# Worksheet Leasing

	Suite	: 601 Tower:	PSV	_ Date: _	Apr.	10 /17 Comp	pleted by: _	Silvana	
		Hajer Rhuma							
	Please mark if completed:								
V	•	Copy of 'Lease Prior to C	losing' Amen	dment					
1	•	Copy of Lease Agreemen	it						
J	•	Certified Deposit Cheque	e for Top up I	Deposit to	20·/ 25% p	payable to <u>Blar</u>	ne <b>y McM</b> uri	try LLP in Trust	
V	•	Certified Deposit Cheque Development Partnershi		fee as per		asing Amendr	ment payab	le to <u>Amacon City Centre Seven New</u>	
J	•	Agreement must be in go	ood standing	. Funds in	Trust:	\$ 45,36	5.		
	<b>/•</b>	Copy of Tenant's ID							
1	•	Copy of Tenant's First ar	nd Last <b>Mont</b> l	h Rent					
1	•	Copy of Tenant's employment letter or paystub							
U	•	Copy of Credit Check							
/	•	Copy of the Purchasers I	Mortgage app	oroval					
1	•	The elevator will not be	allowed to be	e booked u	until al	ll of the Above	e items have	e been completed and submitted	
	Administration Notes:								
			-				<u> </u>		
			<u> </u>			<u> </u>			

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#### **PSV - TOWER ONE**

## AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

### **LEASE PRIOR TO CLOSING**

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

HAJER RHUMA (the "Purchaser")

Suite 601 Tower ONE Unit 1 Level 6 (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.

IN WITNESS WHEREOF the parties have executed this 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.

PER:

Authorized Signing Officer

AMACON DEVELOPMENT (CITY CENTRE) CORP.

I have the authority to bind the Corporation



Form 400 for use in the Province of Ontario

# OREA Ontario Real Estate Agreement to Lease Residential



This.	Agreement to Lease dated this 30 day of March 20.17					
TEN	TENANT (Lessee), Vimal Kumar Balasubramanian					
LAN	ANT (Lessee), Vimal Kumar Balasubramanian  [Full legal names of all Tenants]  IDLORD (Lessor), HAJER RHUMA  [Full legal name of tandlord)  DRESS OF LANDLORD 601-4011 Brickstone Mews  MISSISSAUGA					
ADI	[Full legal name of Landlord]  PRESS OF LANDLORD 601-4011 Brickstone Mews MISSISSAUGA  [Legal address for the purpose of receiving notices]					
The '	paga address for the purpose or receiving makes; Senant hereby affers 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:					
	601-4011 Brickstone Mews					
2.	601-4011 Brickstone Mews  MISSISSAUGA  TERM OF LEASE: The lease shall be for a term of ONE YEAR commencing 3 Th April 2017					
3.	RENT: The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of					
	One Thousand Six Hundred Canadian Dollars (CDN\$ 1,600.00					
	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 occeptance/as otherwise described in this Agreement)					
	by negotiable cheque payable to HAJER RHUMA					
	in the amount of Three Thousand Two Hundred					
	Canadian Dollars (CDN\$3,200.00 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.	<b>USE:</b> The Tenant and Landlard 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: RESIDENTAIL					
	© (III					
	Si di Si					
6.	SERVICES AND COSTS: The cost of the following services applicable to the premises shall be paid as follows:					
	Gas Cabie TV CABIE TO TENANT  CANDLORD TENANT  CANDLORD TENANT  CANDLORD TENANT					
	Oil Condominium/Cooperative fees					
	Electricity   Garbage Removal					
	Hot water heater rental  Other: ONE PARKING  Water and Sewerage Charges  Other: ONE LOCKER					
	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):					
R	The trademarks REALTORS® and the REALTORS® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.					
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Form 400 Revised 2017 Page 1 of 4
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7,	PARKING: ONE PARKING INCLUDED IN THE RENT					
	<b>*</b> 22					
8.	ADDITIONAL TERMS: IN SCHEDULE A					
9.	SCHEDULES: The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: Schedule(s) A					
10.	IRREVOCABILITY: This offer shall be irrevocable by Tenatri until 11.59 /p.m. on the 31 (Landford/Tenant)					
	day of March					
11.	NOTICES: the Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices. Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.					
	FAX No.: FAX No.: [For delivery of Documents to Landlord] Fax No.: [For delivery of Documents to Landlord]					
	Email Address:Email Address:Email Address:					
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.	<b>INSURANCE:</b> 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 concelled or otherwise terminated.					
15.	RESIDENCY: The Landlard shall forthwith notify the Terrant in writing in the event the Landlard 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 Landlard and Tenant agree to comply with the tax withholding provisions of the ITA.					
	<b>USE AND DISTRIBUTION OF PERSONAL INFORMATION:</b> 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 credit worthiness 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.					
	CONFLICT OR DISCREPANCY: If there is any conflict or discrepancy between any provision added to this Agreement (including any Schodule 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.					
	CONSUMER REPORTS: The Tonant 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 OF LANDLORD(S): ( )					



# Schedule A

Form 400 for use in the Province of Ontario

## Agreement to Lease - Residential



This Schedule is attached to and forms part of the Agreement to Lease between:					
TENANT (Lessee), Vimal Kumar Balasubramanian					
LANDLORD (Lessor), HAJER RHUMA					
601 4011 Deletera 34	ISSISSAUGA				
dated the 30 day of March					

The landlord shall provide and maintain the Leased Premises in a good state of repair and fit for habitation, and comply with municipal, health, housing, safety and maintenance standards as required by law. The Tenant shall promptly notify the Landlord or the Landlord's agent in writing of any damage to the Leased Premises or maintenance concerns that may arise.

The following appliances belonging to the Landlord are to remain on premises for Tenant's use: Fridge, Stove, Washer, Dryer & Dishwasher. Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in good working condition. Tenant agrees to maintain appliances in a state of ordinary cleanliness.

The tenant is responsible for the ordinary cleanliness of the Leased Premises, and for the cost of any repair or any damage caused by the neglect or conduct of the Tenant or persons the Tenant has permitted into the Leased Premises, save for reasonable wear and tear, including without restricting the generality of the foregoing, broken glass, torn screens, damaged light fixtures, plugged toilets and sink drains.

The Tenant shall not make any alterations to, remodel or redecorate the Leased Premises without the Landlord's prior written consent and shall upon termination of the tenancy, remove any alterations and decorating.

Tenant acknowledges that NO SMOKING rule is applicable to the tenant and tenant's visitors/guests at the above premises. The Tenant shall provide the Landlord with a minimum of 60 days written notice of his or her intention to vacate at the end of the lease term, or of there is no lease term, at the end of a rental period, and such notice shall be in accordance with the provisions of the Act, and on the forms prescribed by the act. Once such notice has been given, the tenant shall permit the landlord and/or the Landlord's Agents access to the Leased Premises to show it to the prospective tenants or buyers upon a reasonable attempt being made to provide notice to the Tenants.

Tenant will get tenant insurance from the date of commencement of lease term.

Tenant will give 10 post dated checks before commencement date.

Tenant will give \$300 key deposit which is refundable after expiry of lease.

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

INITIALS OF TENANT(S): (



INITIALS OF LANDLORD(S):



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© 2017, Onkuria Real Estate Association ("CREA"). All rights traserved, this form was developed by OREA for the use and reproduction by its members and licensees only. Any other was or reproduction is problemed except with prior written consent of OREA. Do not other when primiting or reproduction the standard crosses formed on the problement of the consent of OREA. Do not other

Form 400 Revised 2017 Page 4 of 4 WEBForms® Dac/2016

20. BINDING AGREEMENT: This Agreement and accept Premises and to abide by the terms and conditions her	itance thereof sl rein contained.	nall constitute a binding ap	preement by the par	ties to enter into the lease of the		
SIGNED, SEALED AND DELIVERED in the presence of:	400.0	whereof I have herounto	-			
(Wilness)	(Tenant or Auth	vizod Representative)	(Seal)	DATE 31.3.2017		
[Witness]		orized Representative)		DATE		
[Witness]	(Guarantor)	}}	, (Seni)	DATE		
We/I the Landlard hereby accept the above offer, and agre applicable) may be deducted from the deposit and further a	se that the com gree to pay any	mission together with appi v remaining balance of co	licable HST (and ar mmission forthwith.	y other tax as may hereafter be		
SIGNED, SEALED AND DEDVERED in the presence of	IN WITNESS	whereof I have hereunto	set my hand and se	o <b>l</b> :		
(Witness)	(Landlord or Au	thorized Representative	(Seul)	DATE 31:3:2=17		
(Witness)	Jandlord or Au	thorized Representative)	(Spal)	DATE		
<b>SPOUSAL CONSENT:</b> The undersigned spouse of the Landloi Act, R.S.O.1990, and hereby agrees to execute all necessary of	rd hereby conse or incidental doc	nts to the disposition eviden cuments to give full force on	ced herein pursuant : d effect to the sale e	to the provisions of the Family Law videnced herein.		
Witness	(Spouse)	***************************************	(Seal)	DATE		
CONFIRMATION OF ACCEPTANCE: Notwithstanding anything	g contained herei	n to the contrary, I confirm thi	s Agreement with all a	hanges both typed and written was		
finally acceptance by all parties at a.m./p.mthis	day of	,	20	Signature of Landland or Tonguil		
		N BROKERAGE(S)	)	egizania di sanacara di Januari		
Listing Brokerage			Tel.No			
Co-op/Tenual Brokerage KINGSWAY REAL EST ABDUL KHALIQ	TATE BRO	/ Broker Name)  / Broker Name)	Tel.No. (905	268-1000		
		.EDGEMENT				
I acknowledge receipt of my signed copy of this accepted Ap Lease and I authorize the Brokerage to forward a copy to my	greement of y lawyer.	Lease and I authorize th	f my signed copy o a Brokerage to forw	f this accepted Agreement of rard a copy to my lawyer.		
[Landlord] DATE 2		Jimaw- (Tenant)	***************************************	DATE 31.3.2017		
(Landlord) DATE	***************************************	(Tenunt)	W1	DATE		
Address for Service	**************	Address for Service		No.		
Landford's Lawyer		!				
Addross		· ·		***************************************		
Emoil		Email	************************	*********************************		
Tel.No. FAX No.	*****************	Tel.No.		FAX No.		
FOR OFFICE USE ONLY COMMISSION TRUST AGREEMENT						
To: Co-opporting Brokerage shown on the foregoing Agreement to Lease: In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I heroby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MIS 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 MIS Rules and shall be subject to and governed by the MIS Rules pertaining to Commission Trust.						
DATED as of the date and time of the acceptance of the toregoing	Appreciate to Lea	se. Acknow	dedged by:			
(Authorized to bind the Listing Brokerage)	<del>-</del> - (		red to bind the Co-oper	iting Brokerage)		
The trademarks REATORS, KEALIORSO and the REALTORS logo are conf	rolled by The Canad	lion Real Estate				

BARRISTE 78 SOLICITOR TEL: 647-838-4773

TD CANADA TRUST 7689 HURONTARIO STREET BRAMPTON, ONTARIO LEW 084

\*\*\*\*\*\*\* 00/100

undred Ninety Five

5/Apr/2017 \$1,695.00

Amacon Development (City Center) CORP

TO THE ORDER OF

TM LAW TRUST ACCOUNT

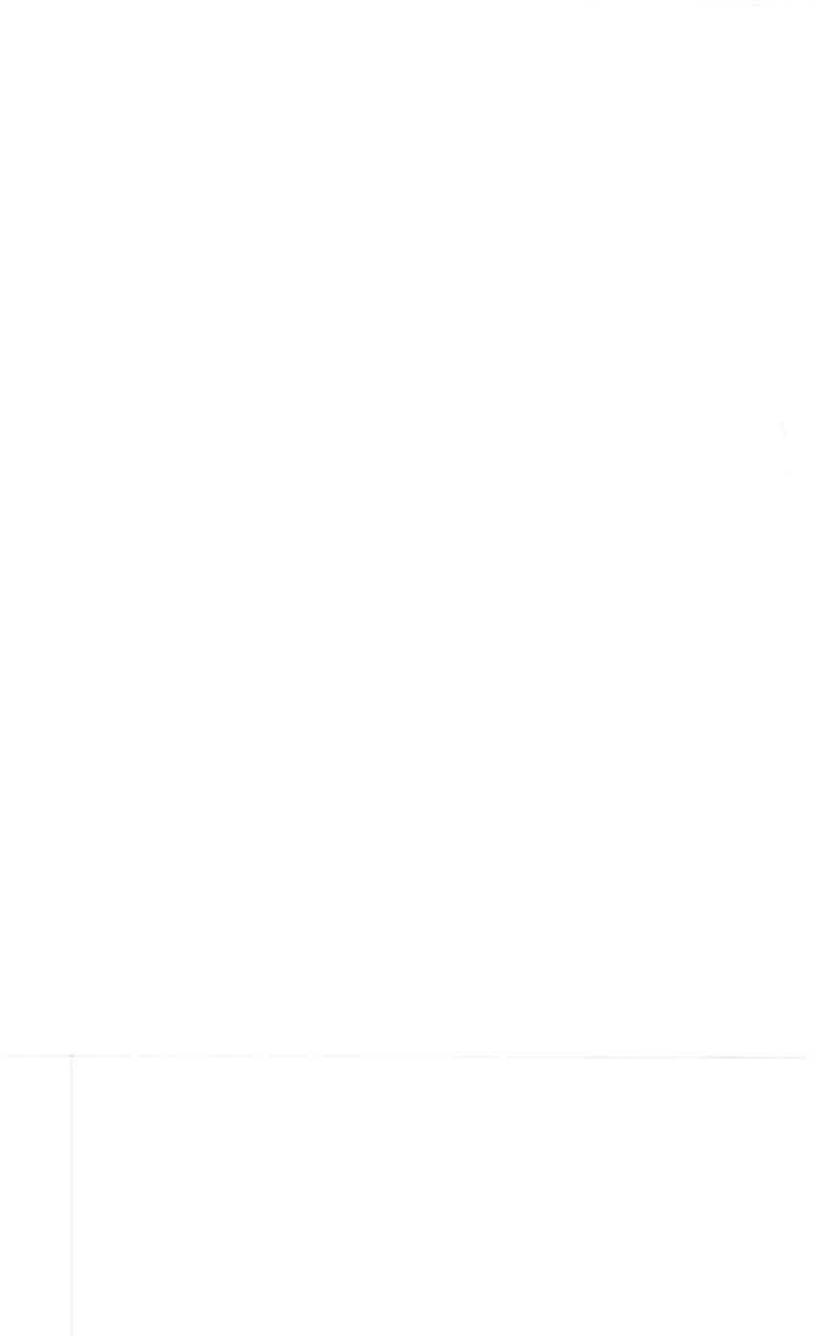
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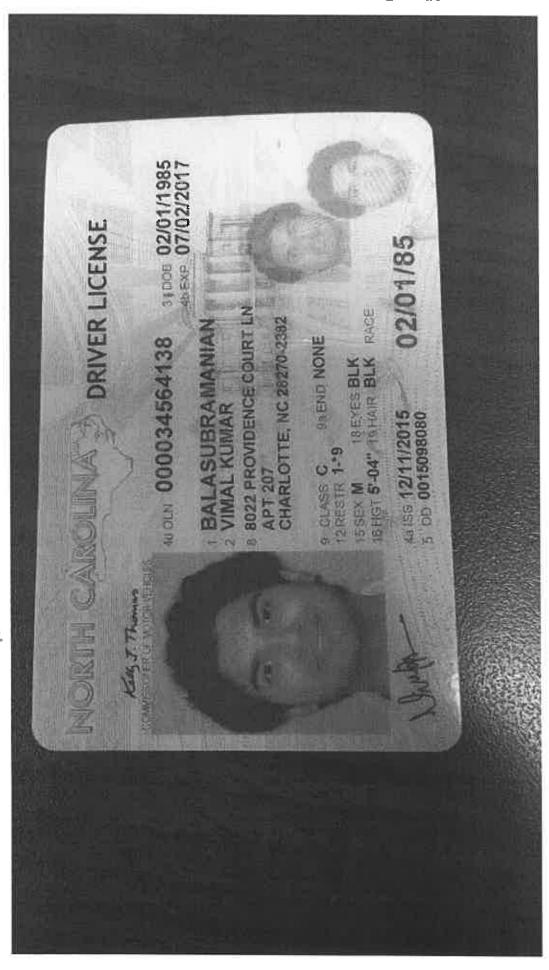


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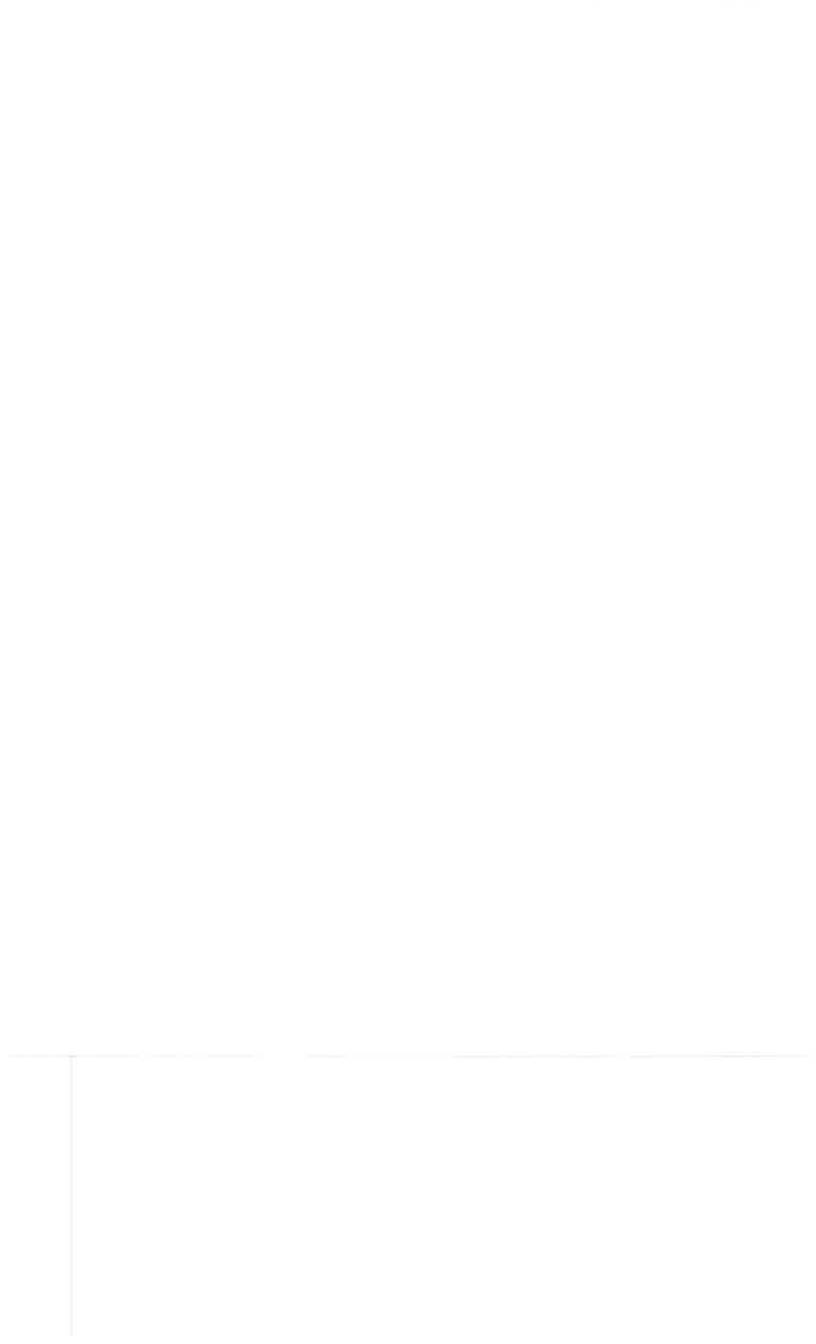
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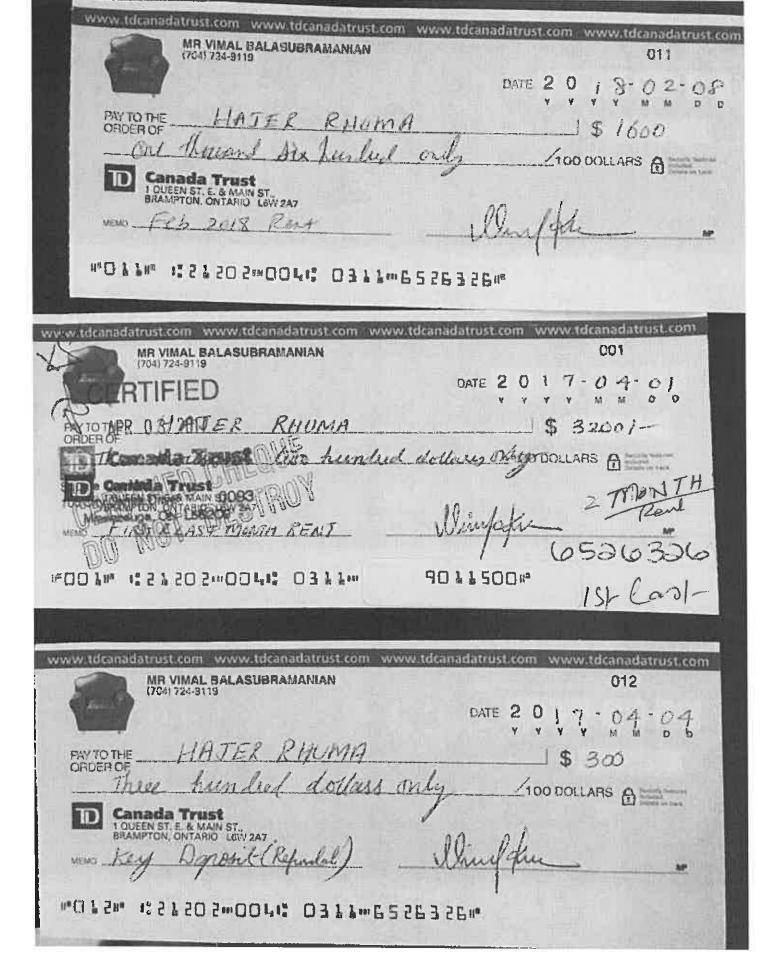
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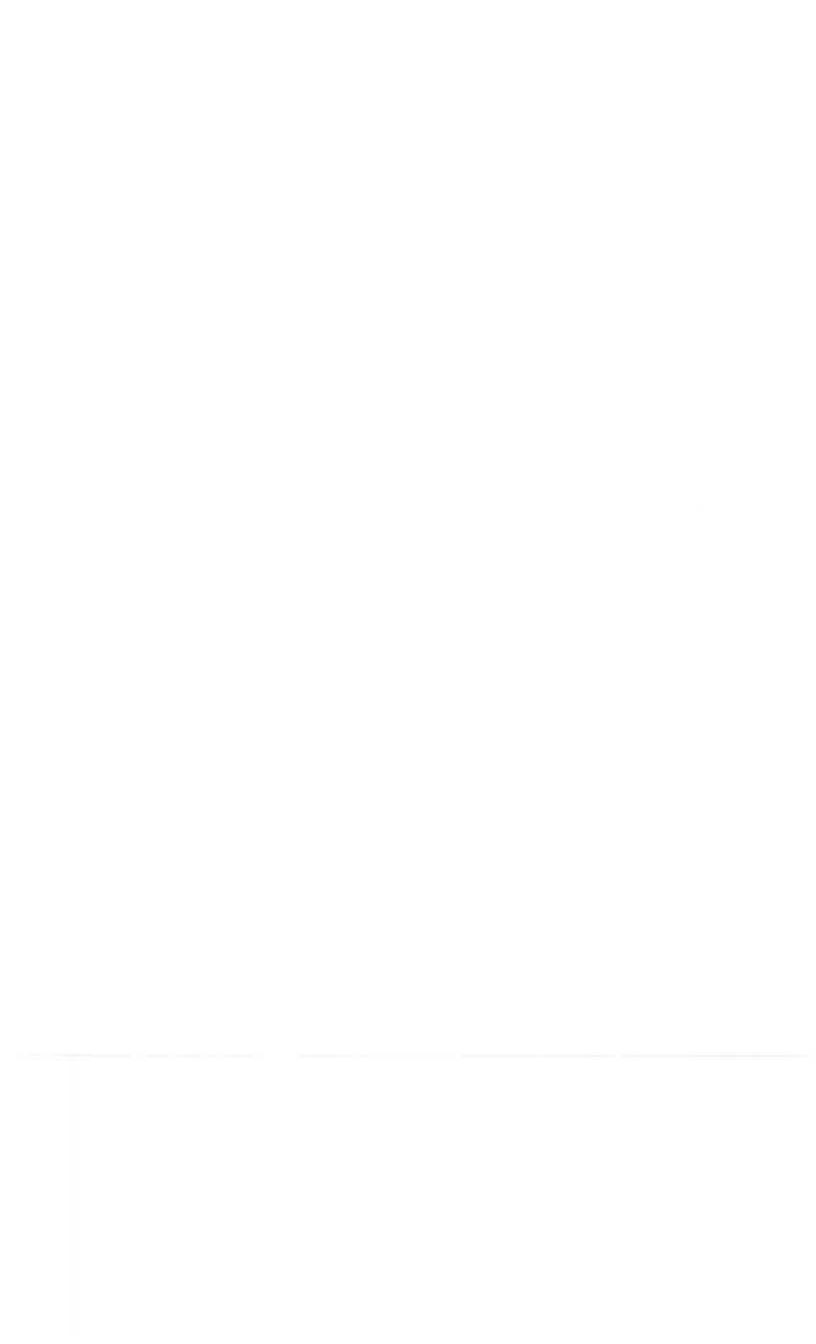




https://mail.google.com/mail/u/0/#inbox/15b2568307b2b0a8?projector=1









5140 Yonge Street, Floor 7 North York (Toronto), Ontario M2N 6X7 CANADA

> Tel.: 416-649-4700 Fax: 416-640-5670 www.Cognizant.com

## TO WHOM IT MAY CONCERN

Cognizant Technology Solutions Corporation (a public traded company on the NASDAQ stock exchange as "CTSH.") is a leading provider of information technology, consulting, and business process outsourcing services, dedicated to helping the world's leading companies build stronger businesses. Headquartered in Teaneck, New Jersey (U.S.), Cognizant combines a passion for client satisfaction, technology innovation, deep industry and business process expertise, and a global, collaborative workforce that embodies the future of work. With over 100 development and delivery centers worldwide and approximately 219,300 employees as of September 30, 2015, Cognizant is a member of the NASDAQ-100, the S and P 500, the Forbes Global 2000, and the Fortune 500 and is ranked among the top performing and fastest growing companies in the world.

Our clients engage us to help them operate more efficiently, provide solutions for critical business and technology problems, and to help them drive technology-based innovation and growth. Our core competencies include: Business, Process, Operations and IT Consulting, Application Development and Systems Integration, Enterprise Information Management, or EIM, Application Testing, Application Maintenance, IT Infrastructure Services, or IT IS, and Business Process Services, or BPS. We tailor our services to specific industries and utilize an integrated global delivery model. This seamless global sourcing model combines industry-specific expertise, client service teams based on-site at the client locations and delivery teams located at dedicated near-shore and offshore global delivery centers.

We hereby certify that Mr. Vimal Kumar Balasubramanian is employed with us on a full-time basis since 05 June 2006. He is currently designated as Senior Consultant. His current annual targeted gross salary is CAD 96,500 which includes year-end incentive of CAD 5,000. His residential address as per our record is 1105-90 Absolute Ave, MISSISSAUGA - L4Z 0A3, Ontario, Canada. This letter is issued to the associate on the request for Rental Accomodation.

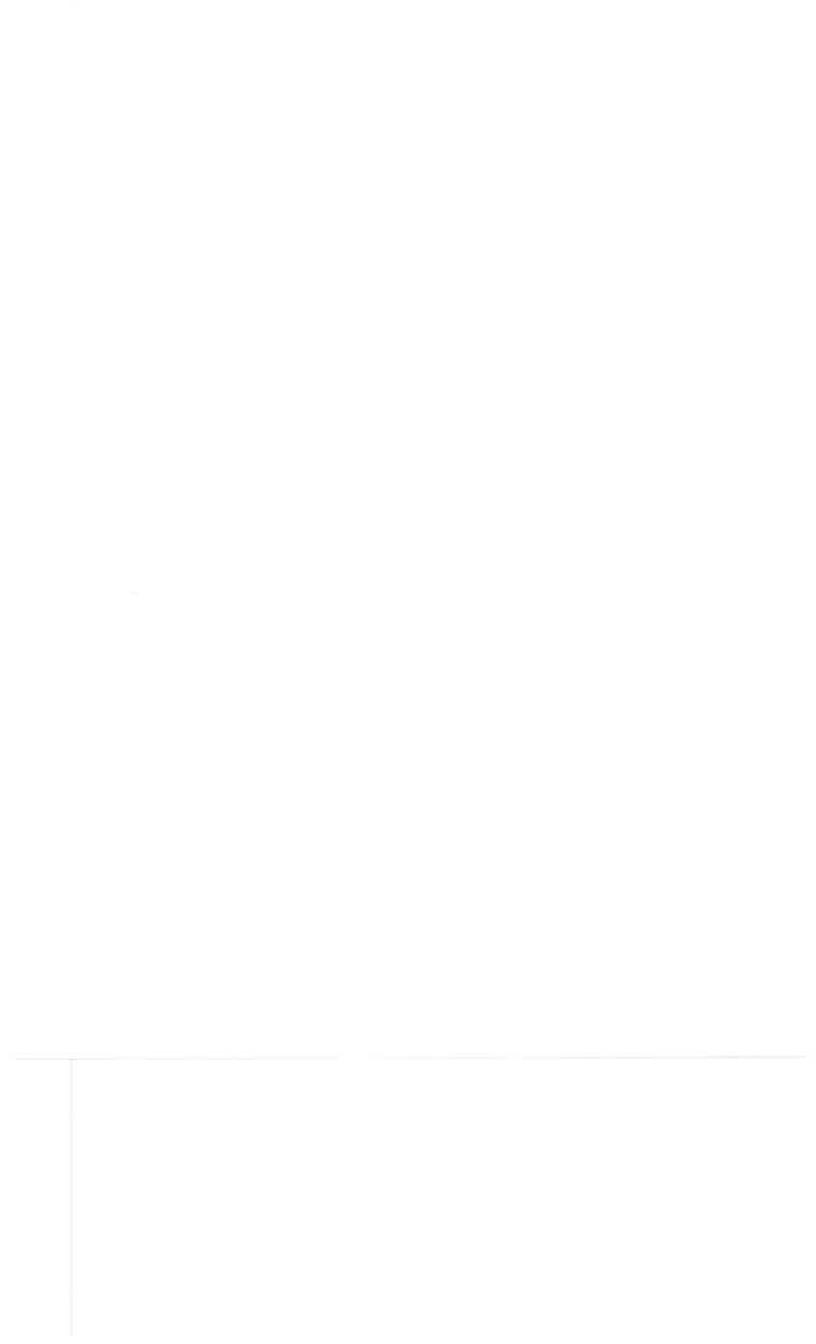
For any verification, please reach out to employment verification team at 1 - 973 - 368 - 9700 (Ext. 453754) between 9am - 6pm EST.

Thanking you,

Yours Sincerely, For Cognizant Technology Solutions Canada, Inc

Dravina reddy

Dravina R Reddy Senior Representative – Human Resources 29 March, 2017



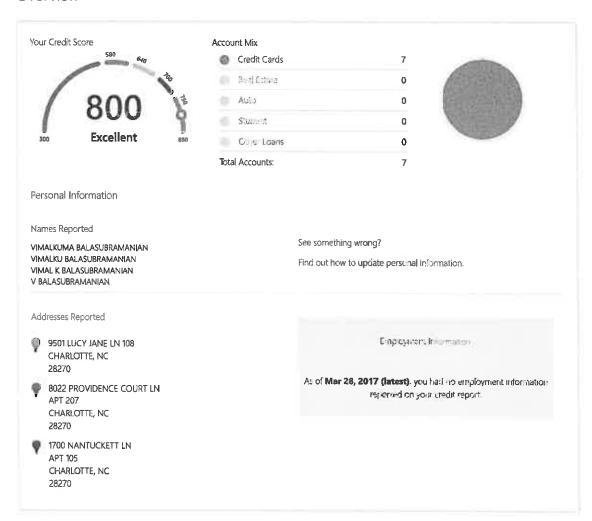
# credit karma

Reported as of Mar 28, 2017

## Vimalkumar Balasubramanian's Credit Report

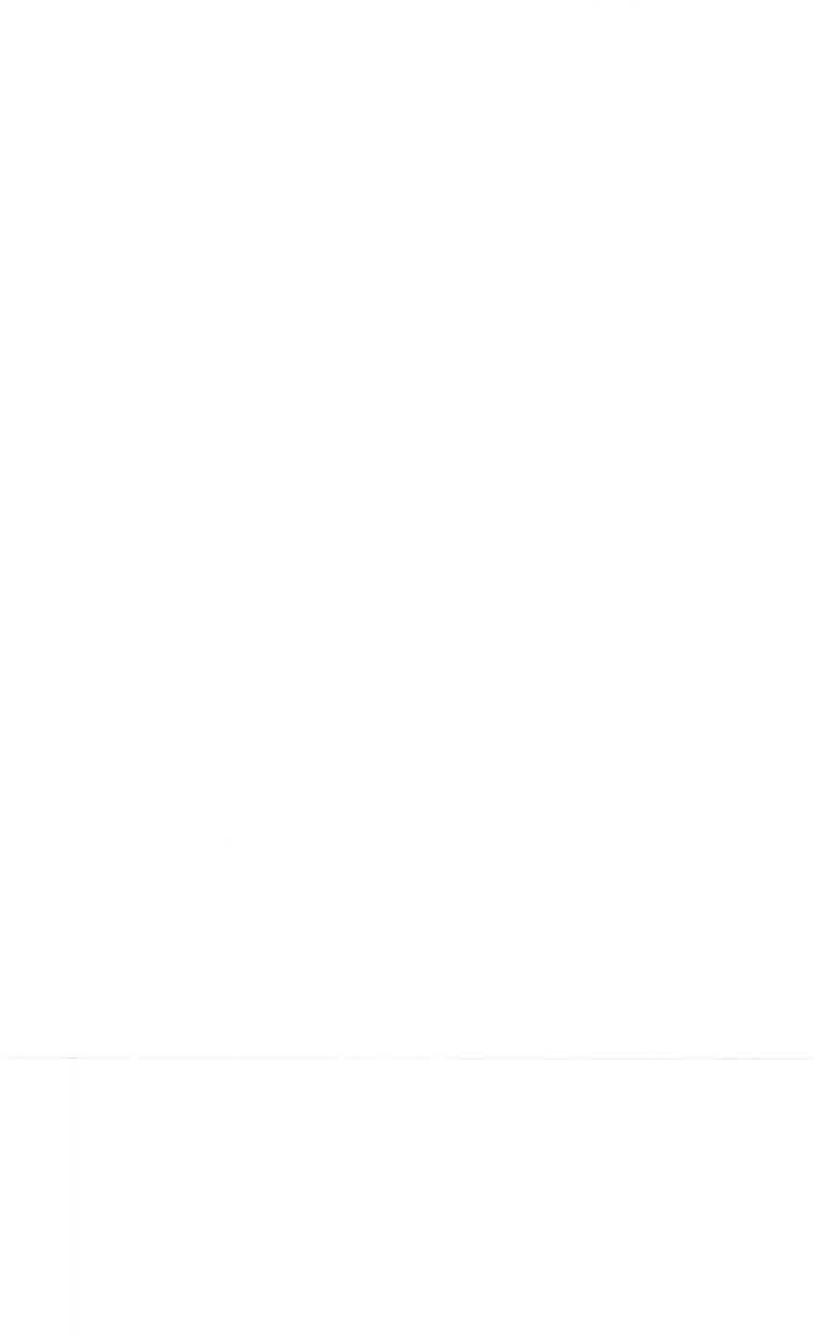
Provided by TransUnion

## Overview

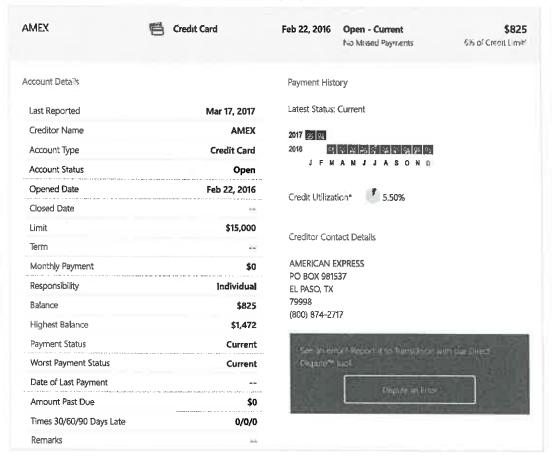


## **Accounts**

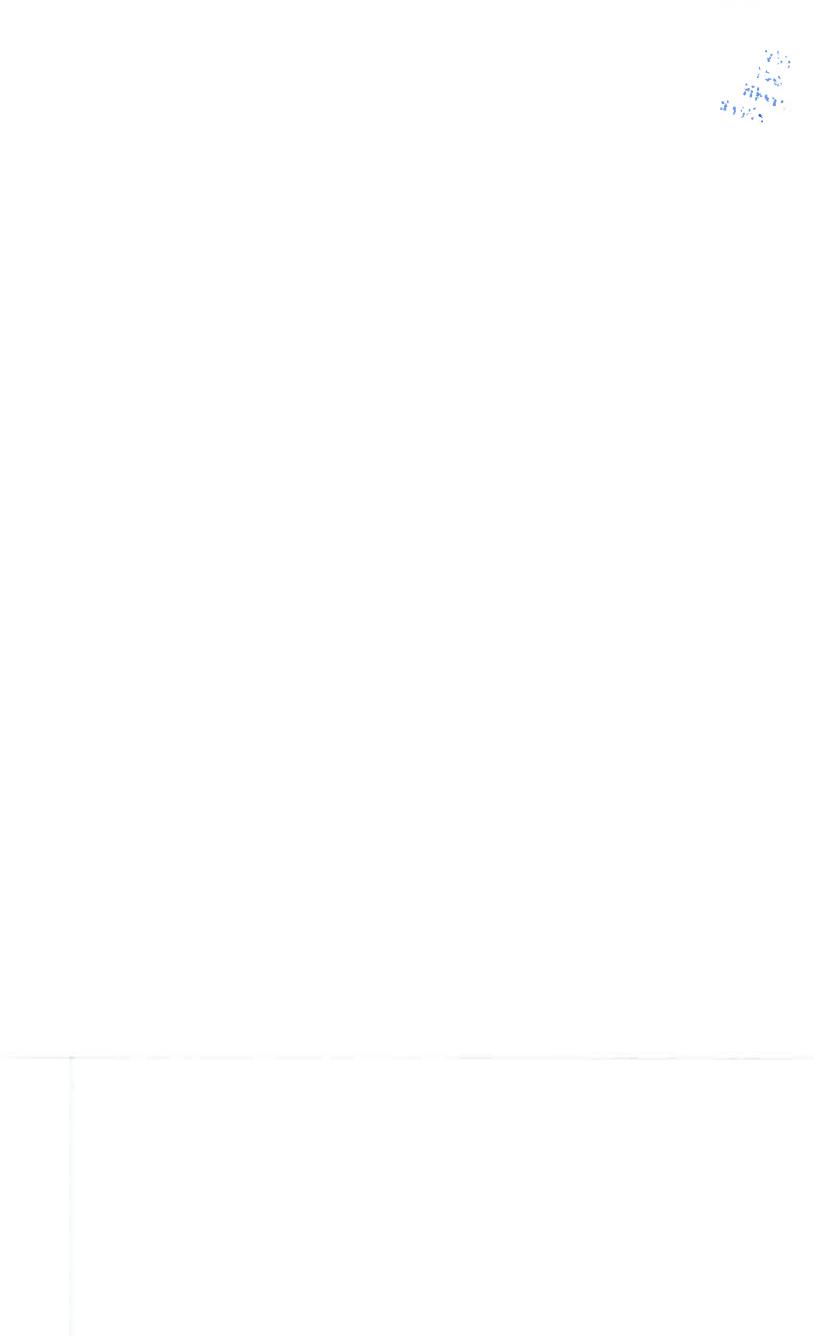
Account Name	Account Type	Open Date	Status	Balance

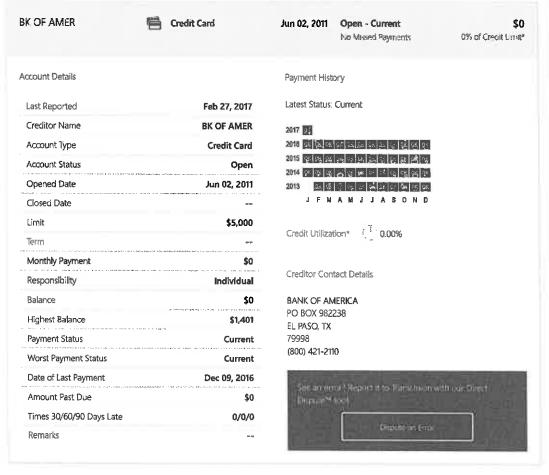


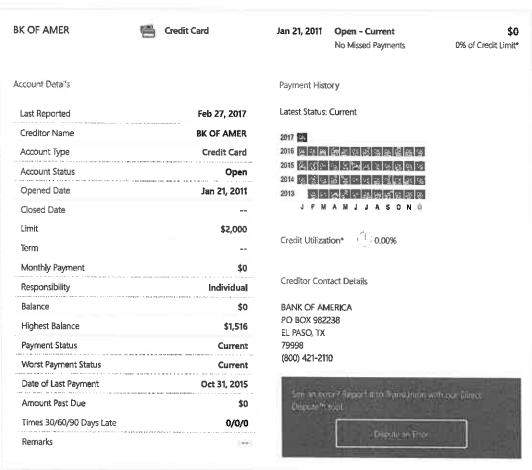
# credit check

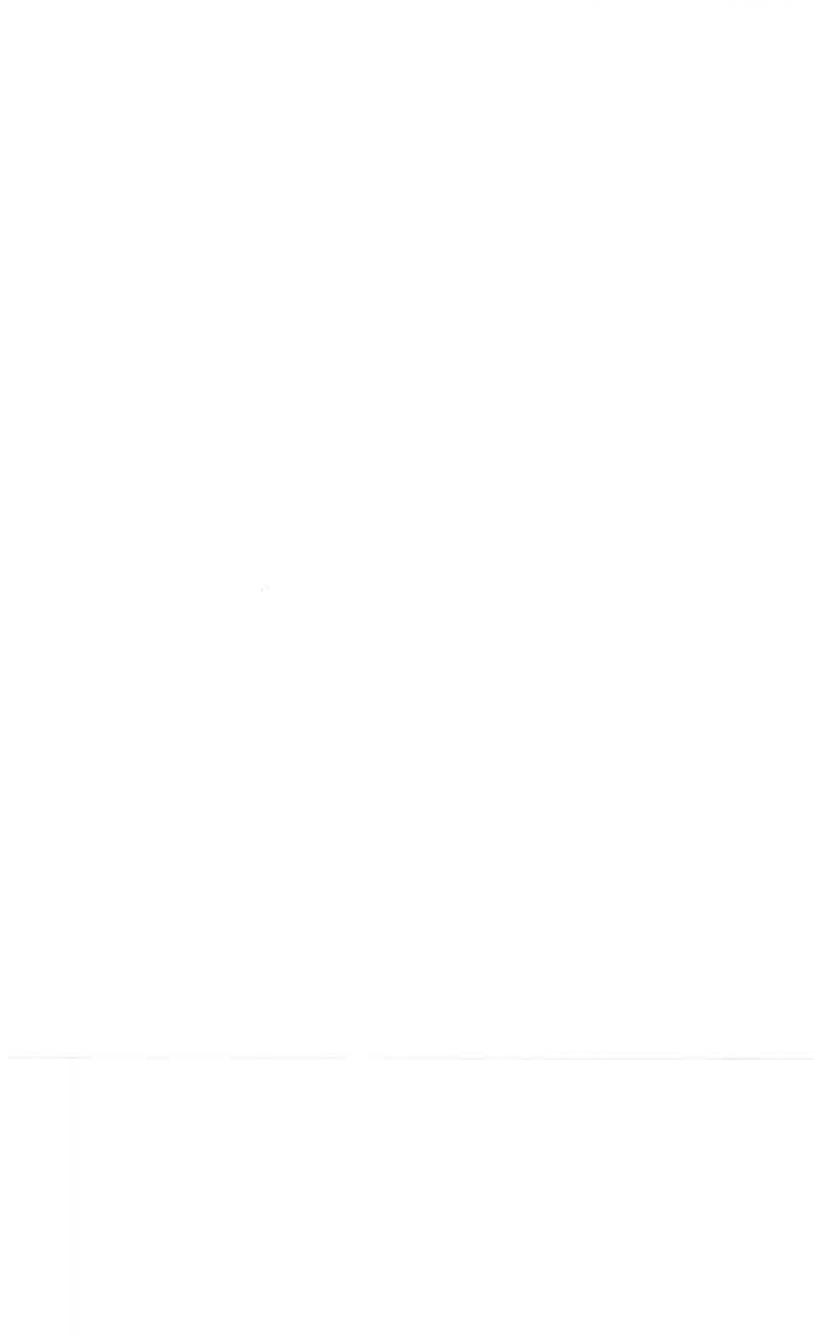


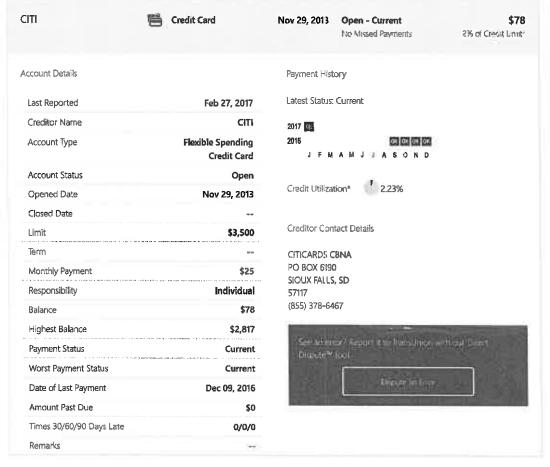


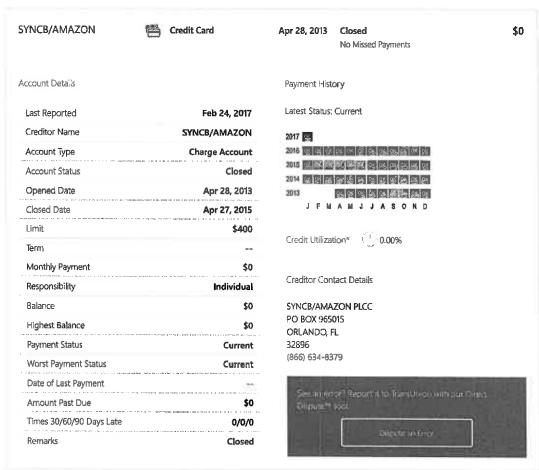


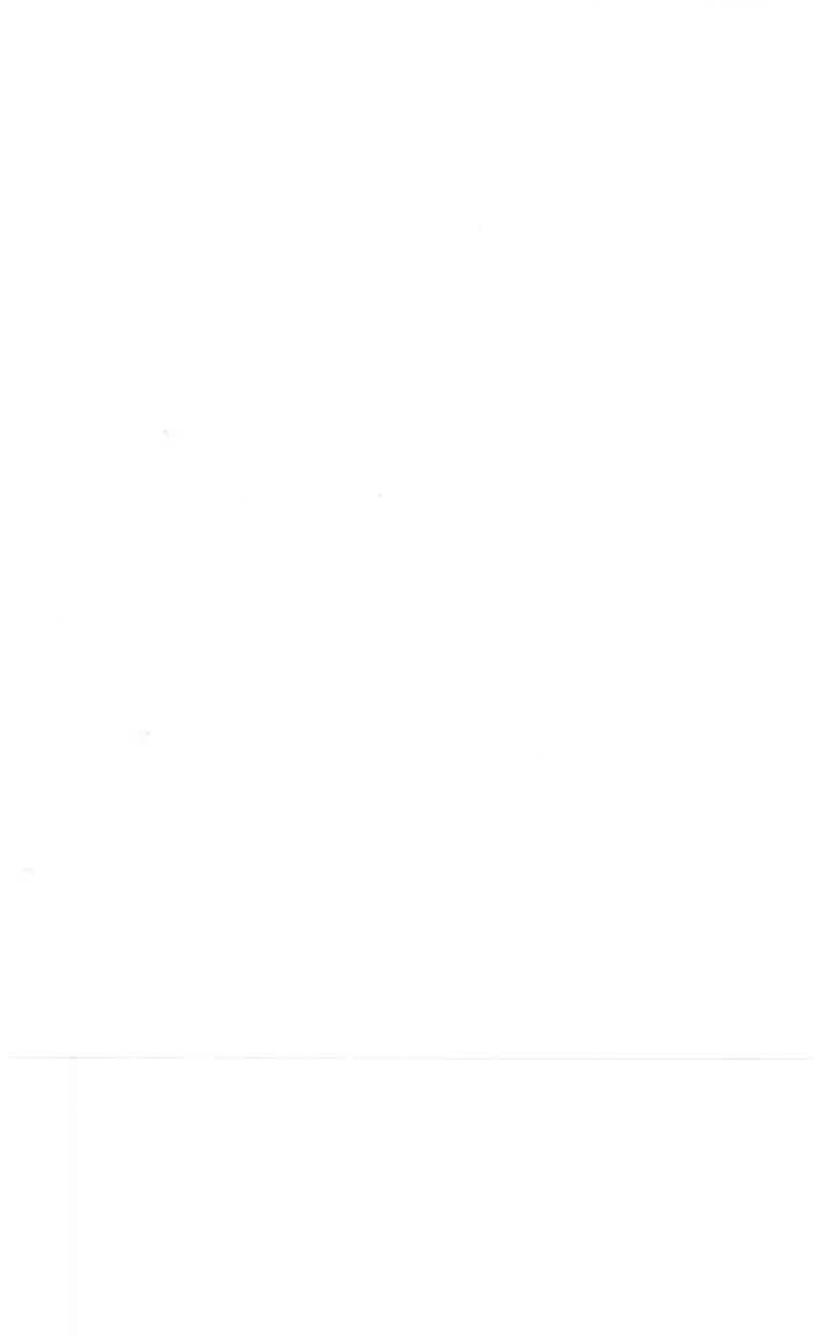












ENDINGINATIN

I a South Tourstand

# MORTGAGE -COMMITMENT

January 11, 2017

Hajer Rhuma 5612 Rateigh Street Mississauga, ON LSM 7F5

We are pleased to inform you that your First MORTGAGE has been approved in accordance with the tollowing term and

Umt#1, Level#6 Suite # 601, 4011 Brickstone Mews, Mississenga, ON PSV - Tower One

#### TERMS:

Borrower Lender Purchase Price Loan Amount Interest Rate: Tenn. Amerization

Monthly installment of Principal and interest Date of Advance/ Occupancy

First Payment Date Balance Due Date

Hajer Rhuma Lending Matrix Inc. \$290,400 \$232,320.00

Prime + 0.65% 3 year, Variable fixed Mortgage 30 Years

Yet to calculate March 20, 2017 may change

Yet to determine Yet to determine

Security:

Unit # 1, Level # 6

Suite h 601, 4011 Brickstone Mews, Mississauga, ON

PSV - Tower One

Prionty First Lender Fee: None Brokerage fee: N/A

#### CONDITIONS:

- All parties on title to sign
- Loan fully open without penalty
- Loan is non-assumable and non-portable;
- Realty taxes to be paid in full each year and every year by the borrower,
- If repayment of full amount not received on maturity date, lender has the right to put the property on Power of sale without court procedure in case of default.
- All legal costs for registration and discharge of this mortgage shall be paid by the borrower.

Regards.

Kamran Sheeraz M08009833

Email/ kamran@lendingmatrix.ca

