Worksheet

Leasing

Suite: 512 **Tower:** PSV ONE **Date:** March 25, 2017 **Completed by:** IVAN

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 Amendments payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). $1,695.00
- Agreement must be in good standing. Funds in Trust: $ 30 909.82
- 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

Note:

Once all of the above is completed, email the full package immediately to Stephanie and Dragana. Dragana will inform Property Management that a Tenant has been authorized to book an elevator to move in. The Parkside Admin team must courier the full hardcopy package Amacon Attention Dunja.

Administration Notes:

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

<u>LEASE PRIOR TO CLOSING</u>

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

GITA ANDOORVEEDU and JAYACHANDRAN MAKUNI (the **"Purchaser"**)

Suite **512** Tower **ONE** Unit **12** Level **5** (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~~ 20%) of the Purchase Price by the Occupancy Date;

(b) the Purchaser is not in default at any time under the Agreement.

(c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicencee to the Residential Unit or the balance of the Property by the sublicencee (including, but not limited to, any activities of the sublicencee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses(including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;

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

(e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of 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 20th day of MARCH **201~~4~~7.**

Witness: _______________ M. Jayachandran
Purchaser: **JAYACHANDRAN MAKUNI**

Witness: _______________
Purchaser: **GITA ANDOORVEEDU**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 20 day of March **201~~4~~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

BREB

This Agreement to Lease dated this 15 day of March 20 17

TENANT (Lessee), Anna Anuar
(Full legal names of all Tenants)

LANDLORD (Lessor), Jayachandran Makani and Gita Andoorveedu
(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:
#512 - 4011 BRICKSTONE MEWS Mississauga L5B 0G2

2. **TERM OF LEASE:** The lease shall be for a term of 2 Years commencing March 20, 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 Seven Hundred Seventy-Five Canadian Dollars (CDN$ 1,775.00),
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 CLOUD REALTY INC. BROKERAGE "Deposit Holder"
in the amount of Three Thousand Five Hundred Fifty
Canadian Dollars (CDN$ 3,550.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the First and Last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	X		Cable TV		X
Oil	X		Condominium/Cooperative fees	X	
Electricity		X	Garbage Removal		
Hot water heater rental	X		Other		
Water and Sewerage Charges	X		Other:		

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 instalments in addition to the above mentioned rent, provided however, that the full amount shall become due and be payable on demand on the Tenant.

INITIALS OF TENANT(S): AA **INITIALS OF LANDLORD(S):** JM GA

7. **PARKING:** 1 Underground Parking 1 Locker

8. **ADDITIONAL TERMS:**

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 11:59 p.m. on the 17 day of March, 20 17, 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: lang@cloudrealty.ca (For delivery of Documents to Landlord) Email Address: abdulkareem tariq@gmail.com (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): AA **INITIALS OF LANDLORD(S):**

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:

M. Jeyachandran
(Witness) .... (Tenant or Authorized Representative) (Seal) DATE Mar - 20-17

(Witness) .... (Tenant or Authorized Representative) (Seal) DATE Mar-20-17

(Witness) .... (Guarantor) (Seal) DATE ....

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

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

(Witness) .... (Landlord or Authorized Representative) (Seal) DATE ....

(Witness) .... (Landlord or Authorized Representative) (Seal) DATE ....

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

(Witness) .... (Spouse) (Seal) DATE ....

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally accepted by all parties at .... a.m./p.m. this .... day of ...., 20....

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage CLOUD REALTY .... Tel.No. (905) 997-6000

LANG VUONG ....

(Salesperson / Broker Name)

Co-op/Tenant Brokerage CLOUD REALTY .... Tel.No. (905) 997-6000

ABDULKAREEM TATTAN ....

(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.

M. Jeyachandran
(Landlord) .... DATE ....

(Landlord) .... DATE ....

Address for Service 4698 Centretown Way

Mississauga. .... Tel.No. 416-562-1830

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 Mar - 20-17

(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:

....
(Authorized to bind the Listing Brokerage) (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

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

TENANT (Lessee), Anna Antar .... and

LANDLORD (Lessor), Jayachandran Malani and Gita Andoorveedu ....

for the lease of #512 - 4011 BRICKSTONE MEWS .... Mississauga

L5B 0G2 .... dated the 15 day of March 20 17

The Tenant submits with this offer, the first and last month's rent and will provide on or before occupancy, 22 post dated cheques for the balance of the lease.

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

The Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in good working order at the commencement of the lease term. With the ability to sublet the unit. The Tenant agrees to maintain the said appliances in a state of ordinary cleanliness, save for normal wear and tear.

The Tenant agrees to report promptly any required repairs or breakdown of appliances, plumbing electrical etc. and the Landlord shall have the problem rectified as soon as possible.

The Tenant agrees to pay for and be responsible for such minor repairs up to and including the first $50.00 such as light bulbs, tab washers etc., considered as normal wear and tear.

The Tenant agree that during the last sixty days (60) of the term or any extension thereof, the premises may be shown at reasonable times, with twenty-four (24) hours notice by appointment to prospective purchasers or tenants. Further, a "For Rent or For Sale" sign may be displayed on premises.

The Landlord shall have the unit cleaned and ensure everything is in working order.

Landlord shall pay real estate taxes on the premises, (condominium fees and parking, if applicable) and maintain fire insurance on the premises. The tenant acknowledges that the landlord's fire insurance on the premises provides no coverage for the tenant's personal property. The tenant agrees to purchase and maintain fire and liability insurance for personal property to be in force and effects as of the first day of occupancy.

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

INITIALS OF TENANT(S): AA **INITIALS OF LANDLORD(S):** JM GA

THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER. SEE BACK FOR INSTRUCTIONS.

The Toronto-Dominion Bank

728 BRISTOL ROAD WEST
MISSISSAUGA, ON L5R 4A3

80235351

DATE 2017-03-21
YYYYMMDD

Transit-Serial No. 1293-80235351

Pay to the Order of BLANEY MCMURTRY LLP IN TRUST

$ *****30,380.00

THIRTY THOUSAND THREE HUNDRED EIGHTY******************************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

Countersigned

55271
Number

OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAFTS ON CANADA.

⑈80235351⑈ ⑆09612⑉004⑆ ⑈3808⑈

10358 (1215)

THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER. SEE BACK FOR INSTRUCTIONS.

The Toronto-Dominion Bank

728 BRISTOL ROAD WEST
MISSISSAUGA, ON L5R 4A3

80235352

DATE 2017-03-21
YYYYMMDD

Transit-Serial No. 1293-80235352

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

$ ******1,695.00

ONE THOUSAND SIX HUNDRED NINETY FIVE******************************00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re PSV S12

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

Authorized Officer

Countersigned

Number

OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAFTS ON CANADA

⑈80235352⑈ ⑆09612⑉004⑆ ⑈3808⑈

Rec'd Mar 22/17
KC

Government of Canada Gouvernement du Canada

PERMANENT RESIDENT CARD · CARTE DE RÉSIDENT PERMANENT

Name/Nom

ANTAR
ANNA

ID No/No ID

6420-8159

Sex/Sexe F

Nationality/Nationalite XXA

Date of Birth/Date de naissance

07 MAR /MARS 75

Expiry/Expiration

06 MAR /MARS 18

Canada

57406850 8-516

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

DATE

PAY TO THE ORDER OF / PAYEZ À L'ORDRE DE: CLOUD REALTY BROKERAGE

$3,550.00

EXACTLY $3,550 00 ¢

CANADIAN DOLLARS CANADIENS

AUTHORIZED SIGNATURE

1003150

FORM 16516 (05-2010)

⑈57406850⑈ ⑆02115⑉003⑆ 049⑉013⑉6⑈

RECEIPT

Date: MAY 17 2011 No. 711223

Received from: KAREEM TATTAN | 3550.00

THREE THOUSAND FIVE HUNDRED AND FIFTY

512 401 BRICK... MISSISSAUGA

amount due	
amount paid	
balance	

By: KAREEM

CC

elite
FURNISHED SUITES

5705 Long Valley rd

Suite 413

Mississauga, Ontario

L5M 0M3

May 30, 2016

To Whom It May Concern

Dear Sir/Madam

This is to Confirm that Mrs. Anna Antar has been working with us as a full time Business Development and sales Executive since October 15, 2013. On a salary of $5,550.00/month ($66,600 per year)

In case you require any further information, please feel free to contact me directly at 905-783-5483

Regards

Al Habib

Owner and Co-Founder

ELITE FURNISHED SUITES

EQUIFAX

Equifax Credit Report and Score ™ as of 09/26/2016

Name: Anna Antar

Confirmation Number: 4020321594

Credit Score Summary

698 Good

Where You Stand

The Equifax Credit Score ™ ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score good. Based on this score, you should be able to qualify for credit with average interest rates and offers.

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

What's Impacting Your Score

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

- Number of revolving trades with a balance greater than or equal to [illegible] of high credit
- Average utilization for open revolving trades
- Number of trades with [illegible]

Your Loan Risk Rating

698 Good

Your credit score of 698 is better than 22% of Canadian consumers.

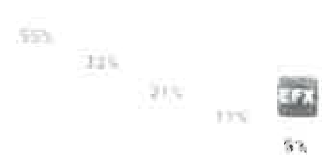
The Equifax Credit Score ™ ranges from 300-900. Higher scores are viewed more favorably.

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 moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan terms than those with higher scores. If you're in the market for credit, this is what you might expect:

- You may not qualify for high credit limits on your credit card.
- You are likely to pay higher interest rates or [illegible] those with higher scores.
- The loan terms and [illegible]

Delinquency Rates*



It is important to understand that your credit score is not the only factor that lenders evaluate while 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	ANNA ANTAR
SIN	XXXXX-212
Date of Birth	1975-03-XX

Current Address

Address	5705 LONG VALLEY RD MISSISSAUGA, ON
Date Reported	2014-07

Current Employment

Employer	WAL-MART CANADA
Occupation	

Previous Employment

Employer	N/A
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

BNS MC FORM CHASE

Phone Number:	(866)786-4517	High Credit/Credit Limit:	$2,000.00
Account Number:	XXX...878	Payment Amount:	$55.00
Association to Account:	Individual	Balance:	$2,016.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2015-05	Date of Last Activity:	2016-08
Status:	Paid as agreed and up to date	Date Reported:	2016-09
Months Reviewed:	15		
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		

SCOTIABANK VISA

Phone Number:	(800)387-6508	High Credit/Credit Limit:	$1,000.00
Account Number:	XXX...469	Payment Amount:	$11.00
Association to Account:	Individual	Balance:	$716.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2014-05	Date of Last Activity:	2016-07
Status:	Paid as agreed and up to date	Date Reported:	2016-07
Months Reviewed:	27		
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		

Credit History and Banking Information

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

No Banking information on file

Please contact Equifax for additional information on Deposit transactions at 1-800-465-3958

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2016-09-26	TOYOTA CREDIT CANADA (905)513-8200
2016-09-26	BMO 5286 (Phone Number Not Available)
2015-05-08	SCOTIABANK MC (800)265-3675
2014-05-17	SCOTIABANK (416)288-1460

The following "soft" inquiries were also generated. These soft inquiries do not appear when lenders look at your file; they are only displayed to you. All Equifax Personal Sol inquiries are logged internally, however only the most current is retained for each month.

2016-09-14	BNS MC FORM, CHASE (800)267-1660
2016-06-05	EQUIFAX PERSONAL SOL (800)871-3250
2015-11-28	AUTH ECONSUMER REQUE (Phone Number Not Available)
2015-11-28	EQUIFAX PERSONAL SOL (800)871-3250

How can I correct an inaccuracy in my Equifax credit report?

Complete and submit a Consumer Credit Report Update Form to Equifax.

By mail:

Equifax Canada Co.
Consumer Relations Department
Box 190 Jean Talon Station
Montreal, Quebec H1S 2Z2

By fax: (514) 355-8502

Equifax will review any new details you provide and compare it to the information in our files. If our initial review does not resolve the problem, we will contact the source of the information to verify its accuracy. If the source informs us that the information is incorrect or incomplete, they will send Equifax updated information and we will change our file accordingly. If the source confirms that the information is correct, we will not make any change to our file. In either case, you may add a statement to our file explaining any concerns you have. Equifax will include your statement on all future credit reports we prepare if it contains 400 characters or less.

If Equifax changes our file in response to your request, we will automatically send you an updated credit report to show you the changes. At your request, we will also send an updated credit report to any of our customers who received one within 60 days before the change was made.

NATIONAL BANK OF CANADA

NATIONAL BANK OF CANADA
(03821) 2200 Martin Grove Road
TORONTO — ONT. M9V 5H9
Branch address

MORTGAGE LOAN

Date Msau 16, 2017

Jayachandran Makyni
Gita Andoorveedu
4698 Centre Townway,
Miss, Ontario L5R0E9

Address of Property Unit 512 - PSV Tower One
4011 Brickstone Mews, Miss Ont

We would like to confirm that we have approved your mortgage loan application for the above property under the following terms and conditions:

Type of loan: ☐ CMHC ☑ Conventional ☐ GEMICO

Authorization No.

Particulars:
LOAN

Amount	$ 241 520	**CONDITIONS**		**INSTALMENT**	
Mtge Ins. premium	$	Interest rate	TP 2%	Principal and interest	$
Total loan	$ 241 520	Term Open		Taxes	$
		Term Closed		Administration fee	$
		Amortization		Life/Disab. Ins.	$
				Total instalment	$

Deadline for use of funds 2017-09-15

This approval is conditional on the following:

☑ the loan amount cannot exceed 90 % of our appraisal or the selling price (whichever is less)

☐ receipt of an undertaking to insure from an insurer

☐ other conditions

Referred mortgage loan:
We have sent a copy of the acceptance to ______, who represents you in this file. Naturally this authorization applies in accordance with the policies in effect at the National Bank of Canada.
If you require any additional information, please contact us.

416-774-2910
Telephone no.

Bhupinder Kaur
Manager

13050-002 (05-97)

DISTRIBUTION White copy: Mortgage customer Canary copy: Branch