

Worksheet Leasing

Suite: 601 Tower: PSV Date: Apr. 10/17 Completed by: Silvana
Hajer Rhuma

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to ^{20%}25% payable to Blaney McMurtry LLP in Trust
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. \$1500 + HST
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 45,365.
- ✓ ● Copy of Tenant's ID
- ✓ ● Copy of Tenant's First and Last Month Rent
- ✓ ● Copy of Tenant's employment letter or paystub
- ✓ ● Copy of Credit Check
- ✓ ● Copy of the Purchasers Mortgage approval
- ✓ ● The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

ENCLOSURE

11.07.2014

101

101

ENCLOSURE 101

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.
- (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 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 28 day of June 2013.

Witness:

Purchaser: **HAJER RHUMA**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 23 day of February 2013.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation

This Agreement to Lease dated this 30 day of March, 2017

TENANT (Lessee), Vimal Kumar Balasubramanian
[Full legal names of all Tenants]

LANDLORD (Lessor), HAJER RHUMA
[Full legal name of landlord]

ADDRESS OF LANDLORD 601-4011 Brickstone Mews MISSISSAUGA
[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:
601-4011 Brickstone Mews MISSISSAUGA

2. **TERM OF LEASE:** The lease shall be for a term of ONE YEAR commencing 8th 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 acceptance/as otherwise described in this Agreement)

by negotiable cheque payable to HAJER RHUMA "Deposit Holder"

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. **USES:** 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: 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	<input type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oil	<input type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>ONE PARKING</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>ONE LOCKER</u>	<input checked="" 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:** ONE PARKING INCLUDED IN THE RENT

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 Tenant until 11.59 /p.m. on the 31 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 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: (For delivery of Documents to Landlord) Email Address: (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.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 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):



INITIALS OF LANDLORD(S):





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Schedule A
Agreement to Lease - Residential



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

TENANT (Lessee), Vimal Kumar Balasubramanian, and

LANDLORD (Lessor), HAJER RHUMA

for the lease of 601-4011 Brickstone Mews MISSISSAUGA

dated the 30 day of March, 2017

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):

ll

INITIALS OF LANDLORD(S):

HR

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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 31.3.2017

(Witness)

(Tenant or Authorized Representative)

DATE

(Witness)

(Guarantor)

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)

DATE 31.3.2017

(Witness)

(Landlord 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 a.m./p.m. this day of, 20.....

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage

Tel.No.

(Salesperson / Broker Name)

Co-op/Tenant Brokerage

KINGSWAY REAL ESTATE BROKERAGE

Tel.No. (905) 268-1000

ABDUL KHALIQ

(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.

DATE 31.3.2017

(Landlord)

(Landlord)

Address for Service

Tel.No.

Landlord's Lawyer

Address

Email

Tel.No.

FAX No.

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

DATE 31.3.2017

(Tenant)

(Tenant)

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)

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T 1003

TM LAW
BARRISTER & SOLICITOR
TEL: 647-838-4773

TD CANADA TRUST
7685 HURONTARIO STREET
BRAMPTON, ONTARIO L6W 0B4

CERTIFIED

One Thousand Six Hundred Ninety Five ***** 00/100

APR 05 2017

Canada Trust

5/Apr/2017 \$1,695.00

Amacon Development (City Center) CORP

PAY
TO THE
ORDER OF

Street 0136

L6W 0B4

TM LAW
TRUST ACCOUNT

**CERTIFIED CHEQUE
DO NOT DESTROY**




PER 

Paid as per directions 16-1143

⑈001003⑈ ⑆01362⑈004⑆

9011500⑈

5287390

4/6/2017
received by


NORTH CAROLINA

DRIVER LICENSE

Kelly J. Thomas

2418144 *See* 2418145

31 DOB 02/01/1985
4b EXP 07/02/2017

000034564138

1 BALASUBRAMANIAN
2 VIMAL KUMAR

8022 PROVIDENCE COURT LN
APT 207
CHARLOTTE, NC 28270-2392

9 CLASS C 93 END NONE
12 CESTR 1-9

15 SEX M 18 EYES BLK
16 HGT 5'-04" 16 HAIR BLK

48159 12/11/2015
5 00 0015098080

02/01/85

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

www.tdcanadatrust.com www.tdcanadatrust.com www.tdcanadatrust.com www.tdcanadatrust.com

MR VIMAL BALASUBRAMANIAN
(704) 724-9119

011

DATE 2018-02-08
Y Y Y Y M M D DPAY TO THE
ORDER OF

HATER RHUMA

\$ 1600

One thousand six hundred only

100 DOLLARS

Security Features
Included
Details on backCanada Trust
1 QUEEN ST. E. & MAIN ST.
BRAMPTON, ONTARIO L6W 2A7

MEMO

Feb 2018 Rent

⑈001⑈ ⑆21202⑈004⑆ 0311⑈6526326⑈

www.tdcanadatrust.com www.tdcanadatrust.com www.tdcanadatrust.com www.tdcanadatrust.com

MR VIMAL BALASUBRAMANIAN
(704) 724-9119

001

DATE 2017-04-01
Y Y Y Y M M D DPAY TO THE
ORDER OF

HATER RHUMA

\$ 3200/-



Canada Trust

Two thousand two hundred dollars only

100 DOLLARS

Security Features
Included
Details on back

Canada Trust

Two thousand two hundred dollars only

100 DOLLARS

Security Features
Included
Details on back

MEMO

FIRST LAST MONTH RENT

2 MONTH
Rent

6526326

1st Last-

⑈001⑈ ⑆21202⑈004⑆ 0311⑈

9011500⑈

www.tdcanadatrust.com www.tdcanadatrust.com www.tdcanadatrust.com www.tdcanadatrust.com

MR VIMAL BALASUBRAMANIAN
(704) 724-9119

012

DATE 2017-04-04
Y Y Y Y M M D DPAY TO THE
ORDER OF

HATER RHUMA

\$ 300

Three hundred dollars only

100 DOLLARS

Security Features
Included
Details on backCanada Trust
1 QUEEN ST. E. & MAIN ST.
BRAMPTON, ONTARIO L6W 2A7

MEMO

Key Deposit (Refundal)

⑈012⑈ ⑆21202⑈004⑆ 0311⑈6526326⑈



Cognizant

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

TO WHOM IT MAY CONCERN

Cognizant 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 Accommodation.

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

Thanking you,

Yours Sincerely,

For Cognizant Technology Solutions Canada, Inc

Dravina reddy

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

Provided by TransUnion®

Your Credit Score

800
Excellent

Account Mix

Credit Cards	7
Real Estate	0
Auto	0
Student	0
Other Loans	0
Total Accounts:	7

Personal Information

Names Reported

VIMALKUMA BALASUBRAMANIAN
VIMALKU BALASUBRAMANIAN
VIMAL K BALASUBRAMANIAN
V BALASUBRAMANIAN

See something wrong?
Find out how to update personal information.

Addresses Reported

9501 LUCY JANE LN 108
CHARLOTTE, NC 28270

8022 PROVIDENCE COURT LN
APT 207
CHARLOTTE, NC 28270


1700 NANTUCKETT LN
APT 105
CHARLOTTE, NC 28270

Employment Information

As of **Mar 28, 2017 (latest)**, you had no employment information reported on your credit report.

PSV
601
credit
check

AMEX

 Credit Card

Feb 22, 2016

Open - Current

No Missed Payments

\$825

6% of Credit Limit*

Account Details

Last Reported

Mar 17, 2017

Creditor Name

AMEX

Account Type

Credit Card

Account Status

Open

Opened Date

Feb 22, 2016

Closed Date

--

Limit

\$15,000

Term

--

Monthly Payment

\$0

Responsibility

Individual

Balance

\$825

Highest Balance

\$1,472

Payment Status

Current

Worst Payment Status

Current

Date of Last Payment

--

Amount Past Due

\$0

Times 30/60/90 Days Late


0/0/0


Remarks


--

Payment History

Latest Status: Current

2017 

2016 
J F M A M J J A S O N D

Credit Utilization*  5.50%


Creditor Contact Details

AMERICAN EXPRESS
PO BOX 981537
EL PASO, TX
79998
(800) 874-2717

See an error? Report it to TransUnion with data direct.
Dispute™ tool

Dispute an Error

CHASE CARD

 Credit Card

Apr 28, 2013

Open - Current

No Missed Payments

\$39

< 1% of Credit Limit*

Account Details

Last Reported

Mar 12, 2017

Creditor Name

CHASE CARD

Account Type

Flexible Spending
Credit Card

Account Status

Open

Opened Date

Apr 28, 2013

Closed Date

--

Limit

\$5,000

Term

--

Monthly Payment

\$25

Responsibility

Individual

Balance

\$39

Highest Balance

\$812

Payment Status

Current

Worst Payment Status

Current

Date of Last Payment

Dec 08, 2016

Amount Past Due

\$0

Times 30/60/90 Days Late


0/0/0


Remarks


--


Payment History


Latest Status: Current


2017 

2016 

2015 

2014 

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

Credit Utilization*  0.78%

Creditor Contact Details


CHASE CARD
PO BOX 15298
WILMINGTON, DE
19850
(800) 432-3117

See an error? Report it to TransUnion with our Direct
Dispute™ tool

Dispute an Error

23
24
25
26
27

BK OF AMER

 Credit Card

Jun 02, 2011

Open - Current

No Missed Payments

\$0

0% of Credit Limit*

Account Details

Last Reported

Feb 27, 2017

Creditor Name

BK OF AMER

Account Type

Credit Card

Account Status

Open

Opened Date

Jun 02, 2011

Closed Date

--

Limit

\$5,000

Term

--

Monthly Payment

\$0

Responsibility

Individual

Balance

\$0

Highest Balance

\$1,401

Payment Status

Current

Worst Payment Status

Current

Date of Last Payment

Dec 09, 2016

Amount Past Due

\$0

Times 30/60/90 Days Late

0/0/0


Remarks

--

























Payment History

Latest Status: Current

























2017



























2016



























2015



2014



2013



J

F

M

A

M

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
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D

Credit Utilization*

 0.00%

Creditor Contact Details

BANK OF AMERICA

PO BOX 982238

EL PASO, TX


79998

(800) 421-2110

See an error? Report it to TransUnion with our Direct Dispute™ tool.

Dispute an Error

BK OF AMER

 Credit Card

Jan 21, 2011

Open - Current

No Missed Payments

\$0

0% of Credit Limit*

Account Details

Last Reported

Feb 27, 2017

Creditor Name

BK OF AMER

Account Type

Credit Card

Account Status

Open

Opened Date

Jan 21, 2011

Closed Date

--

Limit

\$2,000

Term

--

Monthly Payment

\$0

Responsibility

Individual

Balance

\$0

Highest Balance

\$1,516

Payment Status

Current

Worst Payment Status

Current

Date of Last Payment

Oct 31, 2015

Amount Past Due

\$0

Times 30/60/90 Days Late

0/0/0


Remarks

--

























Payment History

Latest Status: Current

























2017



























2016



























2015



2014



2013



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Credit Utilization*

 0.00%

Creditor Contact Details

BANK OF AMERICA

PO BOX 982238

EL PASO, TX

79998

(800) 421-2110

See an error? Report it to TransUnion with our Direct Dispute™ tool.

Dispute an Error

SYNCB/AMAZON

Credit Card

Apr 28, 2013

Closed

\$0

No Missed Payments

Account Details

Last Reported **Feb 24, 2017**

Creditor Name **SYNCB/AMAZON**

Account Type **Charge Account**

Account Status **Closed**

Opened Date **Apr 28, 2013**

Closed Date **Apr 27, 2015**

Limit **\$400**

Term **--**

Monthly Payment **\$0**

Responsibility **Individual**

Balance **\$0**

Highest Balance **\$0**

Payment Status **Current**

Worst Payment Status **Current**

Date of Last Payment

Amount Past Due **\$0**

Times 30/60/90 Days Late **0/0/0**

Remarks **Closed**

Payment History

Latest Status: Current

2017

2018 <

LENDINGmatrix

"It's all about lending."

MORTGAGE-COMMITMENT

January 11, 2017

Hajer Rhuma
5612 Raleigh Street
Mississauga, ON
L5M 7H5

We are pleased to inform you that your First MORTGAGE has been approved in accordance with the following terms and conditions on the property known as:

Unit # 1, Level # 6
Suite # 601, 4011 Brickstone Mews, Mississauga, ON
PSV - Tower One

TERMS:

Borrower
Lender
Purchase Price
Loan Amount
Interest Rate
Term
Amortization
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 # 601, 4011 Brickstone Mews, Mississauga, ON
PSV - Tower One

Priority

Lender Fee:


Brokerage fee:

First
None
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

25 Welles Avenue, Suite 500 - Mississauga, ON - L4Z 2Z1

Tel/ 905-501-4274 - Fax/ 905-501-0648

Email/ kamran@lendingmatrix.ca

