

Worksheet

Leasing

Suite: 516 Tower: PSV Date: Mar. 30/17 Completed by: Silvi
Abdelhadi Albadwi

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 Draft no. 806467
\$30,380
- ✓ ● 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). \$500 + HST
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 31,727
- ✓ ● 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 new to canada
- ✓ ● 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:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
ABDELHADI AL BADAWI (the "Purchaser")

Suite **516** Tower **ONE** Unit **16** 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 percent (20%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of Five Hundred Dollars (\$500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

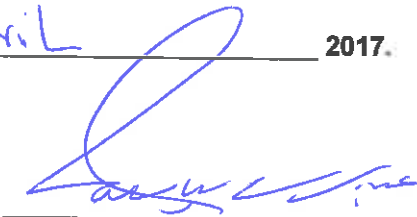
ALL other terms and conditions set out in the Agreement shall remain the same and time shall continue to be of the essence.

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 3 day of April 2017.



Witness:



Purchaser: **ABDELHADI AL BADAWI**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 4th day of April 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:


Authorized Signing Officer
I have the authority to bind the Corporation

OREA Ontario Real Estate Association

Agreement to Lease Residential

Toronto
Real Estate
Board

Form 400

for use in the Province of Ontario

This Agreement to Lease dated this 27 day of March, 2017
TENANT (Lessee): Shimi Oommen and Lapen R C
LANDLORD (Lessor): Abdelhadi Albadwi
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.

- PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:
#516 - 4011 BRICKSTON MWS Mississauga L5B 0J7
☒ SA ☒ CH
- TERM OF LEASE:** The lease shall be for a term of 1 Year commencing 1st April 2016
- 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 Twenty Five 1625.00 Canadian Dollars (CDN\$ 1625.00), 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. ☒ SA ☒ CH
- DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance (thereof/Upon acceptance/otherwise described in this Agreement) by negotiable cheque payable to WEST-100 MIDTOWN REALTY LTD. BROKERAGE "Deposit Holder" in the amount of Three Thousand Two Hundred Fifty 3250.00 Canadian Dollars (CDN\$ 3250.00) 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, this 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. ☒ SA ☒ CH
- USE:** The Tenant and Landlord agree that unless otherwise agreed to herein, only the Tenant named above and any person named in a Rental Application completed prior to this Agreement will occupy the premises. Premises to be used only for: Single Family Residence

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input type="checkbox"/>
Oil	<input type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Hot water heater rental	<input type="checkbox"/>	<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>

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

INITIALS OF TENANT(S): [Signature]

INITIALS OF LANDLORD(S): [Signature]

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7. PARKING: 1 Underground Parking

SA [initials] etc

8. ADDITIONAL TERMS: 2. better

SA [initials] etc

9. SCHEDULES: The schedules attached hereto shall form an integral part of this Agreement to lease and consist of Schedule(s) A 1

[initials]

10. IRREVOCABILITY: This offer shall be irrevocable by Tenant (Landlord/Tenant) until 11:59 p.m. on the 28 day of March 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 Acknowledgment hereto or when a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively. In either case, the signature(s) of the party (parties) shall be deemed to be original.

FAX No.: 905-238-0020

FAX No.: 905-812-9000

Email Address: amar.sawrokslogistics.com

Email Address: kalpanabhavsar@royallepage.ca

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.lib.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 personal 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 he/she provides.

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): [initials]

INITIALS OF LANDLORD(S): [initials]



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

SIGNED, SEALED AND DELIVERED in the presence of

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

(Witness)

(Tenant or Authorized Representative)

DATE 3/27/2017

(Witness)

(Tenant or Authorized Representative)

DATE 3/27/2017

(Witness)

(Tenant or Authorized Representative)

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 for the sale.

SIGNED, SEALED AND DELIVERED in the presence of

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

(Witness)

(Tenant or Authorized Representative)

DATE 27 March 2017

(Witness)

(Tenant or Authorized Representative)

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)

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 3:00 am/pm on 28 March 2017.

INFORMATION ON BROKERAGE(S)	
Listing Brokerage	WEST-100 METRO VIEW REALTY LTD. Tel.No. (905) 238-8336
OMAR KANAAN SHAATH (Broker Name)	
Coop/Tenant Brokerage	ROYAL LEPAGE TERRAQUITY REALTY Tel.No. (905) 812-9000
KALPANA BHAVSAR (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)	(Tenant)
DATE 27 March 2017	DATE 3/28/2017
(Landlord)	(Tenant)
DATE	DATE 3/28/2017
Address for Service	Address for Service
Tel.No.	Tel.No.
Landlord's Lawyer	Tenant's Lawyer
Address	Address
Email	Email
Tel.No.	Tel.No.

FOR OFFICE USE ONLY	
COMMISSION TRUST AGREEMENT	
To Cooperating Brokerage shown on the foregoing Agreement of Lease:	
In consideration for the Cooperating Brokerage procuring the foregoing Agreement of 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 of all the 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 of Lease.	Acknowledged by:
(Authorized to bind the Listing Brokerage)	Kalpna Bhavsar
	(Authorized to bind the Cooperating Brokerage)

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

TENANT (Lessee): Sharon Downes and Eamon D.

LANDLORD (Lessor): Abdelhak A. Alachak

for the lease of 516-4011 Baskerville Avenue, Mississauga

dated the 27 day of March, 2017

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

The Tenant agrees to provide the Landlord with 10 post dated cheques starting from May 2nd, 2017

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

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 at least twenty-four (24) hours written notice of such showing, and to allow the Landlord to affix a For Sale or For Rent sign on the property within 60 days prior to the end of the Lease term.

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 have tenant/liability insurance valid and will give a copy of policy to Landlord prior to occupancy.

Tenant agrees to pay the cost of hydro electricity required on the premises during the term of the lease. Tenant 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 agrees to pay the first \$75.00 for any minor service needed in condo premises.

Landlord warrants that all appliances, chattels and fixtures will be in good working order prior to occupancy.

Tenant agrees to pay Landlord a \$300 refundable key/fob deposit to be returned on Lease completion and all keys/fobs returned.

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

INITIALS OF TENANT(S)

INITIALS OF LANDLORD(S)



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Form 320

for years in the Province of Ontario.

BUYER: Shini Oommen and Lapen K. C

SELLER: Abdelhadi Albadwi

For the transaction on the property known as: #516 - 4011 BRICKSTONE MILLS Mississauga L5B 0J7

DEFINITIONS AND INTERPRETATIONS: For the purposes of this Confirmation of Cooperation and Representation, "Seller" includes a vendor, a landlord, or a prospective seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective buyer, purchaser or tenant. "Sale" includes a lease and "Agreement of Purchase and Sale" includes an Agreement to lease. Commission shall be deemed to include other remuneration.

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

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

1. LISTING BROKERAGE

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

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

2. PROPERTY SOLD BY BUYER BROKERAGE - PROPERTY NOT LISTED

- ☐ The Brokerage _____ represents the Buyer and the property is listed with _____ real estate brokerage. The Brokerage will be paid _____
(does one of)
☐ by the Seller in accordance with a Seller Customer Service Agreement
☐ or
☐ by the Buyer directly.

Additional comments and/or disclosures by Buyer Brokerage: 1. The Buyer Exchange represents more than one Buyer offering on this property.

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

BUYER

CO-OPERATING/BUYER BROKERAGE

SELLER**LISTING BROKERAGE**[illegible]



Schedule B Agreement of Purchase and Sale

Toronto
Real Estate
Board

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

BUYER, Shin, Qamran and Eapen ISC, and

SELLER, Abdelhadi Albadvi

for the property known as 516-4011 Brimstone Meadows, Mississauga
dated the 27th day of March, 2017.

West 100 Metro View Realty Ltd. advise the parties to this Agreement that the Real Estate Trust account, in which the deposit for this transaction [The Deposit] shall be placed in a Non Interest Bearing Real Estate Trust Account, earning no interest on the deposit and unless it is requested by the Parties in writing in this Agreement that the deposit be placed in an interest bearing Term deposit there will be no interest paid or earned on the deposit funds being held.

The Buyer agrees to provide a certified cheque or bank draft as a deposit within one (1) banking day [excluding Saturday, Sunday and statutory holidays] from the date of acceptance of this offer. No cash deposits will be accepted.

The Parties to this Agreement acknowledge that the real estate Broker(s) so named in this Agreement has recommended that the Parties obtain independent professional advice prior to signing this document. The Parties further acknowledge that no information provided by West 100 Metro View Realty Ltd. is to be construed as legal, tax or environmental advice and all sizes and measurements are approximate and is to be verified by the Buyer.

The Buyer and Seller hereby acknowledge that the Province of Ontario has implemented current value assessment and properties may be re-assessed on an annual basis. The Buyer and Seller agree that no claim will be made against the Seller, West 100 Metro View Realty Ltd. or Salesperson, for any changes in property tax as a result of a re-assessment of the property.

The Brokerages and registrants named in the attached Confirmation of Cooperation and Representation represent and warrant that they have fully complied with the FINTRAC requirements for customer/client identification by reference to original government issued photo identification, or such other means as approved under the regulations, including name, address, date of birth, occupation and employment and have such information on file and available for inspection.

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

INITIALS OF BUYER(S):

SA EH

INITIALS OF SELLER(S):

AK



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THIS DOCUMENT CONTAINS SECURITY FEATURES - SEE REVERSE



Scotiabank®

CANADIAN DOLLAR DRAFT

370667

3000 THOMAS STREET
MISSISSAUGA ON L5M 0R4

DATE 2017 03 28
Y Y Y Y M M D D



PAY TO ORDER OF AMACON CITY CENTRE SEVEN NEW DEVELOPMENT
PARTNERSHIP

\$ 565.00

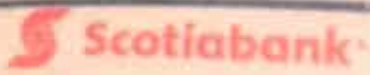
SUM OF EXACTLY 565 DOLLARS ***** 00/100

CANADIAN FUNDS

TO:
ANY BRANCH OF
THE BANK OF NOVA SCOTIA
PSV 516 - Leasing fee

AUTH NO.	THE BANK OF NOVA SCOTIA
C1589	
AUTH NO.	AUTHORIZED OFFICER
W3218	
	AUTHORIZED OFFICER

⑈370667⑈ ⑆38562⑈002⑆ 00000⑈43 78626⑈



CANADIAN DOLLAR DRAFT

80646

2 ROBERT SPECK PKW AT HURONTARIO
MISSISSAUGA ON L4Z 1H8

DATE 2017 03 20

PAY TO ORDER OF BLANEY MCMURTRY LLP IN TRUST

\$ 30,380.00

SUM OF EXACTLY 30,380 DOLLARS ***** 006400

TO:
ANY BRANCH OF
THE BANK OF NOVA SCOTIA

THE BANK OF NOVA SCOTIA
CANADIAN FUNDS
RMS
5063

806467 1385620020 0000043 97832*

PSV 1516 Top Up to 20%
Received March 20, 2017
Arden

PSV # 516 Tenant's ID

		भारत गणराज्य REPUBLIC OF INDIA		पत्रिका नं. / Passport No. Z 4008682	
		देश / Type P	देश कोड / Country Code IND		
		उपनाम / Surname KOCHUVEETIL CHACKO			
		जन्म स्थान / Place of Birth NIKANAM, KERALA			
		जाति / Nationality भारतीय / INDIAN	पत्रिका नं. / No. 8	जन्म तिथि / Date of Birth 03/12/1982	
		जारी करने का स्थान / Place of Issue BENGALURU			
		जारी करने की तिथि / Date of Issue 13/10/2016			

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Z4008682<9IND8212052M2610128<<<<<<<<<<<<<

ಕೆಳಗಿನಲ್ಲಿ / OBSERVATION

ಇತರ / MISCELLANEOUS



Z4000002

ಹೆಸರು / Name of Father / Legal Guardian

CHACKO KOCHUVEETIL KURIAN

ಹೆಸರು / Name of Mother

SARANNA CHACKO

ಹೆಸರು / Name of Spouse

SHINI OOMMEN

ವಯಸ್ಸು / Age

206, VINEYARD FANTASY, 1ST MAIN, VIJAYA BANK COLONY

DODDA BANASWADI, BENGALURU

PIN: 560043, KARNATAKA, INDIA

ಹಳೆಯ ಪಾಸ್‌ಪೋರ್ಟ್ ನಂ. / Old Passport No. with Date and Place of Issue

64518933

ಹಳೆಯ ಪಾಸ್‌ಪೋರ್ಟ್ ನಂ. / Old Passport No.

17/09/2007

TRIVANDRUM

BN2079693083316

WEST-100 METRO VIEW REALTY

129 Fairview Rd. W. Mississauga, Ontario L5B1K7

O: 905-238-8336 F: 905-238-0020

DEPOSIT RECEIPT

DATE: March 29, 2017

RECEIVED FROM: Kalpana Bhavsar @ Royal LePage

PAYMENT METHOD: Draft

DEPOSIT AMOUNT: \$3,280.00 (first and last months)

PROPERTY: 4011 Brickstone Mews 516, Mississauga

Thank-you,


West-100 Metro View Realty Ltd., Brokerage



Royal Bank of Canada
Banque Royale du Canada
25 MILVERTON DRIVE
MISSISSAUGA, ON

58071035 8-516

DATE 20170328
Y/A MM D/Y

PAY TO THE ORDER OF / PAYEZ À L'ORDRE DE WEST-100 METRO VIEW REALTY LTD BROK

\$3,280.00

EXACTLY \$3,280.00

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER \$5000.00 CANADIAN / SIGNATURE AUTORISÉE REQUISE POUR UN MONTANT EXCÉDANT \$5000.00 CANADIEN

CANADIAN DOLLARS / CANADIEN

REOBJET SHINI COMEM

PURCHASER NAME

NOM DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

PURCHASER ADDRESS

ADRESSE DE L'ACHETEUR

VALIDATION / COMPREHENSION

58071035# :08802003: 09900135#



14 February 2017

Shini - Oommen
331353
Oommen - Senior Consultant
Bangalore, India

Dear Shini - Oommen

We are pleased to offer you employment with Cognizant Technology Solutions Corporation Canada, Inc. ("Cognizant", "Cognizant Canada" or the "Company"), effective **20 March 2017** on a WP. Subject to obtaining the necessary immigration work authorization or permit, you will be located at **Mississauga, Ontario, Canada**. Your scheduled start date will be **20 March 2017**.

Cognizant Technology Solutions India Pvt. Ltd. ("Cognizant India") has accepted your employment with Cognizant Canada and such period of employment with Cognizant Canada will be treated as break-in service with Cognizant India.

This letter will be valid until your last working day with Cognizant Technology Solutions Corporation Canada, Inc. or till the revocation of consent, to your employment with Cognizant Canada, as may be exercised by Cognizant India.

Your assignment will be governed by the terms and conditions of employment presented in this offer letter and the attached Appendix. You will be required to complete and return the following documents from your transfer kit prior to your departure for this offer of employment to take effect:

- Signed and dated transfer letter with the appendix
- Signed and dated Non-Disclosure, Non-Competition and Invention Assignment Agreement ("NDA") attached hereto

The terms and conditions of employment with Cognizant in Canada are described below:

POSITION: Upon commencement of your employment with Cognizant Canada, you will be a regular full-time employee in the position of **Oommen - Senior Consultant** at **Existing-M** level. Your general job duties and responsibilities will be comparable to similarly situated associates of Cognizant. Cognizant reserves the right to make any changes or modifications in the future that it believes is in the best interest of the Company's business goals and needs.

✓ Signed by Shini - Oommen ,Emp Id -331353

CASH COMPENSATION:

Base Salary: You will be paid CAD **89200/24** per pay period equivalent to an annual base salary of CAD **89200**. You will be paid your salary on the 15th and last working day of each month in accordance with the Company's current payroll policies and practices.

Target Bonus: You will be eligible for a target bonus of CAD **5000**. The bonus program is discretionary, subject to change, and based on individual and company performance. Bonuses are paid out for a calendar year and will be pro-rated if you have not spent the entire year on the Company's payroll. The bonus will be paid to you only if you are still active on the Company's payroll on the date the bonus is paid and in one single payment. The bonus will not be paid if your employment has terminated for any reason prior to the date that the bonus was to be paid, regardless of whether such termination is with or without cause or with or without notice.

✓ Signed by Shini - Oommen ,Emp Id -331353

BENEFITS: You will be eligible to receive those benefits which the Company offers to similarly situated employees. It is understood that benefit coverage is subject to the terms of applicable contracts of insurance and that, from time to time, the Company may review its benefits, policies and practices and may alter or change them at its discretion. Information on benefits is enclosed in your transfer paperwork and in the attached Appendix.

COMPLIANCE WITH COMPANY POLICIES: As an employee of Cognizant Canada, you will be expected to comply with the Company's personnel and other policies including, but not limited to, the Company's policy requiring your ongoing compliance with the NDA, and the Company's policies prohibiting discrimination and unlawful harassment, conflicts of interest and violation of any applicable laws in the course of performing your job duties and responsibilities, in addition to those contained in the Code of Business Conduct and Ethics as well as the employee handbook.

TERMINATION OF EMPLOYMENT: The Company may terminate your employment at any time for just cause, without notice of termination, pay in lieu of notice, severance payments or compensation of any kind. The Company may also terminate your employment at any time without cause by providing you with the notice of termination or pay in lieu of notice, severance pay and benefit continuation, if any, that are required by the **Ontario Employment Standards Act**.

Your employment in Canada is at all times subject to obtaining the necessary immigration work permits, or any extensions thereof. In the event that your work permit expires or

cannot be renewed, your employment with the Company will no longer be legally permissible and as such, you will be transferred-out back to India. You may at any time during your employment with Cognizant be transferred-out to other locations within or outside Canada including without limitation being transferred-out back to India at Cognizant's sole discretion whether for convenience or business necessity. The Company will comply with necessary immigration and relevant tax regulations with respect to any such relocation.

The Cognizant India's consent to you to accept employment with Cognizant Canada can be withdrawn at any time by giving you not more than thirty (30) days prior written notice.

✓ Signed by Shini - Oommen ,Emp Id -331353

In either circumstance, you will not be entitled to any notice of termination, pay in lieu of notice, severance payment or benefit continuation, if any, except for that which is specifically required by the Ontario Employment Standards Act.

Except as provided above, you will not be entitled to any additional notice of termination, pay in lieu of notice, severance payments or additional compensation of any kind upon the termination of your employment. This provision shall remain in full force and effect un-amended, notwithstanding any other alterations to your terms and conditions of employment or to this agreement, whether fundamental or otherwise, unless you and Cognizant otherwise agree in writing.

TRANSFER ACKNOWLEDGEMENT: If you accept this letter, and the conditions of this letter are satisfied, this letter, the Appendix, and the NDA shall constitute the complete agreement between you and Cognizant, with respect to the terms and conditions of your employment. Any representations, promises or agreements, whether written or oral, that are not expressly written in this letter or are contrary to or conflict with this letter, which may have been made to you by any person in Cognizant, are expressly replaced by this letter. The terms and conditions of your employment pursuant to this letter may not be changed except as otherwise expressly specified in this letter and/or in the NDA.

ORIENTATION:Contact Bosky Khullar (305028) for an invitation to the Canadian New hire orientation session. Sessions are not required, but available to associates for additional support. The sessions are conducted every 2nd and 4th Tuesday of the month at 9:30 AM EST.



Colleen Doherty

VP-HR

I have read, understood and accept the above and also the terms contained in the Appendix.

Name	
Signature	
Date	
Personal email ID	

✓ Signed by Shini - Oommen ,Emp Id -331353



Terms and Conditions of Assignment

Employment

During the tenure of this assignment, you will be an employee of Cognizant Technology Solutions Corporation Canada, Inc. ("Cognizant Canada", "Cognizant" or "Company"). Federal law requires that as a condition of employment in Canada, all individuals must be authorized to work in Canada. Cognizant, at its sole discretion and in good faith, will prepare and submit petitions and applications with Citizenship and Immigration Canada and other appropriate governmental authorities, as required under federal law, to obtain Canadian employment authorization for you.

Payroll Details

Salary Advance

You will be paid a salary advance in USD prior to your departure. This is normally CAD \$5,000. The purpose of the salary advance is to defray initial expenses incurred towards setting up of your establishment. The salary advance will be recovered in eight pay periods from your pay and the deduction will begin from the third pay period on reaching Canada.

Payroll

In Canada, Cognizant associates are paid on the 15th and the last day of the month. Should either of those days fall on a weekend, the preceding Friday will be the day associates will receive their pay. Please refer to the payroll schedule on Cognizant's corporate intranet, <https://cworld.Cognizant.com> for further details.

 Signed by Shini - Oommen ,Emp Id -331353

Cognizant associates have the option of choosing to receive a live check in the mail, or electing Direct Deposit. Direct Deposit gives the associate the ability to have their paycheck directly deposited into a checking and/or savings account. If an associate does not elect Direct Deposit, their paycheck will be sent to the home address on file in PeopleSoft HCM. Please review your transfer paperwork for the necessary direct deposit forms. Associates who elect Direct Deposit will continue to receive a pay stub in the mail.

Income Tax and Other Deductions

By law, Cognizant is required to deduct income taxes from your salary every pay period in addition to any deductions authorized by you. Appropriate taxes such as Federal, Provincial, Local and Social Insurance taxes (employment insurance, Canada or Quebec Pension Plan) will be deducted from your pay each pay period. You will be responsible for filing your tax returns in Canada each year.

Relocation Benefits

Family

If an associate is traveling on a long-term assignment to Canada for more than four (4) months, his/her spouse and children are eligible for travel benefits. "Dependent" is defined as an associate's spouse and/or children, indicated at the time of travel request, or, added subsequent to associate's initial travel. Qualified dependents not traveling with the associate at initial departure from home country will be eligible to travel at a later date, assuming the associate is expected to remain in the United States for a minimum of four (4) months post dependent arrival. Should the spouse and children need to travel subsequent to the associate, Cognizant's travel desk will arrange for their travel. The associate must first submit a written request to CanadaOps@Cognizant.com with his/her ESA Project Manager's approval.

Kit Reimbursement

First time international travelers with grade levels of up to Senior Associate (SA), whose home country is India are entitled to a reimbursement of up to Rs.5,000 to cover travel necessities upon submission of appropriate receipts. Associates should make such submissions in their Home Countries only, prior to the date of their first International travel.

Hotel Accommodation

Associates relocating to work for Cognizant in Canada are entitled to hotel accommodation up to maximum of first sixty (60) days from the date of arrival in Canada as per the details below:

The associate would be responsible for the first CAD \$33 per day of your hotel room charges and the Company would pick up the remaining hotel room charges, up to a maximum of CAD \$67 per day. This facility is limited to hotel room fees and applicable taxes and excludes any personal calls, room services and other expenses. Original bills/receipts must be submitted in ESA to be reimbursed for hotel fees.

 Signed by Shini - Oommen ,Emp Id -331353

EXAMPLE: If the hotel charges are CAD \$90 per day, the associate will be required to pay CAD \$33 per day and Cognizant will reimburse CAD \$57. If the hotel charges are Canada \$50 per day, the associate will be required to pay CAD \$33 per day and the Company will reimburse CAD \$17 per day. If the hotel charges are CAD \$110 per day, the associate will be required to pay CAD \$43 per day (CAD \$33 + CAD \$10) and Cognizant will reimburse CAD \$67.

International Driving Permit

International Driving Permit fees would be reimbursed to you upon submission of necessary receipts prior to your departure. Contact your local Finance department for additional details.

Conveyance Expenses

Conveyance expenses incurred from residence to airport and back on arrival and departure from your home country will be reimbursed at actual on submission of bills. You will also be reimbursed at actual towards fare for travel from airport to place of stay and back to airport on arrival and departure in Canada. You will also be reimbursed the cab fare at actual for the first trip from your place of stay to the relevant government offices and back, to apply for your Social Insurance Number and provincial health cards. Please submit these expenses in PeopleSoft ESA for approval by your Project Manager. Conveyance bills for your return i.e. place of stay in Canada to the airport and airport in your home country to place of stay in your home country may be submitted to the finance department in your home country for re-imbursement.

T and E

Cognizant uses PeopleSoft's ESA module to process all travel and entertainment related expenses in Canada. If you have not already done so, you should ensure that you complete the online training on how to use the system upon your arrival.

ESA Training: <http://myacademy.Cognizant.com/clearing/course/view.php?id=92>

ESA Tool: <https://compass.esa.Cognizant.com/psp/ESA89PRD/?cmd=login>

Canadian Associate Benefits

Cognizant Canada offers a well-rounded benefits package designed to meet the needs of you and your qualified dependents. All benefits are provided at no cost the associate and begin from your first day on Canadian Payroll, provided you complete the required enrollment forms. Upon your arrival in Canada, you will receive an email from The Benefits Department outlining all of the benefits available to you and steps on how to enroll in each. Below is a brief overview of the benefits available to you and your qualified dependents.

Sun Life offers Group Insurance supplemental medical coverage for associates, which includes Dental, Vision, and Prescription Drug. This plan is intended to cover services not provided through Provincial Health Insurance.

Sun Life's Inpatiate Health Plan (IHP) is interim medical coverage provided by Cognizant Canada until you become eligible for Provincial Health Insurance. Associates are expected to apply for Provincial Health Insurance upon arrival in Canada. Enrollment in the IHP is intended to be short-term.

 Signed by Shini - Oommen ,Emp Id -331353

Life Insurance

At no additional cost to our associates, Cognizant offers life insurance coverage of 1 times your annual base salary for all associates and CAD \$5,000 of coverage for an associate's spouse or domestic partner, and CAD \$2,500 children.

Short Term Disability Insurance

At no additional cost to our associates, Cognizant provides Short Term Disability (STD) Insurance coverage through Sun Life. STD provides income replacement up to 66.67% of your weekly basic earnings up to a maximum of CAD \$1,200 per week.

Long Term Disability Insurance

At no additional cost to our associates, Cognizant provides Long Term Disability (LTD) Insurance coverage through Sun Life. LTD provides income replacement up to 67% of your basic monthly earnings up to a maximum of CAD \$4,500 per month.

Employee and Family Assistance Program (EFAP)

At no additional cost to our associates, Cognizant offers a confidential service that helps associates and their family balance the demands of work, life, and personal issues. Plan members can access the EFAP 24 hours a day, seven days a week.

Car Loan

The Associate will be entitled to a one-time per rotation in the U.S. or Canada interest free car loan of \$5,000 or the actual value of the car (less tax and other costs), whichever is less. Loan repayments will be automatically deducted from the associate's earnings in 24 equal semi-monthly installments or in equal installments over the remaining duration of stay, whichever is less. Deductions will begin from the first payroll cycle following the loan disbursement. If the associate ceases to be on the Cognizant U.S. or Cognizant Canada payroll for any reason, the outstanding loan amount will become immediately payable. Please refer to the policy document on Cognizant's corporate intranet, <https://cworld.Cognizant.com> for further details.

 Signed by Shini - Oommen ,Emp Id -331353

Vacation Loan

The Associate will be entitled to one interest free vacation loan for up to \$4,000 per 12 month period based upon the schedule below. Loan repayments will be automatically deducted from the associate's earnings in 8 or 10 (see table below) equal semi-monthly installments or in equal installments over the remaining duration of stay, whichever is less. Deductions will begin from the next payroll cycle following the loan disbursement. If the associate ceases to be on the Cognizant U.S. or Cognizant Canada payroll for any reason, the outstanding loan amount will become immediately payable. Please refer to the policy document on Cognizant's corporate intranet, <https://cworld.Cognizant.com> for further details.

Associate Discounts

Associates working for Cognizant in Canada are eligible to take advantage of discounts offered to Cognizant associates in Canada. Be sure to visit Cognizant's intranet within your first 31 days. Certain benefits are only available to you during your first 31 days on payroll in Canada, or during annual open enrollment.

<https://groups.Cognizant.com/corporate/HR/NorthAmerica/Pages/AssociateDiscounts.aspx>

Vacation Eligibility/Accrual Rates

Associates are eligible for accrual of vacation time and vacation pay. Generally, associates are eligible for 2 weeks (10 days) to 4 weeks (20 days) of vacation per year and vacation pay equal to 2% of wages for each week (5 days) of vacation, or such greater or other entitlement as provided for in the employment standards legislation applicable in the province where they work. For example, in Quebec and Manitoba, employees at any level with 5 or more year of service are entitled to at least 3 weeks of vacation.

Please see the table below for general information regarding annual eligibility by level:

Level/Grade	Days Per Year
Assistant Vice President and Above	20 days
Associate Director/Director/Senior Director	15 days
Senior Manager	12 days
Up to and including Manager Level	10 days

Associates generally accrue vacation on a quarterly basis, as permitted by legislation. For instance, associates who are entitled to 2 weeks of vacation generally accrue time off on a quarterly basis as follows:

 Signed by Shini - Oommen ,Emp Id -331353

Associates employed with the Company during each calendar quarter are eligible for 2.5 days following the first quarter of employment (January through March), 2.5 days following the second quarter of employment (April through June), 2.5 days following the third quarter of employment (July through September), and 2.5 days following the fourth quarter of employment (October through December). Vacation will be pro-rated if an associate is employed with the Company for a portion of any given calendar quarter. In some circumstances, associates may be permitted to take vacation for a calendar year before it has been accrued and therefore before that time off would normally be available. An Associate may only do so with the approval of their supervisor.

Unused Vacation

Associates must take their vacation each year as required by applicable employment standards legislation. Associates may carry forward unused accrued time off up to a maximum of 10 days to the next calendar year, and only as permitted by the employment standards legislation applicable where they work. Should any associate cease to be on Cognizant's payroll for any reason, any outstanding accrued vacation pay will be paid out to the associate with the associate's final pay cheque from the Company.

CANADA HOLIDAY SCHEDULE

Associates in Canada will be provided with holidays and holiday pay in accordance with the employment standards legislation in the province where they work. Associates with questions regarding their specific holiday entitlements, should contact their supervisor or a member of Cognizant's Human Resources team. The annual schedule for Cognizant's Canadian associates is available on the Canadian HR page of CWorld.

PAID TIME OFF FOR ILLNESS POLICY

Cognizant associates on Canadian payroll are eligible for seven (7) paid calendar days off each calendar year due to illness. To receive paid time off due to illness, an associate should notify his or her supervisor or Account Manager within one-half hour of the normal starting time of each day of absence, in accordance with the procedures set forth in the Absence/Lateness policy found in the Associate Handbook. In emergency cases where advance notice is not practicable, an associate should notify his or her Supervisor or Account Manager as soon as practicable and hopefully no later than one hour after the start of the associate's regularly scheduled work day. An associate may be required at the Company's request to furnish a Doctor's note to support his or her absence.

Excessive incidents of short-term absenteeism resulting in unsatisfactory performance or a negative impact on the efficiency of the Company may subject associates to counseling for corrective action and could result in discharge. Associates who are absent for five consecutive days without notifying the Company shall be considered to have voluntarily terminated, unless there exist reasonable circumstances that preclude notification.

 Signed by Shini - Oommen ,Emp Id -331353

Amendment

All the above terms are as per our current policies and practices or contracts of insurance and may be amended from time to time. While employed by Cognizant in Canada, you will continue to be governed by all other service conditions and rules of the Company as framed from time to time. You will also be informed of the same.

 Signed by Shini - Oommen ,Emp Id -331353

P8V 516

Mar. 13. 2017 3:46PM TD 0064

No. 2101 P. 1



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

March 08, 2017

ABDELHADI ALBADAWI
5170 WINSTONCHURCHILL BLVD UNIT 206
MISSISSAUGA, ON L5M 0P2

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 4011 BRICKTONE MEWS, APARTMENT 516, MISSISSAUGA, ON (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):	ABDELHADI ALBADAWI
Principal Amount:	\$241,520.00
Fixed Annual Interest Rate:	3.94% per annum, calculated semi-annually not in advance
Interest Rate Expiry Date:	November 21, 2017 This means the Interest Rate for the Term selected will expire on this date.
Prepayment Option:	Closed to prepayment privileges, subject to terms of mortgage
Term:	4 years
Amortization:	30 years
Anticipated Closing Date:	November 21, 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 November 21, 2017.

Conditions

- COPY FIRM PURCHASE & SALE AGREEMENT. IF MLS, LISTING WITH PHOTO REQUIRED
- 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;
- Execution of TD Canada Trust documentation;
- The Property meeting TD Canada Trust's normal lending requirements;
- The Property meeting the mortgage default insurer's requirements;
- Valid First Mortgage Security to be provided on the Property.

528322 (0212)

This fax Page 1 of 1 was received on 3/13/2017 3:52:23 PM [Eastern Daylight Time]