

Worksheet Leasing

Suite: 615 Tower: psv Date: Mar. 30/17 Completed by: Silvi

Kevin + Lorraine Valladares

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 \$ 30,480
- ☒ ☐ 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). \$1500 + HST
- ☒ ☐ Agreement must be in good standing. Funds in Trust: \$ 30,000
- ☒ ☐ Copy of Tenant's ID
- ☒ ☐ Copy of Tenant's First and Last Month Rent
- ☒ ☐ Copy of Tenant's employment letter or paystub
- ☒ ☐ Copy of Credit Check
- ☒ ☐ Copy of the Purchasers Mortgage approval

- ☐ The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Note:

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

Administration Notes:

[illegible]

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
KEVIN JOHN VALLADARES and LORRAINE ANN VALLADARES (the "Purchaser")
 Suite **615** Tower **ONE** Unit **15** 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 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 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 19 day of March 2017.

Witness:

Witness:

Purchaser: **KEVIN JOHN VALLADARES**

Purchaser: **LORRAINE ANN VALLADARES**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 19 day of March 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
 I have the authority to bind the Corporation

Form 400

for use in the Province of Ontario

This Agreement to Lease dated this 28th day of March, 2017.

TENANT (Lessee), GABRIELA FLORES VAZQUEZ AND CESAR OCTAVIO AGUIRRE LOPEZ
(Full legal names of all Tenants)

LANDLORD (Lessor), LORRAINE VALLADARES AND KEVIN VALLADARES
(Full legal name of Landlord)

ADDRESS OF LANDLORD 46 TERRA COTTA CRES BRAMPTON, ONT.
(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:
#615 - 4011 BRICKSTONE MEWS, MISSISSAUGA, ONTARIO L5B 0J7

2. TERM OF LEASE: The lease shall be for a term of 1 year commencing April 1, 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 Fifty Canadian Dollars (CDN\$ 1,650.00), 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 RE/MAX Realty One Inc. "Deposit Holder"

in the amount of Three Thousand Three Hundred

Canadian Dollars (CDN\$ 3,300.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all

terms, covenants and conditions of the Agreement and to be applied by the Landlord against the first and last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

Premises to be used only for: 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	☒	☐	Cable TV	☐	☒
Oil	☐	☐	Condominium/Cooperative fees	☒	☐
Electricity	☐	☒	Garbage Removal	☐	☒
Hot water heater rental	☒	☐	Other: <u>TELEPHONE</u>	☐	☒
Water and Sewerage Charges	☒	☐	Other: <u>INTERNET</u>	☐	☒

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): GFV CH

INITIALS OF LANDLORD(S): [Signature]

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RE/MAX Realty One Inc.

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 Reagency Systems Corp.
www.Reagency.ca

Form 400 Revised 2015 Page 1 of 4

328295

7. **PARKING:** ONE ASSIGNED PARKING #31 LEVEL-E AND ONE LOCKER- #83 LEVEL - 6

8. **ADDITIONAL TERMS:**

9. **SCHEDULES:** The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: Schedule(s) A, A-2, A-3, A-4, A-5, A-6, A-1

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant until 11:59 p.m. on the 28th

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: lorraineval@gmail.com (For delivery of Documents to Landlord) Email Address: gfloresvzz@gmail.com (For delivery of Documents to Tenant)

12. **EXECUTION OF LEASE:** Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given. The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at www.ltb.gov.on.ca)

13. **ACCESS:** The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.

14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.

15. **RESIDENCY:** The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c.1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.

16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

17. **CONFLICT OR DISCREPANCY:** If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.

18. **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): GFV CA

INITIALS OF LANDLORD(S):



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19. 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) [Signature]
(Witness) [Signature]
(Witness) _____

(Tenant or Authorized Representative) [Signature]
(Tenant or Authorized Representative) [Signature]
(Guarantor) _____

(Seal) DATE March 28th, 2017
(Seal) DATE March 28th, 2017
(Seal) DATE _____

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

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness) [Signature]
(Witness) [Signature]
(Witness) _____

x (Landlord or Authorized Representative) [Signature]
x (Landlord or Authorized Representative) [Signature]
(Landlord or Authorized Representative) _____

(Seal) DATE March 28, 2017
(Seal) DATE March 28, 2017
(Seal) _____

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____. x [Signature] x [Signature]
(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage RE/MAX Realty One Inc. Tel.No. (905) 277-0771
Sanjay Babbar
(Salesperson / Broker Name)
Co-op/Buyer Brokerage _____ Tel.No. (_____) _____
(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.

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.

x (Landlord) [Signature] DATE March 28, 2017
x (Landlord) [Signature] DATE March 28, 2017
Address for Service 46 TERRA COTTA CRES.
Brampton, Ontario Tel.No. (289) 499-4111
Landlord's Lawyer _____
Address _____
Email _____
(_____) Tel.No. (_____) FAX No.

(Tenant) [Signature] DATE March 28th, 2017
(Tenant) [Signature] DATE March 28th, 2017
Address for Service _____
Tel.No. (647) 882-7716, 647-469-9225
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) _____

Form 401

for use in the Province of Ontario

GFV CA

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

TENANT (Lessee), GABRIELA FLORES VAZQUEZ AND CESAR OCTAVIO AGUIRRE LOPEZ....., and

LANDLORD (Lessor), LORRAINE VALLADARES AND KEVIN VALLADARES.....

for the lease of #615 - 4011 BRICKSTONE MEWS, MISSISSAUGA, ONTARIO L5B 0J7.....

..... dated the 28th day of March....., 2017.....

THE TENANTS HEREBY ALSO AGREES TO PAY \$250.00 (TWO HUNDRED FIFTY DOLLARS) AS SECURITY DEPOSIT TOWARDS FOB KEYS FOR THE BUILDING. THIS SECURITY CHARGES SHALL BE RETURNED TO THE TENANTS AFTER SATISFACTORY & UNDAMAGED RETURN OF THE FOB KEYS TO THE LANDLORD AFTER COMPETITION OF THIS LEASE AGREEMENT OR ANY EXTENSION THEREOF.

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

INITIALS OF TENANTS: GFV CA

INITIALS OF LANDLORD(S): [Signature]

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KEVIN JOHN VALLADARES

BANK DRAFT / TRAITE DE BANQUE

01652 - HWY.#10 & STEELES
BANKING CENTRE
BRAMPTON, ON

2800 9993 8

27-43345

2017-03-29

DATE Y/A M/M D/J

NAME OF REMITTER / DONNEUR D'ORDRE

TRANSIT NO.
N° D'IDENTIFICATIONBRANCH
CENTRE BANCAIREPAY TO THE
ORDER OFPAYEZ À
L'ORDRE DE

BLANEY MCNURTRY LLP "IN TRUST"*****

*****30,480.00

THE SUM OF
LA SOMME DE

*****THIRTY THOUSAND FOUR HUNDRED EIGHTY

CANADIAN DOLLARS CAD
DOLLARS CANADIENSFOR CANADIAN IMPERIAL BANK OF COMMERCE
POUR LA BANQUE CANADIENNE IMPERIALE DE COMMERCEAUTH. NO. / AUTOR. N°
A2384TO
TIRÉ:CANADIAN IMPERIAL BANK OF COMMERCE
TORONTO
CANADA

PSV 615 Top-up to 20%.

AUTHORISED SIGNATURE / SIGNATURE AUTORISÉE

COUNTERSIGNED / CONTRESIGNÉ

⑈280099938⑈ ⑆09502⑈010⑆ 01652⑈2743345⑈



KEVIN JOHN VALLADARES

NEGOTIABLE AT CURRENT BUYING RATE FOR DEMAND EXCHANGE ON CANADA
NEGOCIABLE AU COURS ACHETEUR EN VIGUEUR SUR EFFETS À VUE PAYABLES AU CANADA
INTERNATIONAL MONEY ORDER / MANDAT INTERNATIONAL
01652 - HWY.#10 & STEELES
BANKING CENTRE
BRAMPTON, ON

5575 3715 6

27-43248

2017-03-29

DATE Y/A M/M D/J

NAME OF REMITTER / DONNEUR D'ORDRE

TRANSIT NO.
N° D'IDENTIFICATIONBRANCH
CENTRE BANCAIREPAY TO THE
ORDER OFPAYEZ À
L'ORDRE DE

AHACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

*****1,695.00

THE SUM OF
LA SOMME DE

*****ONE THOUSAND SIX HUNDRED NINETY FIVE

CANADIAN DOLLARS CAD
DOLLARS CANADIENS

NOT OVER / NE DOIT PAS EXCÉDER \$5,000

FOR CANADIAN IMPERIAL BANK OF COMMERCE
POUR LA BANQUE CANADIENNE IMPERIALE DE COMMERCE

NOT OVER FIVE THOUSAND DOLLARS / NE DOIT PAS EXCÉDER CINQ MILLE DOLLARS

TO
TIRÉ:CANADIAN IMPERIAL BANK OF COMMERCE
TORONTO
CANADA

PSV 615 - Leasing fee

VALLADARES

CHIEF EXECUTIVE OFFICER / CHEF DE LA DIRECTION

⑈557537156⑈ ⑆09502⑈010⑆ 01652⑈2743248⑈

PSV 615 - Tenant's ID

Ontario Driver's Licence / Permis de conduire ON CANADA

1. NAME / NOM
FLORES VAZQUEZ
GABRIELA

2. ADDRESS / ADRESSE
204-4899 BRICKSTONE MEWS
MISSISSAUGA, ON, L5B 0G2

3. NUMBER / NUMERO
F5643 - 27008 - 25605

4. EXPIRY / EXPIRATION
2016/02/17

5. SEX / SEXE
F

6. HEIGHT / HAUTEUR
167 CM

7. EYES / YEUX
BRN

8. HAIR / CHEVEUX
BLK

9. SKIN / PEAU
F

10. BIRTH DATE / DATE DE NAISSANCE
1982/06/04

11. SIGNATURE / SIGNATURE
[Signature]

12. PHOTO / PHOTO
[Photo]

Ontario Driver's Licence / Permis de conduire ON CANADA

1. NAME / NOM
AGUIRRE LOPEZ
CESAR OCTAVIO

2. ADDRESS / ADRESSE
204-4899 BRICKSTONE MEWS
MISSISSAUGA, ON, L5B 0G2

3. NUMBER / NUMERO
A3119 - 12078 - 40304

4. EXPIRY / EXPIRATION
2018/03/18

5. SEX / SEXE
M

6. HEIGHT / HAUTEUR
173 CM

7. EYES / YEUX
GRN

8. HAIR / CHEVEUX
BLK

9. SKIN / PEAU
F

10. BIRTH DATE / DATE DE NAISSANCE
1984/03/04

11. SIGNATURE / SIGNATURE
[Signature]

12. PHOTO / PHOTO
[Photo]

PSV 615
First + last
month's rent

MR CESAR OCTAVIO AGUIRRE LOPEZ
(947) 468-9229

075

DATE 2018-03-01
Y Y Y Y M M D D

PAY TO THE
ORDER OF

Kevin Villedares

\$ 1650.00

One thousand six hundred and fifty / 100 DOLLARS

Security features
included
Details on back.



Canada Trust

MISSISSAUGA SQUARE ONE
100 CITY CENTRE DR.
MISSISSAUGA, ONTARIO L6B 2C9

MEMO

Rent March, 2018

Kevin Villedares

⑈075⑈ ⑆00932⑈004⑆ 7431⑈6959876⑈

www.tdcanadatrust.com

www.tdcanadatrust.com

www.tdcanadatrust.com

www.tdcanadatrust.com

MR CESAR OCTAVIO AGUIRRE LOPEZ
(947) 468-9229

077

DATE 2017-04-01
Y Y Y Y M M D D

PAY TO THE
ORDER OF

Kevin Villedares

\$ 1650.00

One thousand six hundred and fifty / 100 DOLLARS

Security features
included
Details on back.



Canada Trust

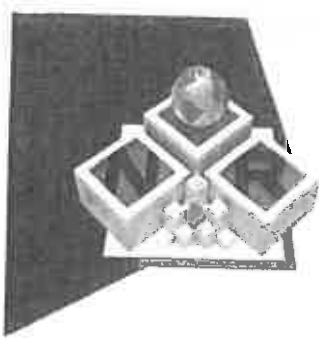
MISSISSAUGA SQUARE ONE
100 CITY CENTRE DR.
MISSISSAUGA, ONTARIO L6B 2C9

MEMO

Rent April, 2017

Kevin Villedares

⑈077⑈ ⑆00932⑈004⑆ 7431⑈6959876⑈



NEEZOTM Renders

270 Britannia Road East
Mississauga, ON L4Z 1S6
Canada

T: 905.306.3437
T: 1.855.33NEEZO
F: 905.306.7225
E: info@neezorenders.com
W: www.neezorenders.com

March 16, 2017

RE: Cesar Aguirre

To Whom It May Concern:

Please be informed that Mr. Cesar Aguirre has been employed with NEEZO Renders Inc., since August 27, 2012.

Mr. Aguirre holds the position with great performance of Operations Manager (NOC 0125) and previously as a Graphic designer (NOC 5241) with responsibilities of:

- Managing the team
- Project management
- 3D Modeling, Texturing, Lighting, Rendering, and Photoshop Work;
- 3D Animation;
- Aftereffects.

Mr. Aguirre's current pay is \$70,000.00 per year not including overtime.

The total workable hours/week are 40hrs with additional overtime hours when required.

Mr. Aguirre also receives health benefits from the company as well as Bonuses.

If further information is required, please do not hesitate to contact me directly at (905)306-3437 x 224.

Regards,


Aline Maalouf
Executive Vice President
NEEZO Renders Inc.



NEEZO™
Renders

270 Britannia Road East
Mississauga, ON L4Z 1S6
Canada

T: 905.306.3437
T: 1.855.33NEEZO
F: 905.306.7225
E: info@neezorenders.com
W: www.neezorenders.com

March 16, 2017

RE: Gabriela Flores

To Whom It May Concern:

Please be informed that Ms. Gabriela Flores has been employed with NEEZO Renders Inc. since September 9, 2014.

Ms. Flores holds the position with great performance of Project Administration (NOC 0125) with responsibilities of:

- Communicating with clients regarding their projects

Ms. Flores's current pay is \$37,500.00 per year not including overtime.

The total workable hours/week are 40hrs with additional overtime hours when required.

Ms. Flores also receives health benefits from the company.

If further information is required, please do not hesitate to contact me directly at (905)306-3437 x 224.

Regards,


Aline Maalouf
Executive Vice President
NEEZO Renders Inc.



Print This Page

Close Window

Equifax Credit Report and Score™ as of 03/27/2017

Name: Gabriela Flores
Confirmation Number: 4027049347

Credit Score Summary

Where You Stand

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

802 | Excellent



What's Impacting Your Score

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

- Number of revolving trades with high utilization in last 3 months.
- Total balance for open trades.
- Total balance for open national card trades.

Your Loan Risk Rating

802 | Excellent

Your credit score of 802 is better than 71% of Canadian consumers. The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

The Bottom Line :



Equifax Credit Report and Score TM as of 03/27/2017

Name: Gabriela Flores

Confirmation Number: 4027049347

Credit Score Summary

Where You Stand

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

802 | Excellent

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

What's Impacting Your Score

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

- Number of revolving trades with high utilization in last 3 months.
- Total balance for open trades.
- Total balance for open national card trades.

Your Loan Risk Rating

802 | Excellent

Your credit score of 802 is better than 71% of Canadian consumers.

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

The Bottom Line :

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

- You may be able to obtain high credit limits on your credit card.
- Many lenders may offer you their most attractive interest rates and offers.
- Many lenders may offer you special incentives and rewards that are geared to their most valuable customers.

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

Delinquency Rates*



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

CREDIT REPORT

Personal Information

Personal Data
Name: GABRIELA FLORES
SIN: 932XXX583
Date of Birth: 1982-06-XX

Current Address
Address: 4099 BRICKSTONE MEWS APT 204
MISSISSAUGA, ON
Date Reported: 2014-07

Current Employment
Employer: NEERO RENDERERS
Occupation:

Special Services

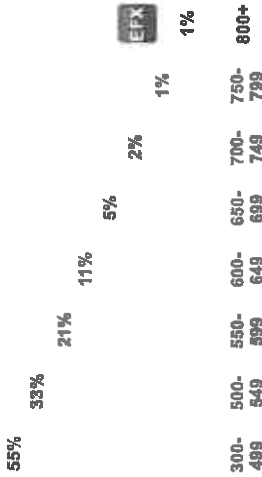
No Special Services Message

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

- You may be able to obtain high credit limits on your credit card.
- Many lenders may offer you their most attractive interest rates and offers.
- Many lenders may offer you special incentives and rewards that are geared to their most valuable customers.

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Delinquency Rates*



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

CREDIT REPORT

Personal Information

Personal Data
Name: GABRIELA FLORES
SIN: 932XXX583
Date of Birth: 1982-08-XX

Current Address
Address: 4099 BRICKSTONE MEWS APT 204
MISSISSAUGA, ON
Date Reported: 2014-07

Current Employment
Employer: NEERO RENDERS
Occupation:

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.

An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a car loan or a student loan. Mortgage information may appear in your credit report, but is not used to calculate your credit score. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.

Note: The account numbers have been partially masked for your security.

SCOTIABANK VISA

Phone Number: (800)387-6508
Account Number: XXX...327
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2015-11
Status: Paid as agreed and up to date
Months Reviewed: 16
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Monthly payments
Amount in h/c column is credit limit

ROGERS COMMUNICATION

Phone Number: (877)764-3772
Account Number: XXX...172
Association to Account: Individual
Type of Account: Open
Date Opened: 2014-07
Status: Paid as agreed and up to date
Months Reviewed: 31
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Monthly payments

Credit History and Banking Information

Consumer Statement

No Consumer Statement on File

Credit Information

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.

An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a car loan or a student loan. Mortgage information may appear in your credit report, but is not used to calculate your credit score. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.

Note: The account numbers have been partially masked for your security.

SCOTIABANK VISA

Phone Number:	(800)387-6508	High Credit/Credit Limit:	\$4,000.00
Account Number:	XXX...327	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$2,063.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-11	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02

Months Reviewed: 16

Payment History: No payment 30 days late

No payment 60 days late

No payment 90 days late

Prior Paying History:

Comments:

Monthly payments
Amount in h/c column is credit limit

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	Not Available
Account Number:	XXX...172	Payment Amount:	\$107.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	2017-02
Date Opened:	2014-07	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02

Months Reviewed: 31

Payment History: No payment 30 days late

No payment 60 days late

No payment 90 days late

Prior Paying History:

Comments:

Monthly payments

Credit History and Banking Information

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

No Banking information on file

Please contact Equifax for additional information on Deposit transactions at 1-800-865-3908

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2016-03
Industry Class:		Creditor's Name and Amount:	714592368 HONDA CANADA FINANCE INC \$29809
Maturity Date:	2020-03		
Comments:	Security Deposit Unknown		

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2016-02-20	HONDA CANADA FINANCE (Phone Number Not Available)
2014-09-26	TDCT (866)222-3456

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

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

No Banking information on file

Please contact Equifax for additional information on Deposit transactions at 1-800-865-3908

Public Records and Other Information

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

Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2016-03
Industry Class:		Creditor's Name and Amount:	714592368 HONDA CANADA FINANCE INC \$29809
Maturity Date:	2020-03		
Comments:	Security Deposit Unknown		

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2016-02-20	HONDA CANADA FINANCE (Phone Number Not Available)
2014-09-26	TDCT (866)222-3456

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

month.	
2017-03-27	EQUIFAX PERSONAL SOL (800)871-3250
2017-01-10	TDCT (866)222-3456
2015-06-30	EQUIFAX PERSONAL SOL (800)871-3250
2015-04-14	AUTH ECONSUMER REQUE (Phone Number Not Available)
2015-04-14	EQUIFAX PERSONAL SOL (Phone Number Not Available)

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

Complete and submit a [Consumer Credit Report Update Form](#) to Equifax.

By mail:

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

By fax: (514) 355-8502

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

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

2017-03-27	EQUIFAX PERSONAL SOL (800)871-3250
2017-01-10	TDCT (866)222-3456
2015-06-30	EQUIFAX PERSONAL SOL (800)871-3250
2015-04-14	AUTH ECONSUMER REQUE (Phone Number Not Available)
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If Equifax changes our file in response to your request, we will automatically send you an updated credit report to show you the changes. At your request, we will also send an updated credit report to any of our customers who received one within 60 days before the change was made.


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Equifax Credit Report and Score™ as of 03/15/2017

Name: **Cesar O. Aguirrelopez**

Confirmation Number: 3961431347

Credit Score Summary

752 | Very Good

Where You Stand

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



What's Impacting Your Score

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

Percentage trades opened within the last 2 years to total trades.

Total balance for open national card trades.

Average number of months open for revolving trades.

Your Loan Risk Rating

752 | Very Good

Your credit score of 752 is better than 40% of Canadian consumers.

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

The Bottom Line :

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

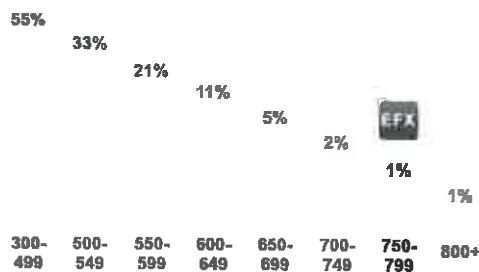
You may be able to obtain higher than average credit limits on your credit card.

Many lenders may offer you attractive interest rates and offers.

You may qualify for some special incentives and rewards that aren't always offered to the general public.

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

Delinquency Rates*



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

CREDIT REPORT

Personal Information

Personal Data

Name: CESAR O AGUIRRELOPEZ
 SIN: 928XX693
 Date of Birth: 1984-03-XX

Current Address

Address: 4099 BRICKSTONE MEWS #204
 MISSISSAUGA, ON

Date Reported: 2014-09 2012-11

Previous Address

Address: 4065 BRICKSTONE MEWS
 #301
 MISSISSAUGA, ON

Date Reported: 2014-09 2012-11

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.

An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a car loan or a student loan. Mortgage information may appear in your credit report, but is not used to calculate your credit score. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.

Note: The account numbers have been partially masked for your security.

VISA DESJARDINS

Phone Number:	(800)363-3380	High Credit/Credit Limit:	\$400.00
Account Number:	XXX...000	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-04	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	23		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Monthly payments		

TDCT TR0093

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$8,000.00
Account Number:	XXX...408	Payment Amount:	\$50.00
Association to Account:	Individual	Balance:	\$1,814.00

27/03/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-04	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	10		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Personal line of credit Monthly payments		

KODO MOBILE

Phone Number:	(866)995-6636	High Credit/Credit Limit:	\$204.00
Account Number:	XXX...020	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$141.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2013-07	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	44		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$14,500.00
Account Number:	XXX...926	Payment Amount:	\$61.00
Association to Account:	Individual	Balance:	\$3,772.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2012-10	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	52		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

CHASE BEST BUY PL

Phone Number:	(877)862-1208	High Credit/Credit Limit:	\$2,000.00
Account Number:	XXX...459	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-03	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2015-04
Months Reviewed:	01		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Transferred or sold Monthly payments		

Credit History and Banking Information

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

No Banking information on file

Please contact Equifax for additional information on Deposit transactions at 1-800-865-3908

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2016-03
Industry Class:		Creditor's Name and Amount:	714592368 HONDA CANADA FINANCE INC \$29809
Maturity Date:	2020-03		
Comments:	Security Deposit Unknown		

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2016-02-20	HONDA CANADA FINANCE (Phone Number Not Available)
2015-03-29	CHASE BESTBUY PL (800)265-3675

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

2017-02-22	SERV. CARTES DESJ. (Phone Number Not Available)
2017-01-10	TDCT (866)222-3456
2016-12-28	EQUIFAX PERSONAL SOL (800)871-3250
2016-08-20	AUTH SIA LIMITED (Phone Number Not Available)
2016-08-13	EQUIFAX PERSONAL SOL (800)871-3250
2016-08-12	AUTH ONTARIO LOTTERY (855)978-7529
2016-07-09	EQUIFAX PERSONAL SOL (800)871-3250
2016-07-04	AUTHENT RECOMBO INC (604)736-2272
2016-06-05	EQUIFAX PERSONAL SOL (800)871-3250
2016-06-05	EQUIFAX PERSONAL SOL (800)871-3250
2016-04-30	AUTHENT RECOMBO INC (604)736-2272
2016-04-16	EQUIFAX PERSONAL SOL (800)871-3250
2016-02-28	EQUIFAX PERSONAL SOL (800)871-3250
2015-12-26	EQUIFAX PERSONAL SOL (800)871-3250
2015-11-22	EQUIFAX PERSONAL SOL (800)871-3250
2015-09-20	EQUIFAX PERSONAL SOL (800)871-3250
2015-06-29	EQUIFAX PERSONAL SOL (800)871-3250

27/03/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

2015-03-29

EQUIFAX PERSONAL SOL (800)871-3250

2014-10-05

EQUIFAX PERSONAL SOL (800)871-3250

2014-07-05

EQUIFAX PERSONAL SOL (800)871-3250

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

By fax: (514) 355-8502

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



2016/10/29

Kevin and Lorraine Valladares
47 Terracotta cres
Brampton
Ontario
L6W 1C1

Subject: Purchase Suite 615-4011 Brickstone Mews

This is to confirm that given the information available as of today and as per current conventional guidelines applicable, it would appear that Kevin and Lorraine Valladares will qualify for the mortgage from CIBC to purchase the above mentioned property with a loan to value of 80%.

Purchase Price : \$302000.
Down payments 20% 61000.
Mortgage Amount: \$241000.
Term: 60 months
Interest Rate 2.49
Expiry date March 20 2017
Closing date March 20 2017
Type: Fixed
Amortization: 30 years

Please contact the undersigned if you need further clarification.

Thank you,

Bilkis Patel 01652
Financial Advisor
7940 Hurontario Street
Brampton, Ontario
L6Y0B8
(905)454-0075 ext 465
Fax:(905)451-3712
bilkis.patel@cibc.com

