

Worksheet
Leasing

Suite: 811 Tower: PSV Date: May 10/17 Completed by: Silvi

Ravinder Jeet Pal Singh Mann

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust 20% due @ occupancy
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. \$ 1,695 Draft NO. 4962 6349 2
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 42,230.
- ✓ ● 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:

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

RAVINDER JEET PAL SINGH MANN (the "Purchaser")

Suite **811** Tower **ONE** Unit **11** Level **8** (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 26 day of April 2012.

Witness:

Purchaser: **RAVINDER JEET PAL SINGH MANN**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 27 day of April 2012.

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 20 day of APRIL 2017

TENANT (Lessee), KRISHNA NARAYAN

(Full legal names of all Tenants)

LANDLORD (Lessor), RAVINDER JEET PAL SINGH

MANN

(Full legal name of Landlord)

ADDRESS OF LANDLORD 4011 BRICKSTONE MEWS, MISSISSAUGA, ON M9B 0B1, UNIT # 811

(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:
4011 BRICKSTONE MEWS, MISSISSAUGA ON M9B 0B1, UNIT # 811

2. **TERM OF LEASE:** The lease shall be for a term of ONE YEAR commencing APRIL 28, 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 RAVINDER JEET PAL SINGH "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 month and last Month 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 RESIDENCE

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input 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 checked="" type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other:.....	<input type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other:.....	<input type="checkbox"/>	<input type="checkbox"/>

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

INITIALS OF TENANT(S):

[Signature]

INITIALS OF LANDLORD(S):

[Signature]

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7. **PARKING:**

ONE UNDER GROUND PARKING ON P4 # 27 AND LOCKER

8. **ADDITIONAL TERMS:**

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

Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in good working order at the commencement of the lease term. Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost.

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 29 day of April, 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.: FAX No.:
(For delivery of Documents to Landlord) (For delivery of Documents to Tenant)

Email Address: Email Address:
(For delivery of Documents to Landlord) (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. **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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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:

Harshajan Kauran
(Witness)

(Witness)

(Witness)

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

(Tenant or Authorized Representative)

(Tenant or Authorized Representative)

(Guarantor)

DATE Apr 21/2017

DATE

DATE

(Seal)

(Seal)

(Seal)

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:

Harshajan Kauran
(Witness)

(Witness)

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

(Landlord or Authorized Representative)

(Landlord or Authorized Representative)

DATE Apr 21/2017

DATE

(Seal)

(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 9:00 21st day of April, 2017.
(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage.....	Tel.No.
(Salesperson / Broker Name)	
Co-op/Buyer Brokerage.....	Tel.No.
(Salesperson / Broker Name)	

ACKNOWLEDGEMENT

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

(Landlord)

DATE

(Landlord)

DATE

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 to Lease and I authorize the Brokerage to forward a copy to my lawyer.

(Tenant)

DATE Apr 21/2017

(Tenant)

DATE

Address for Service.....

Tel.No.

Tenant's Lawyer.....

Address.....

Email.....

Tel.No.

FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Co-operating Brokerage shown on the foregoing Agreement to Lease:

In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.

DATED as of the date and time of the acceptance of the foregoing Agreement to Lease.

Acknowledged by:

(Authorized to bind the Listing Brokerage)

(Authorized to bind the Co-operating Brokerage)

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

TENANT (Lessee), KRISHNA NARAYAN

LANDLORD (Lessor), RAVINDER JEET PAL SINGH

MANIV

for the lease of 4011 BRICKSTONE MEWS, MISSISSAUGA

ON M9B 0B1, UNIT # 811

dated the 20

day of APRIL

2017

The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use: Stove, Refrigerator, Dish washer, Washing machine, Dryer and build in Microwave.

Landlord agrees to have the carpets professionally cleaned prior to the commencement of the lease at the Landlord's cost, and Tenant shall have the carpets professionally cleaned at end of lease term at Tenant's cost.

Tenant agrees not to make any decorating changes to the premises without the express written consent of the Landlord or his authorized agent. Tenant agree to access for construction guys for any pending repair work of unit as per PDI

Tenant agrees that an increase of 4% will be in effect on the second year of this lease, in accordance with the guidelines established under the applicable rent review legislation and must be discuss with owner 60 day before the lease termination .

The Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least twenty four (24) hours written notice of such showing, and to allow the Landlord to affix a For Sale or For Rent sign on the property.

Landlord shall pay real estate taxes, [condominium fees and parking if applicable] and maintain fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property.

Tenant has to give 10 post dated cheques . Incase of any cheque goes under N.S.S then tenant shall have to pay cash \$ 100 administration fee + rent in cash or bank draft or certified cheque. + Rest of Rental cheques provide to Landlord by one week before start of month or by Direct Deposit.

The tenant , if not in default hereunder , shall have the option .given to the landlord at least 60 days before the end of the term , to renew the lease for further one year term on the land lord term and conditions .

The tenant agree that there is no loud music and after hours party is allowed on the premises, Tenant shall comply with all the Rules and Bylaws of the Condominium Corporation.

Tenant agrees to be responsible for any repair or replacement cost due to the presence of any pets on the premises. Tenant further agrees that if pets are kept on the premises, Tenant shall, at lease termination, have the carpets professionally cleaned and make any repairs that may be necessary to restore any damages caused by pets.

Tenant agrees to pay the cost of utilities (Electricity only) required on the premises during the term of the lease and any extension thereof . Tenant further agrees to provide proof to the Landlord on or before the date of possession that the services have been transferred to the Tenant's name.

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

INITIALS OF TENANT(S):

[Handwritten initials]

INITIALS OF LANDLORD(S):

[Handwritten initials]

I/We hereby make application to rent 4011 Brickstone Mews, Mississauga, ON M9M0B1
from the 28th day of April 2017 at a monthly rental of \$1600.00
to become due and payable in advance on the 1st day of each and every month during my tenancy.

1. Name Krishna Narayan Date of birth 9/9/76 SIN No. (Optional) _____
Drivers License No. N054E-43907-60909 Occupation General Manager

2. Name _____ Date of birth _____ SIN No. (Optional) _____
Drivers License No. _____ Occupation _____

3. Other Occupant(s) Name _____ Relationship _____ Age _____
Name _____ Relationship _____ Age _____
Name _____ Relationship _____ Age _____

Do you have any pets? N/A If so, describe _____

Why are you vacating your present place of residence? Being Sold

LAST TWO PLACES OF RESIDENCE

Address 4065 Brickstone Mews
Unit 3207
From Dec 1, 2013 To Current
Name of Landlord Su Zhen Zhang/Calvin So
Telephone: 647-501-2921

Address 4065 Brickstone Mews
Unit 2101
From Dec 2012 To Nov 30, 2013
Name of Landlord Adrian Gupta
Telephone: 647-294-0803

PRESENT EMPLOYMENT

Employer Icona Hospitality (Easton Group)
Business address 3201 Highway 7, Vaughan, ON
Business telephone 905-660-4700
Position held General Manager
Length of employment 1 yr 2 months
Name of supervisor Mike Jackson
Current salary range: Monthly \$ 7666.00

PRIOR EMPLOYMENT

1. Easton Group of Hotels, Hvt Toronto
200 Dundas St, Toronto
416-645-4814
General Manager
1 year 2 months
Mike Jackson

SPOUSE'S PRESENT EMPLOYMENT

Employer N/A
Business address
Business telephone
Position held
Length of employment
Name of supervisor
Current salary range: Monthly \$

PRIOR EMPLOYMENT

Name of Bank TD CANADA TRUST Branch 004 Address 5900 Dorchester Rd. Niagara Falls, ON
Chequing Account # 7489 321 8656 Savings Account # Log 659

FINANCIAL OBLIGATIONS

Payments to N/A Amount: \$
Payments to N/A Amount: \$

PERSONAL REFERENCES

Name Pandi Rukmanghandel Address 740 Kennedy Rd, Unit 95, Scarborough, ON
Telephone: 416-264-7086 Length of Acquaintance 15 years Occupation Bank Employee
Name Gary Randall Address 118 Eastchester Avenue, St. Catharines, ON
Telephone: 905-682-1115 Length of Acquaintance 15 years Occupation Retired G.M. Employee

AUTOMOBILE(S)

Make Honda Model Civic Year 2013 Licence No AWCY 403
Make Honda Model Shadow Year 2007 Licence No 988V8

The Applicant consents to the collection, use and disclosure of the Applicant'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 Applicant 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.

The Applicant represents that all statements made above are true and correct. The Applicant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this rental. The Applicant authorizes the verification of the information contained in this application and information obtained from personal references. This application is not a Rental or Lease Agreement. In the event that this application is not accepted, any deposit submitted by the Applicant shall be returned.

Signature of Applicant [Signature] Date 10/2/3/2017
Telephone: 647 209 3041 Signature of Applicant Date
Telephone:

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NEGOTIABLE AT CURRENT BUYING RATE FOR DEMAND EXCHANGE ON CANADA
NEGOCIABLE AU COURS ACHETEUR EN VIGUEUR SUR EFFETS A VUE PAYABLES AU CANADA
INTERNATIONAL MONEY ORDER / MANDAT INTERNATIONAL

4962 6349 2
2017-05-02

27-43248

DATE Y/A M/M D/I

04172 - HWY 50 & HEALEY
BANKING CENTRE
BOLTON, ON

NAME OF REMITTER / DONNEUR D'ORDRE
MANN

TRANSIT NO.
N° D'IDENTIFICATION

BRANCH
CENTRE BANCAIRE

PAY TO THE
ORDER OF
PAYER À
L'ORDRE DE

AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

*****1,695.00

THE SUM OF
LA SOMME DE

*****ONE THOUSAND SIX HUNDRED NINETY FIVE

CANADIAN DOLLARS
DOLLARS CANADIENS CAD

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

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

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

2404532
710 BIL-2008/12

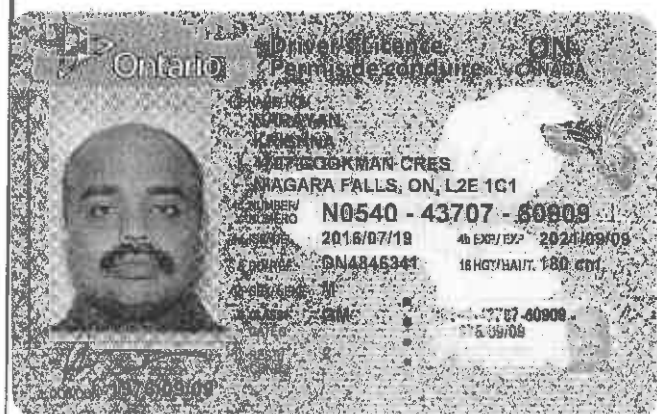
TO
TIRÉ:

CANADIAN IMPERIAL BANK OF COMMERCE
TORONTO
CANADA

CHIEF EXECUTIVE OFFICER / CHEF DE LA DIRECTION

PSV # 811 Lease fee

⑈496263492⑈ ⑆09502⑈010⑆ 04172⑈2743248⑈



ServiceOntario.ca

NOUVEAU CATEGORIE

1. Véhicule à moteur, jusqu'à 11000 kg,
2. Véhicule à moteur (max. 4000 kg),
3. Véhicule à moteur à traction combinée
ou 4x4 (11000 kg max.),
4. Véhicule à moteur qui ne dépassant pas
11000 kg, motorcycles.

12. RESTRICTIONS/CONDITIONS

Marque Contrôle Conformité du véhicule

DN4846341

0274554

PSV #811 First + last month's rent

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



MR KRISHNA NARAYAN

266

DATE 2017-04-21
Y Y Y Y M M D D

PAY TO THE
ORDER OF

RAVINDER JEET DAL SINGH
three thousand two hundred / 100 DOLLARS
only

Security features
included.
Details on back.



Canada Trust

5900 DORCHESTER ROAD AT LUNDY'S LANE
NIAGARA FALLS, ONTARIO L2G 5S9

First / Last month rent

MEMO

MP

266 0015120041 748903268656



3201 Highway 7 West, Vaughan, Ontario L4K 5Z7

Date: Apr 21st 2017

To whom it may concern:

This is to certify that Mr. Krishna Narayan is currently working as a Full time General Manager/ Hotel Manager at Hilton Garden Inn Toronto Vaughan, since Feb 2016. If you need further information, please do not hesitate to contact me at (905) 660 4700.

Sincerely,

A handwritten signature in black ink, appearing to read "Raymond Sheikh".

Raymond Sheikh
Hotel Accountant
Hilton Garden Inn Toronto/Vaughan



Print This Page

Close Window

Equifax Credit Report and Score™ as of 04/03/2017

Name: Krishna Narayan

Confirmation Number: 3409355405

Credit Score Summary

840 | Excellent

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.

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.

- Most recent telco inquiry.
- Total number of telco inquiries.
- Total balance for open national card trades.

Your Loan Risk Rating

840 | Excellent

Your credit score of 840 is better than 93% of Canadian consumers.

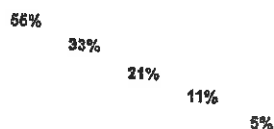
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

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 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.

Delinquency Rates*



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.

2%

650- 649
600- 699 700- 749
* 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.
1%

750- 799 800+

CREDIT REPORT

Personal Information

Personal Data

Name: KRISHNA NARAYAN
SIN: 543XXX799
Date of Birth: 1976-09-XX

Current Address

Address: 4065 BRICKSTONE MEWS #3207
MISSISSAUGA, ON
Date Reported: 2013-01 2009-11 2005-12

Previous Address

Address: 18259B GLEN RD
WILLIAMSTOWN, ON
Date Reported: 2013-01 2009-11 2005-12

Current Employment

Employer: HOMEWOOD SUITES HILTON
Occupation: EXECUTIVE SUIT KEEPER

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.

ROGERS COMMUNICATION

Phone Number: (877)764-3772
Account Number: XXX...902
Association to Account: Individual
Type of Account: Open

High Credit/Credit Limit:
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00

Date Opened: 2012-11
Status: Paid as agreed and up to date
Months Reviewed: 50
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Monthly payments

Date of Last Activity: 2017-02
Date Reported: 2017-03

BNS FORM. CHASE PL

Phone Number: (800)265-3675
Account Number: XXX...239
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2003-02
Status: Paid as agreed and up to date
Months Reviewed: 72
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Account Closed
Monthly payments

High Credit/Credit Limit: \$1,500.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2015-11
Date Reported: 2017-03

AMERICAN EXPRESS

Phone Number: (800)668-6500
Account Number: XXX...000
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2005-04
Status: Paid as agreed and up to date
Months Reviewed: 72
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

High Credit/Credit Limit: \$6,100.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2016-07
Date Reported: 2017-03

CAPITAL ONE HBC

Phone Number: (866)840-7858
Account Number: XXX...915
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2003-05
Status: Paid as agreed and up to date
Months Reviewed: 72
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

High Credit/Credit Limit: \$1,500.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2016-10
Date Reported: 2017-03

TD CREDIT CARDS

Phone Number: (800)983-8472
Account Number: XXX...485

High Credit/Credit Limit: \$25,000.00
Payment Amount: \$10.00

Association to Account:	Individual	Balance:	\$3,384.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-01	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	72		
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		

TDCY TR0151

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$20,000.00
Account Number:	XXX...656	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2005-08	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	71		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Personal loan Monthly payments		

KODO MOBILE

Phone Number:	(866)995-6636	High Credit/Credit Limit:	\$23.00
Account Number:	XXX...265	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2013-02	Date of Last Activity:	2013-10
Status:	Paid as agreed and up to date	Date Reported:	2013-11
Months Reviewed:	09		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2013-05)		
Comments:	Account Closed 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.)

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2015-08-11 BELL CANADA (800)730-7121

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.

2017-03-09 TDCT (866)222-3456

2016-12-07 CAPITAL ONE HBC (866)640-7858

2016-06-30 AUTH ECONSUMER REQUE (Phone Number Not Available)

2016-06-30 EQUIFAX PERSONAL SOL (800)871-3250

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

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

By mail:

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

By fax: (514) 355-8502

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

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



RAVINDER MANN
48 MAINARD CRES
BRAMPTON ON L6R 2V1

April 24, 2017

Thank you for choosing CIBC for your borrowing needs. Our goal is to help you achieve what matters to you financially, and we appreciate the opportunity to meet your needs.

Based on the information you provided in your recent application, we are pleased to have conditionally approved you for a CIBC Mortgage secured by:

REAL ESTATE:
811-4011 BRICKSTONE MEWS MISSISSAUGA, ON L5B0G4

The key terms and conditions of the approval are outlined below. Other important terms and conditions applicable to your Mortgage are found in the Mortgage Approval and Disclosure Statement. This will be provided to you for signature prior to the release of funds.

This approval is conditional upon us receiving and finding the following to be satisfactory:

- Copy of the signed Borrower Acknowledgement form signed by all applicants.
- CIBC Domicile transit number.
- Copy of a completed and signed Pre-Authorized Cheque Form with a blank cheque marked VOID.
- The name, firm name, complete address, telephone number and fax number of the solicitor handling this transaction.
- > Offer To Purchase - Missing Schedule A, C And Tarion- Otherwise Otp Is Verified

If you do not meet the condition(s) stated above at least 10 business days prior to the release of funds, we may cancel this conditional approval without notice to you.

Before funds are advanced, the following conditions must be met:

- The survey and title to the property must be satisfactory to us and our solicitor.
- The sale must close in accordance with the terms set out in your purchase and sale agreement.
- The information provided in support of your application must be accurate, and there must be no change to the information or to your financial situation since the application was submitted.
- All documents we require must be completed to our satisfaction.

This letter replaces all previous versions.

We appreciate your business and look forward to continuing to meet your financial needs. This application represents one component of your overall financial plan, and we would be pleased to help you achieve your broader financial goals by working with you to build your savings, plan for the future, and get more out of your everyday banking.

Please contact your advisor if you require any additional information about this application or your broader financial needs.

Sincerely,

CIBC Representative