K8

MEMO power - PSV 2
4110

Maulofis

02022 020200002 028810028

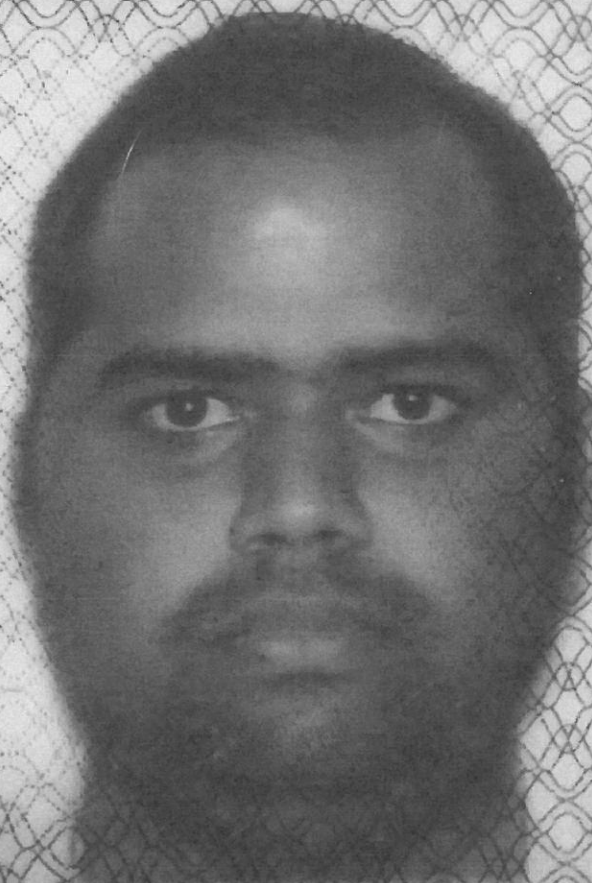
PSV2 4110 Leave Fee



Ontario

Driver's Licence
Permis de conduire

ON
CANADA



1,2 NAME/ NOM

ENAGANDULA,
SATYANARAYANA

8 701-4968 YONGE ST

NORTH YORK, ON, M2N 7G9

4d NUMBER/
NUMÉRO

E5860 - 69208 - 30601

4a ISS/ DÉL

2016/10/21

4b EXP/ EXP.

2021/08

5 DD/ REF.

DP7507458

16 HGT/ HAUT.

160 cm

15 SEX/ SEXE

M

9 CLASS/
CATÉG.

G

12 REST./
COND.

DOB 1983/06/01

E5860-69208-30601
1983/06/01

651 BL
(05/14)
SCAN

This form must be typewritten & photocopied.

239217

Remplir à la machine à écrire & passer au photocopieur.

Prod. 1048815 - Form 651 BL (05/14)

BMO  Bank of Montreal • Banque de Montréal

BMO FINANCIAL GROUP CENTRE
6605 HURONTARIO STREET, SUITE 100
MISSISSAUGA, ONTARIO, CANADA L5T 0A4

CANADIAN \$ DRAFT / TRAITE EN DOLLARS CANADIENS

710217

DATE

20 17 06 08

Y/A

M/M

D/J

CTI

Pay to the order of
Payez à l'ordre de

ROYAL LEPAGE UNITED REALTY IN TRUST \$ 3300.00

BANK OF
MONTREAL

CAD  330000

/100 Canadian Dollars Canadiens

for Bank of Montreal/pour la Banque de Montréal

Name of remitter / Nom de l'expéditeur

Satyanaravana Enagandula

Address of remitter / Adresse de l'expéditeur

4968 YONGE ST. Unit 701
North York Ont. M2N 7G9

Signing Officer / Signataire

Bea...ll

Signing Officer / Signataire

13 SEP 2017

⑆06952⑆00⑆⑆ 3858027102176⑈ 90



Cognizant

5140 Yonge Street, Floor 7
North York (Toronto), Ontario M2N 6X7
CANADA
Tel.: 416-649-4700
Fax: 416-640-5670
www.Cognizant.com

TO WHOM IT MAY CONCERN

Cognizant (NASDAQ-100: CTSH) is one of the world's leading professional services companies, transforming clients' business, operating and technology models for the digital era. Our unique industry-based, consultative approach helps clients envision, build and run more innovative and efficient businesses. Headquartered in the U.S., Cognizant is ranked 230 on the Fortune 500 and is consistently listed among the most admired companies in the world. Learn how Cognizant helps clients lead with digital at www.cognizant.com or follow us @Cognizant.

We are a company of diverse, talented people with a passion for pursuing excellence in all that we do. To deliver the greatest results for our clients—and our stakeholders—we remain dedicated to staying at the forefront of business and technology trends and builds cohesive digital capabilities that our clients need in all parts of their businesses. Clients trust us, and we generally form long—lasting relationships that make us integral contributors to their organizations. Our strategy through the years has been to challenge the status quo and constantly reinvent for the future, thus positioning us to help our clients build stronger businesses. And ours is a vibrant, energetic environment, achievement oriented and filled with opportunity. It is a community of the best and brightest professionals, working as close, collaborative teams, but also empowered individually to act in the best interests of clients.

We hereby certify that **Mr. Satyanarayana Enagandula** is employed with us on a full-time basis since 18 September 2006. He is currently designated as Sr. Associate - Projects. His current annual targeted gross salary is CAD 79,296. His residential address as per our record is 701-4968 Yonge St, NORTH YORK - M2N 7G9, Ontario, Canada. This letter is issued to the associate on the request for Rental Accommodation.

For any verification, please reach out to employment verification team at 1 - 973 - 368 - 9700 (Ext. 453754) between 9am - 6pm EST.

Thanking you,

Yours Sincerely,

For **Cognizant Technology Solutions Canada, Inc**

Dravina Reddy

Dravina R Reddy

Senior Representative – Human Resources

10 May, 2017



COGNIZANT TECHNOLOGY SOLUTIONS CANADA INC.
211 QUALITY CIRLCE, STE 150 COLLEGE STN,TX 77845

PAYMENT DATE: 20170531
Y/A M/M/D/J
PAY END DATE: 20170531
Y/A M/M/D/J

STATEMENT OF EARNINGS AND DEDUCTIONS

EARNINGS	DATE YMMDD	RATE	CURRENT HRS/UNITS	CURRENT AMOUNT	YTD HRS/UNITS	YTD AMOUNT
REGULAR		35.4774	86.67	3074.83	0.00	30748.30
PERFORMC		0.0000	0.00	0.00	0.00	1261.00
COLA		0.0000	0.00	229.16	0.00	2291.60
BAS LIFE		0.0000	0.00	3.20	0.00	32.00
BASE ADD		0.0000	0.00	2.00	0.00	20.00
TOTAL EARNINGS				3309.19		34352.90
LESS TAXABLE BENEFITS				5.20		52.00
TOTAL GROSS				3303.99		34300.90
DEDUCTIONS		YTD AMOUNT		DEDUCTIONS	CURRENT AMOUNT	YTD AMOUNT
GOVT PEN		156.59		EI CONT	53.86	559.15
FEDL TAX		707.71		VOL LIFE	1.75	17.50
MISC DED		0.00				
TOTAL DEDUCTIONS					919.91	7805.52
NET PAY			2384.08			

32JS 100 - 145954
ENAGANDULA SATYANARAYANA
701-4968 YONGE ST
NORTH YORK ON M2N 7G9

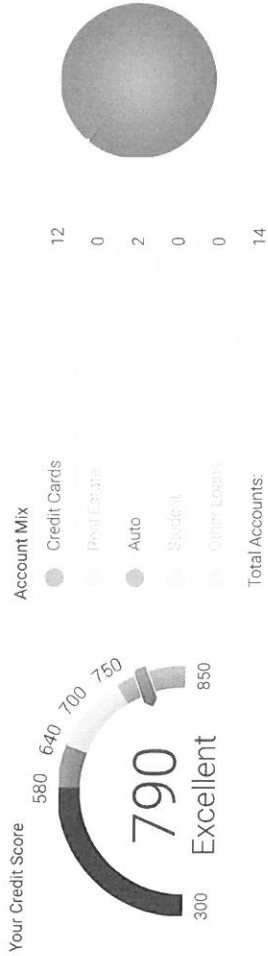
NON NEGOTIABLE

SAVINGS ACCT:
DEDN. DEP. ACCT:
EMPL./PAYEE ID.: 32JS 100 145954
OCCUPATION:
NO. PAY PER.: 10 OF 24

NET PAY: \$***2384.08

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXXX1973

Provided by **EQUIFAX**



Names Reported

See something wrong?

Find out how to update personal information.

8102 CROWNE BROOK CIR
FRANKLIN, TN
37067

As of **Aug 04, 2016 (latest)**, you had no employment information reported on your credit report.

2104 CROWNE BROOK CIR
FRANKLIN, TN
37067

60 MANOR DR APT 204
HAGERSTOWN, MD
21740

Accounts

DISCOVER BANK		Credit Card	Jul 14, 2011	Open - Current	\$178	3% of Credit Limit*
Account Details						
Payment History						
Latest Status: Current						
Last Reported	2016					
Creditor Name	DISCOVER BANK					
Account Type	Credit Card					
Account Status	Open					
Opened Date	Jul 14, 2011					
Closed Date	--					
Limit	\$7,000					
Term	Unknown					
Monthly Payment	\$35					
Responsibility	Individual Account.					
Balance	\$178					
Highest Balance	\$2,472					
Payment Status	Current					
Worst Payment Status	--					
Date of Last Payment	Jun 01, 2016					
Amount Past Due	--					
Times 30/60/90 Days Late	0/0/0					
Remarks	--					

SYNCB/AMAZON PLCC		Credit Card	Nov 01, 2011	Closed	\$0	No Missed Payments
Account Details						
Payment History						
Latest Status: Current						
Last Reported	2016					
Creditor Name	SYNCB/AMAZON PLCC					
Account Type	Charge Account					
Account Status	Closed - Paid and Closed					
Opened Date	Nov 01, 2011					
Closed Date	Mar 01, 2014					
Limit	\$1,024					
Term	--					
Monthly Payment	--					
Responsibility	Individual Account.					
Balance	\$0					
Highest Balance	\$485					
Payment Status	Current					
Worst Payment Status	--					
Date of Last Payment	Feb 01, 2012					
Amount Past Due	--					
Times 30/60/90 Days Late	0/0/0					
Remarks	--					

SYNCB/JC PENNEYS		 Credit Card	Nov 07, 2010	Closed	No Missed Payments	\$0
Account Details						
Last Reported		Jul 19, 2016				
Creditor Name		SYNCB/JC PENNEYS				
Account Type		Charge Account				
Account Status		Closed - Paid and Closed				
Opened Date		Nov 07, 2010				
Closed Date		Dec 01, 2012				
Limit		\$500				
Term		--				
Monthly Payment		--				
Responsibility		Individual Account.				
Balance		\$0				
Highest Balance		\$28				
Payment Status		Current				
Worst Payment Status		--				
Date of Last Payment		Aug 01, 2011				
Amount Past Due		--				
Times 30/60/90 Days Late		0/0/0				
Remarks		Account closed at consumers request				
Payment History		Latest Status: Current				
		2016				
		2015				
		2014				
		2013				
		2012				
		2011				
		2010				
		J F M A M J J A S O N D				
		Unknown				
		Credit Utilization* 0.00%				
		See something wrong?				
		You could dispute an error with Equifax.				

Account Details						
Last Reported	Jul 19, 2016					
Creditor Name	SYNCB/SAM'S CLUB					
Account Type	DC					
Account Status	Credit Card Closed - Paid and Closed					
Opened Date	Aug 10, 2014					
Closed Date	Jul 01, 2016					
Limit	\$9,500					
Term	--					
Monthly Payment	--					
Responsibility	Individual Account.					
Balance	\$0					
Highest Balance	\$2,077					
Payment Status	Current					
Worst Payment Status	--					
Date of Last Payment	Jun 01, 2016					
Amount Past Due	--					
Times 30/60/90 Days Late	0/0/0					
Remarks	Account closed at consumers request					

KOHL'S/CAPITAL ONE	Credit Card	May 20, 2015	Open - Current	\$8
		No Missed Payments		
		< 1% of Credit Limit*		
Account Details				
Last Reported Jul 18, 2016				
Creditor Name KOHL'S/CAPITAL ONE				
Account Type Charge Account				
Account Status Open				
Opened Date May 20, 2015				
Closed Date --				
Limit \$1,000				
Term --				
Monthly Payment \$8				
Responsibility Individual Account.				
Balance \$8				
Highest Balance \$133				
Payment Status Current				
Worst Payment Status --				
Date of Last Payment Jun 01, 2016				
Amount Past Due --				
Times 30/60/90 Days Late 0/0/0				
Remarks --				
Payment History				
Latest Status: Current				
2016 OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK				
2015 J F M A M J J A S O N D				
Unknown				
Credit Utilization* 0.80%				
See something wrong?				
You could dispute an error with Equifax.				

AMERICAN EXPRESS



Credit Card

Dec 27, 2010

Open - Current

No Missed Payments

\$509

Account Details

Last Reported	Jul 14, 2016
Creditor Name	AMERICAN EXPRESS
Account Type	Credit Card
Account Status	Open
Opened Date	Dec 27, 2010
Closed Date	--
Limit	--
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$509
Highest Balance	\$2,555
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	--
Amount Past Due	--
Times 30/60/90 Days Late	0/0/0
Remarks	--

Payment History

Latest Status: Current

2016	OK	OK	OK	OK	OK	OK
2015	OK	OK	OK	OK	OK	OK
2014	OK	OK	OK	OK	OK	OK
2013	OK	OK	OK	OK	OK	OK
2012	OK	OK	OK	OK	OK	OK
2011	OK	OK	OK	OK	OK	OK
2010						
	J	F	M	A	M	J
	J	A	S	O	N	D

Unknown

Credit Utilization* N/A

No credit limit reported

See something wrong?

You could dispute an error with Equifax.

BANK OF AMERICA



Credit Card

Jul 14, 2010

Open - Current

No Missed Payments

\$0
0% of Credit Limit*

Account Details

Last Reported	Jul 12, 2016
Creditor Name	BANK OF AMERICA
Account Type	Credit Card
Account Status	Open
Opened Date	Jul 14, 2010
Closed Date	--
Limit	\$2,000
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$0
Highest Balance	\$1,952
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	Sep 01, 2012
Amount Past Due	--
Times 30/60/90 Days Late	0/0/0
Remarks	--

Payment History

Latest Status: Current

2016	OK	OK	OK	OK	OK	OK
2015	OK	OK	OK	OK	OK	OK
2014	OK	OK	OK	OK	OK	OK
2013						
2012	OK	OK	OK	OK	OK	OK
2011	OK	OK	OK	OK	OK	OK
2010						
	J	F	M	A	M	J
	J	A	S	O	N	D

Unknown

Credit Utilization* 0.00%

See something wrong?

You could dispute an error with Equifax.

Account Details		Payment History	
Last Reported	Jul 08, 2016	Latest Status: Current	
Creditor Name	BANK OF AMERICA	2016 OK OK OK OK OK OK	
Account Type	Flexible Spending Credit Card	2015 OK OK OK OK OK OK	
Account Status	Open	J F M A M J J A S O N D	
Opened Date	Oct 02, 2015	Credit Utilization* 0.00%	
Closed Date	--	See something wrong?	
Limit	\$14,000	You could dispute an error with Equifax.	
Term	--		
Monthly Payment	--		
Responsibility	Individual Account		
Balance	\$0		
Highest Balance	\$1,269		
Payment Status	Current		
Worst Payment Status	--		
Date of Last Payment	May 01, 2016		
Amount Past Due	--		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

Account Details		Payment History	
Last Reported	Jul 04, 2016	Latest Status: Current	
Creditor Name	BANK OF AMERICA	2016 OK OK OK OK OK OK	
Account Type	Flexible Spending Credit Card	2015 OK OK OK OK OK OK	
Account Status	Open	2014 OK OK OK OK OK OK	
Opened Date	May 02, 2012	2013 OK OK OK OK OK OK	
Closed Date	--	2012 OK OK OK OK OK OK	
Limit	\$7,000	J F M A M J J A S O N D	
Term	--	Unknown	
Monthly Payment	\$25	Credit Utilization* 16.19%	
Responsibility	Individual Account	See something wrong?	
Balance	\$1,133	You could dispute an error with Equifax.	
Highest Balance	\$2,353		
Payment Status	Current		
Worst Payment Status	--		
Date of Last Payment	Jun 01, 2016		
Amount Past Due	--		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

Account Details					
Last Reported	Jun 23, 2016				
Creditor Name	TD BANK USA/TARGET C				
Account Type	Credit Card				
Account Status	Closed - Paid and Closed				
Opened Date	May 01, 2014				
Closed Date	Jun 01, 2016				
Limit	\$1,000				
Term	--				
Monthly Payment	--				
Responsibility	Individual Account.				
Balance	\$0				
Highest Balance	\$67				
Payment Status	Current				
Worst Payment Status	--				
Date of Last Payment	Jun 01, 2016				
Amount Past Due	--				
Times 30/60/90 Days Late	0/0/0				
Remarks	Account closed at consumers request				

Payment History	
Latest Status:	Current
2016	OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
2015	OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
2014	OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
	J F M A M J J A S O N D
Credit Utilization*	0.00%
See something wrong?	
You could dispute an error with Equifax.	

DIGITAL FEDERAL CRED



Auto

Nov 01, 2013
No Missed Payments

Closed

\$0

Account Details

Last Reported Sep 18, 2014
Creditor Name DIGITAL FEDERAL CRED
Account Type Auto
Account Status Closed - Paid and Closed
Opened Date Nov 01, 2013
Closed Date Sep 01, 2014
Limit --
Term 48 Months
Monthly Payment \$238
Responsibility Individual Account.
Balance \$0
Highest Balance \$10,994
Payment Status Current
Worst Payment Status --
Date of Last Payment Sep 01, 2014
Amount Past Due --
Times 30/60/90 Days Late 0/0/0
Remarks Fixed rate

Payment History

Latest Status: Current

2014 OK OK OK OK OK OK OK OK
2013 J F M A M J J A S O N D OK OK

See something wrong?
You could dispute an error with Equifax.

CHASE BANK USA, NA



Credit Card

Oct 01, 2011
No Missed Payments

Closed

\$0

Account Details

Last Reported Sep 18, 2014
Creditor Name CHASE BANK USA, NA
Account Type Credit Card
Account Status Closed - Paid and Closed
Opened Date Oct 01, 2011
Closed Date Jun 01, 2014
Limit \$1,500
Term --
Monthly Payment --
Responsibility Individual Account.
Balance \$0
Highest Balance \$1,478
Payment Status Current
Worst Payment Status --
Date of Last Payment May 01, 2014
Amount Past Due --
Times 30/60/90 Days Late 0/0/0
Remarks Account closed at consumers request

Payment History

Latest Status: Current

2014 OK OK OK OK OK OK OK OK
2013 OK OK OK OK OK OK OK OK
2012 OK OK OK OK OK OK OK OK
2011 J F M A M J J A S O N D Unknown

Credit Utilization* 0.00%

See something wrong?
You could dispute an error with Equifax.

JPMORGAN CHASE BANK	Auto	Jun 01, 2013	Closed	No Missed Payments	\$0
Account Details		Payment History			
Last Reported	Nov 18, 2013	Latest Status: Current			
Creditor Name	JPMORGAN CHASE BANK	2013	OK	OK	OK
Account Type	Auto	J	F	M	A
Account Status	Closed - Paid and Closed	J	J	A	S
Opened Date	Jun 01, 2013				
Closed Date	Nov 01, 2013				
Limit	--				
Term	60 Months				
Monthly Payment	\$242				
Responsibility	Individual Account.				
Balance	\$0				
Highest Balance	\$12,683				
Payment Status	Current				
Worst Payment Status	--				
Date of Last Payment	Nov 01, 2013				
Amount Past Due	--				
Times 30/60/90 Days Late	0/0/0				
Remarks	--				
See something wrong?					
You could dispute an error with Equifax.					

CAPITAL ONE BANK USA	Credit Card	Aug 01, 2010	Closed	\$0
No Missed Payments				
Account Details				
Last Reported	Jul 18, 2013	Payment History		
Creditor Name	CAPITAL ONE BANK USA	Latest Status: Current		
Account Type	Credit Card	2013	OK	OK
Account Status	Closed - Paid and Closed	2012	OK	OK
Opened Date	Aug 01, 2010	2011	OK	OK
Closed Date	Jun 01, 2013	2010	OK	OK
Limit	\$750	J F M A M J J A S O N D		
Term	--	Unknown		
Monthly Payment	--	Credit Utilization* 0.00%		
Responsibility	Individual Account.	See something wrong?		
Balance	\$0	You could dispute an error with Equifax.		
Highest Balance	\$725			
Payment Status	Current			
Worst Payment Status	--			
Date of Last Payment	May 01, 2012			
Amount Past Due	--			
Times 30/60/90 Days Late	0/0/0			
Remarks	Account closed at consumers request			

*Calculated using reported balance and credit limit on account.

Credit Inquiries

Creditor Name	Inquiry Date	Removed By*	Type
COMCAST - KNOXVILLE	Jan 11, 2016	Feb 2018	Telephone Companies
KOHL'S/CAPONE	Nov 11, 2014	Dec 2016	Complete Dept. Stores
CCB/PPC	Aug 15, 2014	Sep 2016	National Credit Card Cos.

*Estimated based on the date of your inquiry and an assumed 2 year expiration period.

See something wrong?
You could dispute an error with Equifax.

Collections



As of **Aug 04, 2016**, you have no collections accounts on your credit report.

Public Records



As of **Aug 04, 2016**, you have no public records on your credit report.

How to Read Your Credit Report

Your full credit report is divided into five important sections:

Personal and Employment Information

This section contains names, addresses and employers included on your credit report. This sort of information is added to your report after it's been used on credit applications. Review this section for any information you don't recognize.

Accounts

This section contains details on each credit account on your credit report, including both open and closed accounts. Details include payment history, current status and reported balances. Review this section to ensure that your lenders have been properly reporting your activity, and to look for any accounts that you didn't open.

Credit Inquiries

This section contains details on each hard credit inquiry on your credit report. Hard inquiries are typically added to your report when you apply for new lines of credit. Review this section to verify that each inquiry is correct and authorized by you, and to find our approximation of when each inquiry will be removed from your report.

Collections

This section contains information about any accounts reported as in collections. If you've fallen behind on payments and have outstanding debts, a lender could send your account to collections. Review this section to check the accuracy of information about each collections account and to find contact information for your collections agencies.

 Public Records

This section contains details on any public record information included in your credit report. Public records include bankruptcies, civil judgments and tax liens. Review this section to ensure that each item is reported accurately. If there is incorrect information, you could file a dispute directly with the credit bureaus.

If you anticipate changes to your report over time, you can get an update to your credit report once a week through Credit Karma to check if new information has been added and old information has been updated. Because lenders typically only report information to the bureau once a month, it may take time for these updates to appear. View your report online to find highlights of information that could be important to your credit health.



Canada Trust

Mortgage Pre-Qualification Certificate

Date: September 14, 2016

This is to certify that

Name(s): Mrs. Nirpjit Gill

(collectively "You", "Your")

Current Address: 1378 Inuit Trail
Mississauga, Ontario
L5N 7R8

Qualifies for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust") with the following terms:

Mortgage Amount	\$ 247,120.00
Interest Rate	2.49%
Interest Rate Expiry Date	September 1, 2017
Term	05
Amortization	25

If the Interest Rate above is filled in with a rate, and the interest rates are lower on the day funds are advanced You will receive the lower rate.

Any time before Your closing date, You can change the Term, the Interest Rate will be adjusted accordingly to the posted rate for that Term at the date of change. A new Pre-Qualification Certificate will then be issued voiding this one.

This pre-qualification is valid for 90 days from the date of this Pre-Qualification Certificate.

Final Approval is subject to:

- 1) confirmation of credit application details (including income);
- 2) confirmation of down payment from non-borrowed sources;
- 3) satisfactory credit investigation;
- 4) no change in, and the accuracy of, the information provided;
- 5) the property to be mortgaged meeting TD Canada Trust's normal lending requirements;
- 6) Canada Mortgage and Housing Corporation or GE Capital Mortgage Insurance Canada approval if required pursuant to TD Canada Trust's normal lending requirements

Additional Conditions:

Mortgage approved for property described as "Suite 4110, Unit 10, Level 40, 510 Curran place, Mississauga, Ontario, PSV2

10990 Airport road, Brampton, Ontario
Branch location

905 791 6230
Branch telephone number

Per: Jarvis
The Toronto-Dominion Bank

Silvi Niksic

From: manmohan gill <mmhn@msn.com>
Sent: Monday, March 27, 2017 2:50 PM
To: Silvi Niksic
Subject: Re: PSV2 4110 - Cheque Resolution

Hi Silvi,

nice to here from you last weak, We have not heard anything about our closing yet. please let us know, really appreciate that.

best regards,
Manmohan Gill

Sent from [Outlook](#)

From: Silvi Niksic <Silvi@lifeatparkside.com>
Sent: March 12, 2017 2:00 PM
To: mmhn@msn.com
Subject: PSV2 4110 - Cheque Resolution

Hi Manmohan Gill,

I would like to thank you for coming in on Thursday to resolve the issue regarding the incorrect cheque. I apologize for the error, the lawyers (Blaney McMurtry LLP) have been notified. I am awaiting their response to see what the process will be in order to revoke the funds from your account and on the Statement of Adjustments. As soon as I have more information, I will notify you.

Also, regarding the leasing fee, due to these circumstances we will be able to bring the fee down to \$500 + HST.

When you come in next time, we will sign the change in leasing fee.

Thank you and my apologies once again.

IVAN COSIC
SITE ADMINISTRATOR



465 BURNHAMTHORPE ROAD WEST
MISSISSAUGA, ON L5B 0E3
T. 905.273.9333 | F. 905.273.7772
Silvi@lifeatparkside.com

LIFEATPARKSIDE.COM



