Check List for Leasing

Tower: PSV2 **Unit:** 1607 **Date Requested:** March 1, 2017

Purchasers Name: Lama Nafel Farah

	Items Required for Leasing a Unit	Completed	Date
1	Executed copy of the Leasing Amendment giving Consent *the % of deposit & Leasing fee must be confirmed (%______ Leasing fee $ 1,500)	✓	Mar. 1/17
2	Copy of Leasing Agreement	✓	Mar. 1/17
3	Certified Cheque for Balance of Deposit bring total deposit to required amount as per the Leasing Amendment on Occupancy payable to **"Blaney McMurtry LLP in Trust"** **Amount require ($** 20,895 **)** (5%)	✓	Mar. 1/17
4	Certified Check for the Leasing Fee (+ HST) made payable to **"Amacon Development (City Centre) Corp"** **Amount require ($** 1,500 + HST **)** = $ 1,695	✓	Mar. 1/17
5	Copy of ID – Tenant	✓	Mar. 1/17
6	Copy of Bank's Mortgage Commitment for Original Purchaser (Landlord)	✓	Mar. 1/17
7	Copy of Proof of 1st and Last Rental Deposits	✓	Mar. 1/17
8	Credit Check Report / Financial Record of Tenant	✓	Mar. 1/17

PSV2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

LAMA NAFEL FARAH (the **"Purchaser"**)

Suite **1607** Tower **TWO** Unit **7** Level **15** (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 sublicencee to the Residential Unit or the balance of the Property by the sublicencee (including, but not limited to, any activities of the sublicencee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses(including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;

(d) the Vendor shall have the right in its sole discretion to pre approve the sublicencee including, but not limited to, a review of the sublicencee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicencee;

(e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of 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 16 day of February **2012.** 17 *

Witness:

Purchaser: **LAMA NAFEL FARAH**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 21 day of February **2012.** L.F. 7 *

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

masql_308.rpt 26sep16

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Agreement to Lease
Residential

Toronto Real Estate Board

This Agreement to Lease dated this 27 day of February 20 17

TENANT (Lessee), Giuseppe Pasquali
(Full legal names of all Tenants)

LANDLORD (Lessor), Lama Farah
(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 1607 Mississauga, Ontario L5B0G4

2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing March 1st, 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 One Hundred and Fifty Canadian Dollars (CDN$ 2150),
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 LAMA FARAH "Deposit Holder"
in the amount of Four Thousand Three Hundred
Canadian Dollars (CDN$ 4300) 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 Residential Use

6. **SERVICES AND COSTS:** The cost of the following services applicable to the premises shall be paid as follows:

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

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

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

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 FEB. 27/2017

(Witness) (Tenant or Authorized Representative) (Seal) DATE

(Witness) (Guarantor) (Seal) DATE

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

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

(Witness) (Landlord or Authorized Representative) 2/27/2017 8:08:46 PM EST (Seal) DATE 02/27/2017

(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 8 pm a.m./p.m. this 27 day of Feb 2017, 20

(Signature of Landlord or Tenant) 2/27/2017 8:08:46 PM EST

INFORMATION ON BROKERAGE(S)

Listing Brokerage .... Tel.No. ....

IHAB A. WILLIAM (Salesperson / Broker Name)

Co-op/Tenant Brokerage .... Tel.No. ....

MOE DIB (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) 2/27/2017 8:09:07 PM EST DATE 02/27/2017

(Landlord) DATE

Address for Service ....

.... Tel.No. ....

Landlord's Lawyer ....

Address ....

Email ....

Tel.No. FAX No.

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

(Tenant) DATE FEB. 27/17

(Tenant) DATE

Address for Service ....

.... Tel.No. ....

Tenant's Lawyer ....

Address ....

Email ....

Tel.No. FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

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

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

IHAB A. WILLIAM

(Authorized to bind the Listing Brokerage) 2/27/2017 8:58:17 PM EST (Authorized to bind the Co-operating Brokerage)

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential

Toronto Real Estate Board

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

TENANT (Lessee), Giuseppe Pasquali, and

LANDLORD (Lessor), LAMA FARAH

for the lease of 510 CURRAN PL 1607 Mississauga, Ontario

dated the 27 day of February, 2017

Tenants agree to register themselves at the property management office and get the copies of the rules and condominium regulations etc. and to get the landlord written approval for the booking of the elevator on the expiry date of the lease.

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

The Landlord and Tenant agree that the Rent for the Leased Premises will not be raised more than once every 12 months. and that any increase will be in accordance with the Act and the Provincial Guidelines, unless the Leased Premises are exempt from the Act, or in accordance with an order of the Ontario Landlord and Tenant Board issued under the Act, and that any notice of an intended rent increase will be provided to the Tenant at least 90 days prior to the effective date of the intended increase, on a form prescribed by the Act. Landlord acknowledges that Leased Premises was built after Nov 1, 1991, and rent review does not apply. Landlord can raise the rent as per prevailing market conditions, once every 12 months by providing 90 days' notice to Tenant via Form N2.

It is understood that any payment made by the tenant to the Landlord will be applied against the Tenants account in a manner at the sole discretion of the landlord, even when specifically identified by the Tenant as "Rent", and will generally be applied to the oldest outstanding debt, whether the debt is rent, service charges or fees, Court costs, NSF (No Sufficient Finds) fees, unpaid utilities or damages that the Tenant may be responsible for, or any other monies owing to the Landlord which the Landlord is entitled to collect.

Tenant, if not in default hereunder, shall have the option, by written notice, given to the Landlord at least 60 days (2 Calendar months) before the end of the lease term, to renew, extend, or terminate the lease. Any extension shall be at the absolute discretion of the Landlord.

After receiving the tenant's notice of termination, the Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant a reasonable time with at most twenty four (24) hours of a verbal notice of such showing.

Tenant shall not assign or sublet the subject property without the written consent of the Landlord, such consent not be unreasonably withheld. In the event if the Tenant breaks this lease agreement, the tenant is fully responsible for getting another prospective tenant at his own cost, whom is acceptable1e to the Landlord. Failing to do so, the Tenant shall be fully responsible for the rent of the balance of lease term.

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

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S): LA

CITYVIEW REALTY INC., BROKERAGE

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential

Toronto Real Estate Board

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

TENANT (Lessee), Giuseppe Pasquali, and

LANDLORD (Lessor), LAMA FARAH

for the lease of 510 CURRAN PL 1607 Mississauga, Ontario

dated the 27 day of February, 2017

The Tenant covenants with the Landlord:
(1) That the deposit shall be in the form of certified cheque, money order or bank draft to be provided within 24 hours from the date of acceptance of this offer.
(2) To pay rent on time and agrees to pay all costs, legal and otherwise, incurred by the Landlord in collection of overdue rent including but not limited to all costs of service of documents, location of Tenant and legal fees incurred by the Landlord.
(3) To use the premises only for residential purposes.
(4) To maintain the property in a state of cleanliness and to repair any damage caused thereto by his/their own willful or negligent conduct or that of persons who are permitted on the premises.
(5) Not to carry on upon the premises any business or activity that may be illegal or contrary to any municipal, federal, provincial laws, by-laws and/or regulations.
(6) Not to interfere-with the reasonable enjoyment of the neighbors.
(7) To pay charges for Telephone and Internet charges (If not included in the monthly Lease as per page 1 of this Lease Agreement) and provide necessary proof that the utilities been registered to the Tenant name on or before closing and all Invoices have been paid prior to vacating the premises.
(8) Tenant agrees to provide a copy of a valid photo ID to the Landlord file of all the inhabitants of the property as indicated in the Rental Application.
(9) TENANT warrants that the named Tenant[s] and the person[s] named in the rental application (signed from the Landlord) shall be the only occupants of the leased premises during the term of the lease and any renewal thereafter.

Landlord agrees to pay 1/2 month's rent directly to the co-operating agent via cash or certified cheque (payable to the co-op agent). LA

Tenant acknowledges that only the person's mentioned on the rental application shall occupy the above leased premises. Tenants will follow a NO SMOKIN NO PETS policy on the leased premises. Landlord reserves the right to inspect the unit once every 90 days given that the landlord has provided the tenant with 24 hour notice.

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

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S): LA

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 1/2 month's rent .... 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:
Landlord agrees to pay 1/2 month's rent directly to the co-operating agent via cash or certified cheque (payable to the co-op agent). LA

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)

CITYVIEW REALTY INC. (Name of Co-operating/Buyer Brokerage)	KINGSWAY REAL ESTATE BROKERAGE (Name of Listing Brokerage)
525 CURRAN PLACE, MISSISSAUGA L5B 0H4	151 CITY CENTRE DRIVE #300, MISSISSAUGA L5B1M7
Tel.: (905) 363-1943 Fax: (905) 363-7672	Tel.: 905-268-1000 Fax:
(Authorized to bind the Co-operating/Buyer Brokerage) Date: feb.16/17	Authentisign IHAB A. WILLIAM (Authorized to bind the Listing Brokerage) 2/27/2017 6:58:20 PM EST Date: 02/27/2017
MOE DIB (Print Name of Broker/Salesperson Representative of the Brokerage)	IHAB A. WILLIAM (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: FEB 27/ 2017	Authentisign (Signature of Seller) 2/27/2017 8:09:34 PM EST Date: 02/27/2017
(Signature of Buyer) Date:	(Signature of Seller) Date:

10358 (1215)

The Toronto-Dominion Bank

5626 TENTH LINE WEST
MISSISSAUGA, ON L5M 7L9

80702982

DATE 2017-03-01
YYYYMMDD

Transit-Serial No. 1579-80702982

Pay to the Order of BLANEY MCMURTRY LLP IN TRUST

$ *****20,895.00

TWENTY THOUSAND EIGHT HUNDRED NINETY FIVE***************************00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re

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

Authorized Officer c271 Number

Countersigned

⑈80702982⑈ ⑆09612⑉004⑆ ⑉3808⑈

PSV2 - Lease Top-Up (5.1.)
1607

10358 (1215)

The Toronto-Dominion Bank

80702981

5626 TENTH LINE WEST
MISSISSAUGA, ON L5M 7L9

DATE 2017-03-01
YYYYMMDD

Transit-Serial No. 1579-80702981

Pay to the Order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

$ ******1,500.00

ONE THOUSAND FIVE HUNDRED00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re

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

Authorized Officer

Number

Countersigned

⑈80702981⑈ ⑆09612⑉004⑆ ⑈3808⑈

MR TAMER A AZIZ OR
MRS LAMA FARAH
2127 HELMSLEY AVE
OAKVILLE, ON L6M 4R6

373

DATE 2017-03-01
Y Y Y Y M M D D

PAY TO THE ORDER OF Amacon City Cntre Seven New Development Partnership $ 195.00

A hundred and ninty five dollars /100 DOLLARS

Security features included. Details on back

TD Canada Trust
MARKHAM TOWN SQUARE
8601 WARDEN AVE.
MARKHAM, ONTARIO L3R 2L6

MEMO

MP

⑈373⑈ ⑆19912⑉004⑆ 1991⑉6295747⑈

PSV2 1607 - Leasing Fee

From: Tam-aziz tam-aziz@hotmail.com
Date: Feb 28, 2017, 8:22:15 PM
To: upperjamespharmacy@live.ca

PSV2 1607 Tenant's ID

Regards
Tamer

RY TAPING

February 16, 2017

Re: Giuseppe Pasquali

To whom it may concern,

This letter is to confirm that Giuseppe Pasquali has been employed by RY Taping since December 2014. Mr. Pasquali holds the position of Site Foreman and is currently earning an annual salary of $87,000 per year. He works on a full-time basis.

Please feel free to communicate with the undersigned should you require any further information.

Best Regards,

Ryan Salazar

647-700-6976

PSV2 1607 - 1st + last month's rent

From: tamer aziz tam-aziz@hotmail.com
Date: Feb 28, 2017, 10:40:23 PM
To: upperjamespharmacy@live.ca

PSV2 1607 Tenant's Credit Check

EQUIFAX

Equifax Credit Report and Score ™ as of 02/15/2017

Name: Giuseppe Pasquali

Confirmation Number: 4240382101

Credit Score Summary

778 | Excellent

Where You Stand

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score excellent. Based on this score, you should be able to qualify for some of the lowest interest rates available and a wide variety of competitive credit offers should be available to you.

EFX

Range	760 + Excellent
Canada Population	57%

What's Impacting Your Score

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

- Number of inquiries in last 3 months.
- Total number of other inquiries.
- Number of inquiries in previous 12 months.

Your Loan Risk Rating

778 | Excellent

Your credit score of 778 is better than 65% of Canadian consumers.

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

The Bottom Line :

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

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

Delinquency Rates*

55%

33%

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.

2013-10-01	CITI CARDS CANADA (888)395-7039
2009-03-19	HONDA CANADA FINANCE (Phone Number Not Available)

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.

2015-09-08	EQUIFAX PERSONAL SOL (800)871-3250
2015-09-08	AUTH ECONSUMER REQUE (Phone Number Not Available)
2015-01-16	TD INSURANCE MELOCHE (800)260-0800
2014-10-27	EQUIFAX PERSONAL SOL (800)871-3250
2014-10-27	AUTH ECONSUMER REQUE (Phone Number Not Available)
2013-09-06	TDCT (866)222-3456
2012-10-04	CMHC (613)748-2000
2009-06-08	SCOTIABANK (416)288-1400
2009-06-20	INTLUSA 401IS03841 STATE FARM

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 Inc.
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.

Status:	Paid as agreed and up to date	Date Reported:	2008-02
Months Reviewed:	01		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Account Closed		

MBNA

Phone Number:	(888)876-6262	High Credit/Credit Limit:	$1,500.00
Account Number:	XXX...455	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2004-09	Date of Last Activity:	2007-07
Status:	Paid as agreed and up to date	Date Reported:	2007-08
Months Reviewed:	01		
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 Monthly payments		

Credit History and Banking Information

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

No Banking information on file

Please contact Equifax for additional information on Deposit transactions at [illegible]

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

Secured Loans

Court Name:	[illegible]	Date Filed:	[illegible]
Industry Class:		Creditor's Name and Amount:	5A9688043 RBC ROYAL BANK OF CANADA $15330
Maturity Date:			
Comments:	Security Deposit Unknown		

	No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

MBNA

Phone Number:	(888)876-6262	High Credit/Credit Limit:	$4,100.00
Account Number:	XXX...349	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	Not Available
Date Opened:	2010-05	Date of Last Activity:	2014-12
Status:	Paid as agreed and up to date	Date Reported:	2015-08
Months Reviewed:	16		
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		

PRESIDENTS CHOICE MC

Phone Number:	(866)246-7262	High Credit/Credit Limit:	$0.00
Account Number:	XXX...432	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	Not Available
Date Opened:	2005-11	Date of Last Activity:	2007-07
Status:	Paid as agreed and up to date	Date Reported:	2015-08
Months Reviewed:	04		
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		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...357	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Open	Past Due:	$0.00
Date Opened:	2004-11	Date of Last Activity:	2008-07
Status:	Paid as agreed and up to date	Date Reported:	2008-08
Months Reviewed:	01		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

* This item is not displayed to all credit grantors and will not impact your credit score.

WFF RETAIL SERVICES

Phone Number:	(866)384-3138	High Credit/Credit Limit:	$0.00
Account Number:	XXX...456	Payment Amount:	Not Available
Association to Account:	individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2005-08	Date of Last Activity:	2007-02

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	$5,000.00
Account Number:	XXX...093	Payment Amount:	$31.00
Association to Account:	Individual	Balance:	$402.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2007-01	Date of Last Activity:	2016-12
Status:	Paid as agreed and up to date	Date Reported:	2016-12
Months Reviewed:	43		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Amount in h/c column is credit limit Monthly payments		

FIDO

Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...199	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$119.00
Type of Account:	Open	Past Due:	$0.00
Date Opened:	2008-07	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	38		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

* This item is not displayed to all credit grantors and will not impact your credit score.

CITI CARDS IKEA

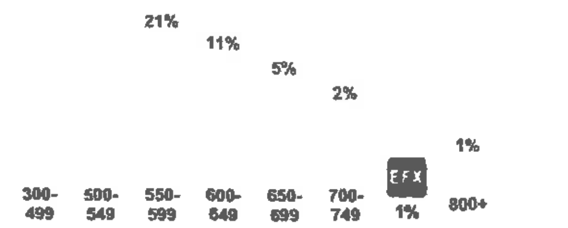
Phone Number:	(800)233-8557	High Credit/Credit Limit:	$2,000.00
Account Number:	XXX...248	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2008-09	Date of Last Activity:	2013-02
Status:	Paid as agreed and up to date	Date Reported:	2015-08
Months Reviewed:	43		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Amount in h/c column is credit limit		

ROYAL BANK OF CANADA

Phone Number:	(416)974-5151	High Credit/Credit Limit:	$13,330.00
Account Number:	XXX...001	Payment Amount:	$115.00
Association to Account:	Individual	Balance:	$2,280.00
Type of Account:	Installment	Past Due:	$0.00
Date Opened:	2010-10	Date of Last Activity:	2016-12
Status:	Paid as agreed and up to date	Date Reported:	2016-12
Months Reviewed:	42		
Payment History:	No payment 30 days late No payment 60 days late		

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

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



* Delinquency Rate is defined as the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two year period.

CREDIT REPORT

Personal Information

Personal Data

Name:	GIUSEPPE PASQUALI
SIN:	489XXXXXX
Date of Birth:	1971-03-XX

Current Address

Address:	3-9222 KEELE STREET MAPLE, ON
Date Reported:	2016-12 2016-08 2015-12

Previous Address

Address:	610-70 BAIF BLVD RICHMOND HILL, ON
Date Reported:	2015-07 2015-01 2014-06

Current Employment

Employer:	RY-TAPING
Occupation:	SITE FOREMAN

Previous Employment

Employer:	
Occupation:	
Employer:	
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.

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

January 23, 2017

TAMER A AZIZ
LAMA FARAH
2127 HELMSLEY AVE
OAKVILLE, ON L6M 4R6

Dear Valued Customer:

Re: Mortgage Approval Confirmation

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust"), secured by the property at 510 CURRAN PLACE, UNIT 1607, MISSISSAUGA, ON L5B0H4 (the "Property"), with the following terms and on the following conditions, including the Standard Conditions included at the bottom of the letter, following the signature line:

Applicant(s):	TAMER A AZIZ LAMA FARAH
Principal Amount:	$292,530.00
Variable Annual Interest Rate:	TD Mortgage Prime Rate minus 0.55% per annum, calculated monthly not in advance. Rate variance from TD Mortgage Prime Rate expires 120 days from the date of this letter. The rate variance is subject to change after this period. TD Mortgage Prime Rate today is 2.85% and is subject to change.
Prepayment Option:	Closed to prepayment privileges, subject to terms of mortgage
Term:	5 years
Amortization:	25 years
Anticipated Closing Date:	January 25, 2017

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

This Approval Confirmation is valid until July 05, 2017.

Conditions

- conf both appl's income tax owing in 2015 has been paid in full/settled
- FULL APPRAISAL REQUIRED

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

Signed by:

Per: ______________________
The Toronto-Dominion Bank

Standard Conditions

- Confirmation of credit application details;
- No change in, and the accuracy of, the information provided;

528322 (0212)