

Worksheet Leasing

Suite: 904 Tower: One Date: May 10th 2017 Completed by: Dragana

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 *Provided e occupancy Amazon to verify*
- Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. ✓
- Agreement must be in good standing. Funds in Trust: \$ 39,196 *Amazon to verify*
- 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 *Amazon to verify*
- 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
UDITA BHUTANI AND VIDHIR RATNAKAR KAUP (the "Purchaser")

Suite 904 Tower ONE Unit 4 Level 9 (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 Dollars (\$1,000.00) 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 9 day of May 2017.

DocuSigned by:
Anut Kalia
Witness: D67883A378CD4E7...

DocuSigned by:
Udita Bhutani
Purchaser: UDITA BHUTANI

DocuSigned by:
Anut Kalia
Witness: D67883A378CD4E7...

DocuSigned by:
Vidhir Ratnakar Kaup
Purchaser: VIDHIR RATNAKAR KAUP

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 10th day of May 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: [Signature]
Authorized Signing Officer
I have the authority to bind the Corporation

**Form 400**

for use in the Province of Ontario

Agreement to Lease

Residential

This Agreement to Lease dated this 8 day of May, 2017TENANT (Lessee), Sheila Ramdaya Henry and Natalie Adelynn Henry (Guarantor)

(Full legal names of all Tenants)

LANDLORD (Lessor), Vidhir Ratnakar Kaup & Udit Bhutani

(Full legal name of Landlord)

ADDRESS OF LANDLORD

(Legal address for the purpose of receiving notices)

The Tenant hereby offers to lease from the Landlord the premises as described herein on the terms and subject to the conditions as set out in this Agreement.

- PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:
#904 -4011 BRICKSTONE MEWS Mississauga L5B 0J7
- TERM OF LEASE:** The lease shall be for a term of 1 year commencing
- RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of June 1st, 2017
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.
- DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance
(Herewith/Upon acceptance/as otherwise described in this Agreement)
by negotiable cheque payable to ORION REALTY CORP. "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.
- 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

- 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: <u>1 Locker, 1 Parking</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Phone and Internet</u>	<input type="checkbox"/>	<input checked="" 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):

INITIALS OF LANDLORD(S):



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7. PARKING: UNDERGROUND (INCLUDED)**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 & B**10. IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 8 p.m. on the 9 day of May, 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: dlukaroska@gmail.com (For delivery of Documents to Landlord) Email Address: e.yanqui@yahoo.ca (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.tlb.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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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:

(Witness) Elvira Jani

(Witness) Elvira Jani

(Witness) Elvira Jani

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

X Shashi Henry
(Tenant or Authorized Representative)

X Shashi Henry
(Tenant or Authorized Representative)

X Shashi Henry
(Guarantor)

(Seal) DATE 05/08/17

(Seal) DATE 05/08/17

(Seal) DATE 05/08/17

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:

(Witness) Udita Bhutani

(Witness) Vidhir Ratnakar Kaup

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

Udita Bhutani
(Landlord or Authorized Representative)

Vidhir Ratnakar Kaup
(Landlord or Authorized Representative)

(Seal) DATE 5/9/2017 | 6:10 PM EDT

(Seal) DATE 5/9/2017 | 6:11 PM EDT

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) Udita Bhutani

(Spouse) Udita Bhutani

(Seal) DATE 5/9/2017 | 6:11 PM EDT

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 5/9/2017 | 6:11 PM EDT day of 20

Vidhir Ratnakar Kaup
(Signature of Landlord or Tenant)
7E952C4BF26745F...

INFORMATION ON BROKERAGE(S)	
Listing Brokerage ORION REALTY CORPORATION	Tel.No. (416) 733-7784
DRAGANA NESTOROVSKI	(Salesperson / Broker Name)
Co-op/Tenant Brokerage CITY CENTRE REAL ESTATE LTD.	Tel.No. (905) 232-5000
ELIZABETH YANQUI	(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.

Udita Bhutani DATE 5/9/2017 | 6:10 PM EDT

(Landlord) Udita Bhutani DATE 5/9/2017 | 6:11 PM EDT

(Landlord) Udita Bhutani DATE 5/9/2017 | 6:11 PM EDT

Address for Service 7E952C4BF26745F...

Tel.No. 7E952C4BF26745F...

Landlord's Lawyer 7E952C4BF26745F...

Address 7E952C4BF26745F...

Email 7E952C4BF26745F...

Tel.No. 7E952C4BF26745F... FAX No. 7E952C4BF26745F...

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.

(Tenant) Udita Bhutani DATE 5/9/2017 | 6:10 PM EDT

(Tenant) Udita Bhutani DATE 5/9/2017 | 6:11 PM EDT

(Tenant) Udita Bhutani DATE 5/9/2017 | 6:11 PM EDT

Address for Service 7E952C4BF26745F...

Tel.No. 7E952C4BF26745F...

Tenant's Lawyer 7E952C4BF26745F...

Address 7E952C4BF26745F...

Email 7E952C4BF26745F...

Tel.No. 7E952C4BF26745F... FAX No. 7E952C4BF26745F...

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 foregoing Agreement to Lease,

Acknowledged by:

Dragana Nestorovski
(Authorized to bind the Listing Brokerage)

Elvira Jani
(Authorized to bind the Co-operating Brokerage)

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OREA Ontario Real Estate Association**Schedule A****Agreement to Lease - Residential****Toronto Real Estate Board****Form 401**

Revised by the Association of Realtors

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

TENANT (Lessee) **SHEILA RAMONA HEURY & NATALIE KDELVIN HEURY (GUARANTOR)**LANDLORD (Lessor) **VIDHIR PATWAKAR KSUP & UDITA BHUTANI**for the lease of **#904-4011 BRICKSTONE MEWS, MISSISSAUGA**dated the **8** day of **MAY** 20**19** A

The Tenant agrees that no other than those listed in the rental application submitted in addition to this offer to lease will regularly occupy the unit and he will not assign nor sublet the premises to a sub-tenant without the consent of the landlord. Such consent shall not be arbitrarily or unreasonably withheld.

The following items belonging to the Landlord are to remain on the premises for the Tenant's use: Fridge, Stove, Microwave, Dishwasher, Washer, Dryer, all cooking and belonging to the Landlord. Electric Light fixtures. The Landlord warrants that the appliances will be in good working condition at the commencement of the lease and the Tenant warrants that the appliances will be in good working condition at the end of the lease term. Tenant agrees to keep said appliances in a state of ordinary cleanliness at the Tenant's cost.

Sixty Days Prior to the expiry of the lease (in the event that this lease is not renewed), the Tenant hereby agrees to cooperate with the landlord and show the premises to prospective clients during reasonable hours with properly booked appointments, and to allow the landlord to attach a FOR SALE or FOR RENT sign on the property.

The Tenant acknowledges that the landlord's insurance on the premises does not provide coverage for the tenant's personal property, nor liability coverage on behalf of the tenant. Hence, the tenant is responsible to make his belongings and to have adequate liability coverage and give evidence of obtaining "Tenant's Insurance" before closing. The Tenant must continue the insurance until the end of the lease and must provide the evidence of continued coverage on every renewal occasion. Proof of this insurance policy must be presented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

The Tenant acknowledges that a Hydro account needs to be set up under the tenant's name as of the first day of the commencement of the lease term. Proof of the Hydro account must be presented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

Only if specifically required as per this Agreement to Lease, the Tenant will need to set up other utility services (e.g. Water, Gas, Etc) under the Tenant's name, and allow proof of such accounts to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

The Tenant shall have the right to renew the lease after the expiration of the term hereby granted, provided that the tenant has performed faithfully all the terms and conditions of the existing lease, under the same terms and conditions for a further term of one year, provided the tenant shall give written notice to the Landlord of the tenant's intention to exercise his right to renew no later than 60 days prior to the termination of this lease, failing which the right of renewal shall be null and void and of no effect. The rent increases for this term shall be in accordance with the guidelines set by the Rent Control Board of the City of Mississauga.

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

INITIALS OF TENANTS:

INITIALS OF LANDLORD:

DISCLAIMER: This document is a form provided by the Ontario Real Estate Association (OREA) and is not intended to constitute an offer of insurance or any other financial product. It is provided for informational purposes only. The use of this form is subject to the terms and conditions of the OREA's Standard Form of Agreement to Lease, which is available on the OREA website. The OREA is not responsible for the accuracy or completeness of the information provided in this form. The user of this form is advised to consult with a qualified professional for advice on the use of this form.

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WebForm 401 Rev 2015

OREA Ontario Reg
Association

Ottawa Real Estate Association

Schedule

Agreement to Lease - Residential

**Toronto
Real Estate
Board**

Form 401

for use in the Province of Ontario

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

TENANT (lessor) SHEILA RAMONA HEURY AND NATALIE ADILYAN HEURY (GAMONOR)

NAME: VIDHIR RASTHAKHAR KAUR e. CHITA BHUTANI

4904 - 4011 BRICKSTONE HEWES MISSISSAUGA

dated 8 May 2017

Province of Ontario, once every twelve (12) months.

The Tenant agrees to allow the Landlord or Landlord's Representative access to the unit for the purpose of inspection, maintenance, or completion of unsolicited work, at any time provided that 24 hours notice is given to the Tenant.

The Deposit as per the first page of this Agreement to Lease, must be in the form of a Bank Draft or Certified Cheque payable to ORION REALTY CORPORATION BROKERAGE.

Tenant acknowledges that the subject building is new and may have incomplete work and some of the condominium facilities may not be immediately available for use. Further, some areas of the condominium may still be under construction at the time of occupancy. The Tenant shall not make any claims against the Landlord for any inconvenience as a result of such construction and repairs. Tenant agrees to allow the Builders' Landlords' customer service and/or trade people access to the unit during normal business hours to do repair and touch up work to the unit, as required, and Landlord agrees to give notice to the Tenant at least 24 hours before the time of entry.

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

INITIALS OF TENANTS



INITIALS OF LANDLORD:

A diagram showing a double-stranded DNA molecule. Two horizontal lines represent the DNA strands, each labeled 'DS' at its left end. Between the two strands, there are two uracil bases labeled 'UB' and 'UR' connected by a horizontal line.

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WebForm9 Doc 2013

**Form 320**

for use in the Province of Ontario

Confirmation of Co-operation and Representation

**BUYER:** Sheila Ramdaya Henry and Natalie Adelynn Henry (Guarantor)**SELLER:** Vidhir Ratnakar Kaup & Udita Bhutani

For the transaction on the property known as: #904 -4011 BRICKSTONE MEWS

Mississauga

L5B 0J7

DEFINITIONS AND INTERPRETATIONS: For the purposes of this Confirmation of Co-operation and Representation:

"Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to include other remuneration.

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

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

1. LISTING BROKERAGE

- a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:
- 1) ☒ The Listing Brokerage is not representing or providing Customer Service to the Buyer.
(If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage)
 - 2) ☐ The Listing Brokerage is providing Customer Service to the Buyer.

- b) ☐ **MULTIPLE REPRESENTATION:** The Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and represents the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brokerage must be impartial and equally protect the interests of the Seller and the Buyer in this transaction. The Listing Brokerage has a duty of full disclosure to both the Seller and the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:

- That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;
- That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;
- The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;
- The price the Buyer should offer or the price the Seller should accept;
- And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.

However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

Additional comments and/or disclosures by Listing Brokerage: (e.g. The Listing Brokerage represents more than one Buyer offering on this property.)

2. PROPERTY SOLD BY BUYER BROKERAGE - PROPERTY NOT LISTED

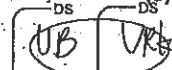
- ☐ The Brokerage represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid
(does/does not)
- or: ☐ by the Seller in accordance with a Seller Customer Service Agreement
☐ by the Buyer directly


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

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


BUYER


CO-OPERATING/BUYER BROKERAGE


SELLER


LISTING BROKERAGE



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3. Co-operating Brokerage completes Section 3 and Listing Brokerage completes Section 1.**CO-OPERATING BROKERAGE- REPRESENTATION:**

- a) ☒ The Co-operating Brokerage represents the interests of the Buyer in this transaction.
- b) ☐ The Co-operating Brokerage is providing Customer Service to the Buyer in this transaction.
- c) ☐ The Co-operating Brokerage is not representing the Buyer and has not entered into an agreement to provide customer service(s) to the Buyer.

CO-OPERATING BROKERAGE- COMMISSION:

- a) ☒ The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property half month's rent as per MLS W3792022 to be paid from the amount paid by the Seller to the Listing Brokerage.
(Commission As Indicated In MLS® Information)
- b) ☐ The Co-operating Brokerage will be paid as follows:

Additional comments and/or disclosures by Co-operating Brokerage: (e.g., The Co-operating Brokerage represents more than one Buyer offering on this property.)

Commission will be payable as described above, plus applicable taxes.

COMMISSION TRUST AGREEMENT: If the above Co-operating Brokerage is receiving payment of commission from the Listing Brokerage, then the agreement between Listing Brokerage and Co-operating Brokerage further includes a Commission Trust Agreement, the consideration for which is the Co-operating Brokerage procuring an offer for a trade of the property, acceptable to the Seller. This Commission Trust Agreement shall be subject to and governed by the MLS® rules and regulations pertaining to commission trusts of the Listing Brokerage's local real estate board, if the local board's MLS® rules and regulations so provide. Otherwise, the provisions of the OREA recommended MLS® rules and regulations shall apply to this Commission Trust Agreement. For the purpose of this Commission Trust Agreement, the Commission Trust Amount shall be the amount noted in Section 3 above. The Listing Brokerage hereby declares that all monies received in connection with the trade shall constitute a Commission Trust and shall be held, in trust, for the Co-operating Brokerage under the terms of the applicable MLS® rules and regulations.

SIGNED BY THE BROKER/SALESPERSON REPRESENTATIVE(S) OF THE BROKERAGE(S) (Where applicable)**CITY CENTRE REAL ESTATE LTD.**

(Name of Co-operating/Buyer Brokerage)

4175 CONFEDERATION PKWY # MISSISSAUGA

Tel: (905) 232-5000 Fax: (905) 766-2700

Elizabeth Yanqui Date: May 8/17
(Authorized to bind the Co-operating/Buyer Brokerage)

ELIZABETH YANQUI

(Print Name of Broker/Salesperson Representative of the Brokerage)

ORION REALTY CORPORATION

(Name of Listing Brokerage)

200-465 BURNHAMTHORPE RD MISSISSAUGA

Tel: (416) 733-7784 Fax: (905) 286-5271

Dragana Nestorovski Date: 5/9/2017 | 6:23 PM EDT
(Authorized to bind the Listing Brokerage)
BC00630A485443B...

DRAGANA NESTOROVSKI

(Print Name of Broker/Salesperson Representative of the Brokerage)

CONSENT FOR MULTIPLE REPRESENTATION (To be completed only if the Brokerage represents more than one client for the transaction)

The Buyer/Seller consent with their initials to their Brokerage representing more than one client for this transaction.



BUYER'S INITIALS



SELLER'S INITIALS

ACKNOWLEDGEMENT

I have received, read, and understand the above information.

Udita Blivtani
(Signature of Buyer)

Date: 05/08/17

Udita Blivtani
(Signature of Buyer)

Date: 05/08/17**GUARANTOR**

DocuSigned by:

Udita Blivtani
(Signature of Seller)

Date: 5/9/2017 | 6:10 PM EDT

20180609E0884E2

Udhir Ratnakar
(Signature of Seller)

Date: 5/9/2017 | 6:11 PM EDT

(Signature of Seller)

7E952C4BF26745F...

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10358 (1215)

THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER. SEE BACK FOR INSTRUCTIONS.

The Toronto-Dominion Bank

20 MILVERTON DRIVE
MISSISSAUGA, ON L5R 3G2

81636967

DATE 2017-05-10
YYYYMMDD

Transit-Serial No. 1275-81636967

Pay to the Order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

\$*****1,130.00

ONE THOUSAND ONE HUNDRED THIRTY**00/100 Canadian Dollars
Authorized signature required for amounts over CAD \$5,000.00

Re *PSV 904 Leasing fee*

The Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer



Courtesy Signed


Number

OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAFTS ON CANADA

⑈81636967⑈ ⑆09612⑈004⑆

⑈3808⑈

Received May 10/17

 Ontario

Driver's Licence
Permis de conduire

ON
CANADA

1,2 NAME/ NOM
HENRY
NATALIE, ADEL YNN

3,7 CALEB SJ
PORT PERRY, ON, L9L 1J7

4d NUMBER/ NUMERO
H2576 - 58118 - 45404

4a ISS/ D.L.
2011/03/31

5 DO/ REF
DE0983825


15 SEX/ SEXE
F


9 CLASS/ CLASSE
G

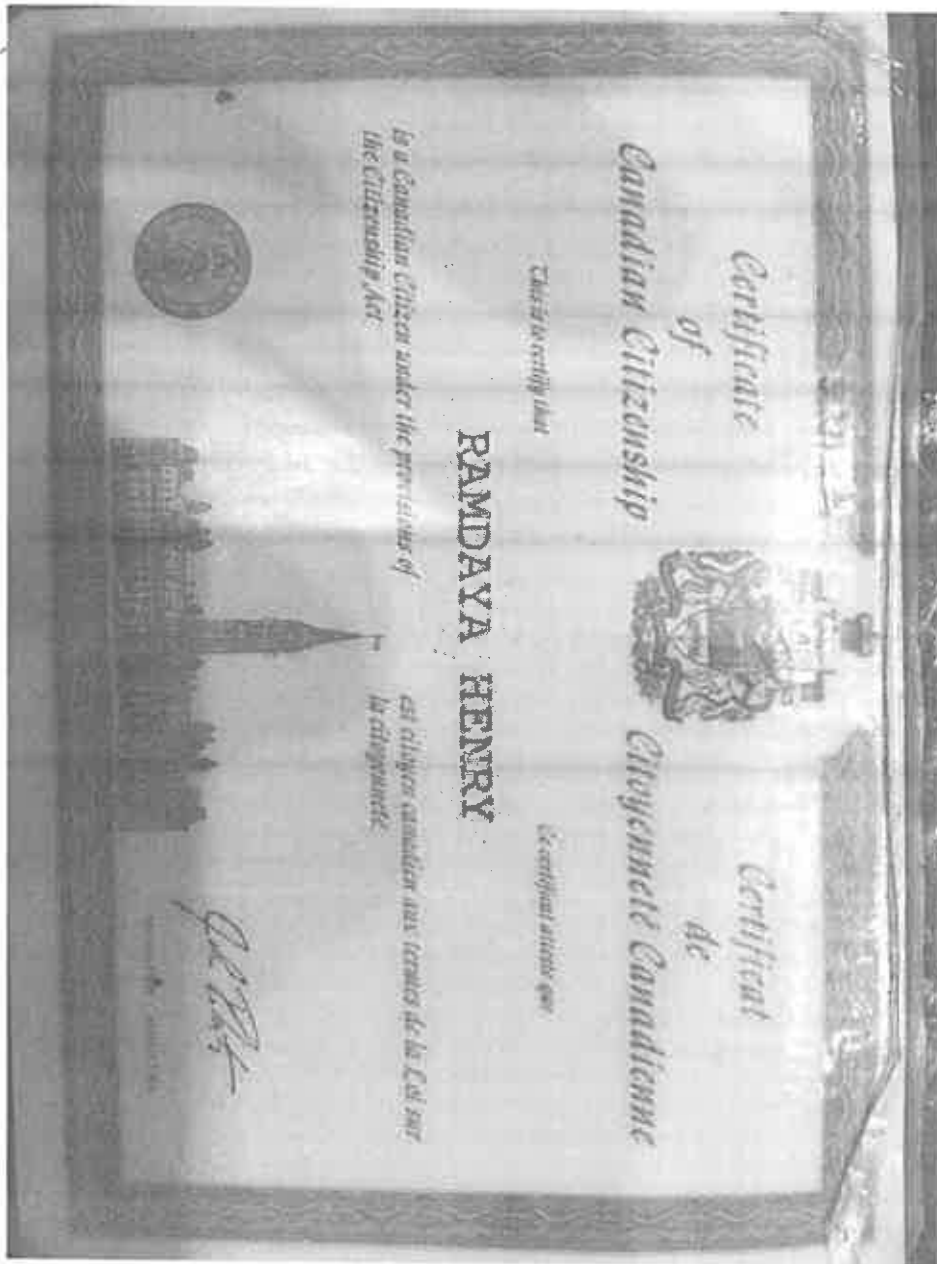
12 REST/ COND
COND

16 HGT/ HAUT
163 cm

3 DOB/ DN
1984/04/04







DESCRIPTION		SIGNATURE	
DATE OF BIRTH - DATE DE NAISSANCE			
5 MARCH 1946			
SEX - SEXE	HEIGHT - TAILLE	EYES - YEUX	
F	5'	BLACK	
VISIBLE MARKS - SIGNES PARTICULIERS			
SCAR UNDER CHIN			
			
CARD DATE 1925221 057406, CANADA <i>Shelia D. H. H. H.</i>			



IN2ITION | REALTY | BROKERAGE

In2ition Realty Brokerage

465 Burnhamthorpe Rd W #200

Mississauga, On L5B 0E3

Ph. 905-286-5270

Fax. 905-286-5271

RECEIPT

DATE: 05/10/2017 (May 10) TIME: 7:17

RECEIVED FROM: Elizabeth Yangui

ITEMS: ☐ CERTIFIED CHEQUE ☐ CHEQUE ☒ BANK DRAFT ☐ OTHER

AMOUNT \$ 3200.00

PAYABLE TO:

☐ IN2ITION REALTY CORPORATION

OR: ORION REALTY CORP

RE: PROPERTY 4011 Brickstone unit #904

☒ RENTAL ☐ SALE

RE:
(PROPERTY ADDRESS)

RECEIVED BY: Taranjit Dhindsa

☒ COPY OF THE CHEQUE FOR THE CLIENTS

☒ COPY OF THIS RECEIPT FOR THE CLIENT

The Toronto-Dominion Bank2580 HURONTARIO STREET
MISSISSAUGA, ON L5B 1N5.

81849962

DATE

2017-05-10

YYYYMMDD

Transit-Serial No.

64-81849962

Pay to the ORION REALTY CORP.
Order of

\$ *****3,200.00

THREE THOUSAND TWO HUNDRED**00/100

Canadian Dollars

Authorized signature required for amounts over CAD \$5,000.00

Re

The Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Number

Countersigned

OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAFTS ON CANADA

⑈81849962⑈ ⑆09612⑈004⑆

⑈3808⑈



Elizabeth Yanqui
Sales Representative

City Centre Real Estate Ltd., Brokerage
Cell: 416.875.8977
Office: 905.232.5000
e.yanqui@yahoo.ca



SAMSUNG ELECTRONICS CANADA INC.
2050 DERRY RD W, MISSISSAUGA, ON L5N 0B9

PAYMENT DATE: 20170413
Y/A M/MD/J
PAY END DATE: 20170415
Y/A M/MD/J

STATEMENT OF EARNINGS AND DEDUCTIONS

EARNINGS	DATE YMMDD	RATE	CURRENT HRS/UNITS	CURRENT AMOUNT	YTD HRS/UNITS	YTD AMOUNT
REGULAR		39.7436	81.25	3229.17	385.00	15301.30
SIGN BNS		0.0000	0.00	0.00	0.00	3500.00
DEP LIFE		0.0000	0.00	0.89	0.00	2.67
TXB LIFE		0.0000	0.00	13.85	0.00	33.95
AD&D		0.0000	0.00	2.77	0.00	6.79
TOTAL EARNINGS				3246.68		18844.71
LESS TAXABLE BENEFITS				17.51		43.41
TOTAL GROSS				3229.17		18801.30

DEDUCTIONS	CURRENT AMOUNT	YTD AMOUNT	DEDUCTIONS	CURRENT AMOUNT	YTD AMOUNT
GOVT PEN	153.49	896.73	EI CONT	52.64	306.48
FEDL TAX	688.03	4356.34	LTD	20.13	51.33
TOTAL DEDUCTIONS				914.29	5610.88

NET PAY 2314.88

OTHER	CURRENT	YTD
SEM SALARY	3229.17	0.00

NON NEGOTIABLE

8AKS1 09536804
HENRY NATALIE
7 CALEB STREET
PORT PERRY ON L9L 1J7

SAVINGS ACCT:
DEDN. DEP. ACCT:
EMPL./PAYEE ID.: 8AKS1 09536804
OCCUPATION: ASSISTANT MANAGE
NO. PAY PER.: 07 OF 24

NET PAY: \$***2314.88

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXX8527



SAMSUNG ELECTRONICS CANADA INC.
2050 DERRY RD W, MISSISSAUGA, ON L5N 0B9

PAYMENT DATE: 20170428
Y/A M/M/D/J
PAY END DATE: 20170430
Y/A M/M/D/J

STATEMENT OF EARNINGS AND DEDUCTIONS

EARNINGS	DATE YMMDD	RATE	CURRENT HRS/UNITS	CURRENT AMOUNT	YTD HRS/UNITS	YTD AMOUNT
REGULAR		39.7436	81.25	3229.17	466.25	18530.47
SIGN BNS		0.0000	0.00	0.00	0.00	3500.00
DEP LIFE		0.0000	0.00	0.89	0.00	3.56
TXB LIFE		0.0000	0.00	13.85	0.00	47.80
AD&D		0.0000	0.00	2.77	0.00	9.56
TOTAL EARNINGS				3246.68		22091.39
LESS TAXABLE BENEFITS				17.51		60.92
TOTAL GROSS				3229.17		22030.47

DEDUCTIONS	CURRENT AMOUNT	YTD AMOUNT	DEDUCTIONS	CURRENT AMOUNT	YTD AMOUNT
GOVT PEN	153.49	1050.22	EI CONT	52.64	359.12
FEDL TAX	688.03	5044.37	LTD	20.13	71.46
TOTAL DEDUCTIONS				914.29	6525.17

NET PAY 2314.88

OTHER	CURRENT	YTD
SEM SALARY	3229.17	0.00

NON NEGOTIABLE

8AKS1 09536804
HENRY NATALIE
7 CALEB STREET
PORT PERRY ON L9L 1J7

SAVINGS ACCT:
DEDN. DEP. ACCT:
EMPL./PAYEE ID.: 8AKS1 09536804
OCCUPATION: ASSISTANT MANAGE
NO. PAY PER.: 08 OF 24

NET PAY: \$***2314.88

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXX8527

TD Canada Trust

- ™ - Trade-mark of The Canada Trust Company
- ® - VISA International / TD Canada Trust, licensed user of Mark
- ® - TD Canada Trust, licensed user of Mark
- ® - Trade-mark of The Toronto-Dominion Bank

513520 (1111)

Branch

8058

Account

6038413





TD Canada Trust

Date	Item	Withdrawal	Deposit	Balance
MAR 27-17	DM	****111.26		***7065.71
RGRS 12-DIGT	Y9R9H7			
MAR 27-17	DM	*****32.77		***7032.94
RGRS 8-DIGIT	Y9R9J2			
MAR 27-17	WD	****100.00		***6932.94
0064 GC-CASH WITHDR				
MAR 29-17	CPP		**** <u>583.71</u>	***7516.65
CANADA	CPP			
MAR 29-17	OAS		**** <u>578.53</u>	***8095.18
CANADA	OAS			
MAR 31-17	ACR		****4000.00	**12095.18
CI Investments	MTF			
MAR 31-17	SC	*****29.95		**12065.23
MONTHLY ACCOUNT FEE				
MAR 31-17	CM		*****29.95	**12095.18
ACCT BAL-REBATE				
IN DE LA PAGE			END OF PAGE	

Overdraft Protection.
For added peace of mind when managing
your day-to-day financial affairs.
Ask for details.



TD Canada Trust

Date	Item	Withdrawal	Deposit	Balance
APR 03-17	PEN		*****30.93	**12126.11
RBC IS	PEN			
APR 03-17	PEN		****378.67	**12504.78
RBC IS	PEN			
APR 03-17	WD	****120.00		**12384.78
0064 GC-CASH WITHDRA				
APR 04-17	CHQ	***1047.72		**11337.06
CHQ#00079-0200250719				
APR 05-17	GST		****105.25	**11442.31
CANADA	GST			
APR 10-17	ACR		*****88.21	**11530.52
CANADA	PRO			
APR 10-17	PUR	*****10.81		**11519.71
FRESHCO #9889				
APR 10-17	WD	****250.00		**11269.71
0064 GC-CASH WITHDRA				
FIN DE LA PAGE				END OF PAGE

Remember to retain this passbook
when completed as a record
of your account transactions.

[Print This Page](#)[Close Window](#)

Equifax Credit Report and Score™ as of 04/18/2017

Name: Sheila Henry

Confirmation Number: 0810524819

Credit Score Summary

Where You Stand

772 | Excellent

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.

Total number of telco inquiries.

Age of oldest trade.

Average age of trades.

Your Loan Risk Rating

772 | Excellent

Your credit score of 772 is better than 51% of Canadian consumers.

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

The Bottom Line :

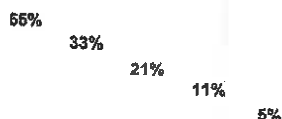
Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a very low risk. You may qualify for a variety of loan and credit offers at some of the lowest interest rates available. If you're in the market for credit, this is what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

580- 650-
590- 660-
600- 670-
610- 680-
620- 690-
630- 700-
640- 710-
650- 720-
660- 730-
670- 740-
680- 750-
690- 760-
700- 770-
710- 780-
720- 790-
730- 800-
740- 810-
750- 820-
760- 830-
770- 840-
780- 850-
790- 860-
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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.



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Equifax Credit Report and Score™ as of 05/05/2017

Name: Natalie Adelynn Henry

Confirmation Number: 3433208182

Credit Score Summary

Where You Stand

708 | Good

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 good. Based on this score, you should be able to qualify for credit with average interest rates and offers.

	300 - 559	560 - 659	660 - 724	725 - 759	760 +
Range	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 trades 1 payment past due in previous 12 months.
- Worst rating ever on monoline credit cards trades.
- Utilization for revolving trades.

Your Loan Risk Rating

708 | Good

Your credit score of 708 is better than 25% of Canadian consumers.

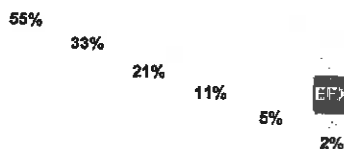
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

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 moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan terms than those with higher scores. If you're in the market for credit, this is what you might expect:

- You may not qualify for high credit limits on your credit card.
- You are likely to pay higher interest rates on all types of loans than those with higher scores.
- The loan terms you receive may be somewhat restrictive.

Delinquency Rates*



Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	20		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...431	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$384.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2016-07	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	09		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

CAPITAL ONE BANK

Phone Number:	(800)728-3277	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...883	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$277.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-08	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	31		
Payment History:	06 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2017-02) One payment past due (2016-07) One payment past due (2015-12)		
Comments:	Monthly payments Amount in h/c column is credit limit		

ROYAL BANK MC

Phone Number:	(800)769-2511	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...953	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$196.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-06	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	33		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2017-02)		
Comments:	Monthly payments Amount in h/c column is credit limit		

BANK OF MONTREAL M C

Phone Number:	(800)263-2263	High Credit/Credit Limit:	\$4,500.00
Account Number:	XXX...596	Payment Amount:	\$27.00
Association to Account:	Individual	Balance:	\$469.00

PRESIDENTS CHOICE MC

Phone Number:	(866)246-7262	High Credit/Credit Limit:	
Account Number:	XXX...559	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	Not Available
Date Opened:	2011-08	Date of Last Activity:	2012-11
Status:	Paid as agreed and up to date	Date Reported:	2014-11
Months Reviewed:	29		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2012-01)		
Comments:	Account Closed Monthly payments		

SCOTIABANK AMEX

Phone Number:	Not Available	High Credit/Credit Limit:	\$0.00
Account Number:	XXX...800	Payment Amount:	Not Available
Association to Account:		Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2013-05	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2013-11
Months Reviewed:	07		
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		

TDCT

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$14,210.00
Account Number:	XXX...201	Payment Amount:	\$296.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	Not Available
Date Opened:	2008-03	Date of Last Activity:	2013-03
Status:	Paid as agreed and up to date	Date Reported:	2013-03
Months Reviewed:	24		
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		

CAPITAL ONE BANK

Phone Number:	(800)728-3277	High Credit/Credit Limit:	\$3,000.00
Account Number:	XXX...153	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2010-05	Date of Last Activity:	2012-08
Status:	Paid as agreed and up to date	Date Reported:	2012-09
Months Reviewed:	18		
Payment History:	02 payments 30 days late No payment 60 days late No payment 90 days late		

2017-03-10	CAPITAL ONE (800)481-3239
2017-03-09	TDCT (866)222-3456
2017-02-16	ROYAL BANK OF CANADA (800)769-2599
2017-02-14	BANK OF MONTREAL (877)304-4121
2016-01-13	YOURSELF VOUS MEME (Phone Number Not Available)

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

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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.

Association to Account:	Individual	Balance:	\$33.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2016-12	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	05		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

VIRGIN MOBILE

Phone Number:	(866)612-8483	High Credit/Credit Limit:	\$76.00
Account Number:	XXX...408	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2014-06	Date of Last Activity:	2016-12
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	26		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$14,500.00
Account Number:	XXX...189	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2010-04	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
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		

TDCT

Phone Number:	(800)832-3321	High Credit/Credit Limit:	\$18,278.00
Account Number:	XXX...501	Payment Amount:	\$556.00
Association to Account:	Joint	Balance:	\$9,295.00
Type of Account:	Installment	Past Due:	Not Available
Date Opened:	2015-09	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	19		
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: 2015-09

Industry Class:

Creditor's Name and Amount: 710155395 TD AUTO FINANCE
(CANADA) INC \$18278

Maturity Date:

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.

2015-09-10 TD AUTO FINANCE CAN (800)832-3321

2014-06-08 VIRGIN MOBILE (800)509-9904

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 Soft inquiries are logged internally, however only the most current is retained for each month.

2017-04-18 AUTH ECONSUMER REQUE (Phone Number Not Available)

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

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