

Worksheet

Leasing

Suite: 1106 Tower: PSV Date: Mar. 30/17 Completed by: Silvi

Davinder Chugh + Iqbal Chugh

Please mark if completed:

-
- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 20% payable to Blaney McMurtry LLP in Trust
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). \$1,000 + HST
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 43,491
- ✓ ● Copy of Tenant's ID
- ✓ ● Copy of Tenant's First and Last Month Rent Electronic copy attached
- ✓ ● Copy of Tenant's employment letter or paystub
- ✓ ● Copy of Credit Check
- ✓ ● Copy of the Purchasers Mortgage approval

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

Note:

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

Administration Notes:

Emailed to Amacon - March 30, 2017
Distributed -

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
DAVINDER KAUR CHUGH and IQBAL SINGH CHUGH (the "Purchaser")

Suite **1106** Tower **ONE** Unit **6** Level **11** (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 29th day of March 2017.

Witness:

Purchaser: **IQBAL SINGH CHUGH**

Witness:

Purchaser: **DAVINDER KAUR CHUGH**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 29th day of March 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation

This Agreement to Lease dated this 15 day of March, 2017

TENANT (Lessee), Bhavanita Patel
(Full legal names of all Tenants)

LANDLORD (Lessor), Iqbal Chugh and Davinder Chugh
(Full legal name of Landlord)

ADDRESS OF LANDLORD 136 Coastline Drive, Brampton, Ont L6Y0S3
(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:
1106- 4011 Brickstone Mews Mississauga L5B0J8

2. **TERM OF LEASE:** The lease shall be for a term of One Year commencing April 1, 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of ...
One Thousand Six Hundred 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 Iqbal Chugh "Deposit Holder"
in the amount of Three Thousand Two Hundred

Canadian Dollars (CDN\$ 3,200.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the First and Last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

Premises to be used only for Single family residence

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<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 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): BP

INITIALS OF LANDLORD(S): [Signature]

20. **BINDING AGREEMENT:** This Agreement and acceptance thereof shall constitute a binding agreement by the parties to enter into the Lease of the Premises and to abide by the terms and conditions herein contained.

SIGNED, SEALED AND DELIVERED in the presence of

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

(Witness) [Signature]

[Signature]
(Tenant or Authorized Representative)

(Seal) DATE March 27, 2017

(Witness) _____

(Tenant or Authorized Representative)

(Seal) DATE _____

(Witness) _____

(Guarantor)

(Seal) DATE _____

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

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness) [Signature]

[Signature]
(Landlord or Authorized Representative)

(Seal) DATE 27 March 2017

(Witness) [Signature]

[Signature]
(Landlord or Authorized Representative)

(Seal) DATE 27 March 2017

SPOUSAL CONSENT: The undersigned spouse of the Landlord hereby consents to the disposition evidenced herein pursuant to the provisions of the Family Law Act, R.S.O. 1990, and hereby agrees to execute all necessary or incidental documents to give full force and effect to the sale evidenced herein.

(Witness) _____

(Spouse)

(Seal) DATE _____

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at _____ a.m./p.m. this _____ day of _____, 20____.

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage _____ Tel.No. _____

(Salesperson / Broker Name)

Co-op/Tenant Brokerage _____ Tel.No. _____

(Salesperson / Broker Name)

ACKNOWLEDGEMENT

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

(Landlord) [Signature] DATE 27/03/2017

(Landlord) [Signature] DATE 27/03/2017

Address for Service _____ Tel.No. _____

Landlord's Lawyer _____

Address _____

Email _____

Tel. No.

FAX No.

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

(Tenant) [Signature] DATE March 27/17

(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)

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

TENANT (Lessee), Bhavanita Patel, and

LANDLORD (Lessor), Iqbal Chugh and Davinder Chugh

for the lease of 1106- 4011 Brickstone Mews Mississauga

L5B0J7 dated the 15 day of March, 2017

In the event the Tenant decides not to extend the lease, The Tenant will allow the Landlord or his agent to enter the premises with 24 hours notice.

The Tenant will also allow the Builder, the Trades, and the Contractors to come and carry out the repairs and deficiencies.

Tenant further agrees neither to have any business operating from the leased premises, nor to place any illegal toxic or chemical wastes in or on the property.

Tenant agrees to leave the premises in the same condition as received, save and except for normal wear-and-tear, upon vacating.

Tenant agrees not to make any structural and decorating changes to the premises without the express written consent of the Landlord.

The Tenant agrees to carry sufficient fire, theft and water insurance coverage for his personal contents and liabilities. Tenant further agrees to provide directly to the Landlord, proof of such coverage prior to commencement of lease.

Tenant agrees to notify Hydro Company prior to lease commencement and agrees to provide confirmation to the landlord that Hydro has been switched over to the tenants

Tenant agrees to provide his own Contents Insurance as well as maintain Public Liability Insurance of not less than One Million Dollars (\$1,000,000.00). The Tenant further agrees to provide the Landlord with evidence that all such policies are in place and in effect upon the receipt of all necessary key(s). The Tenant further acknowledges that the Landlord's building (fire) insurance on the premises provides no coverage on the Tenant's personal property.

Tenant agrees only the person(s) listed on rental application shall use the premises as principal address. Tenant agrees to abide by all the Condominium Rules and Regulations, By-Laws and Declaration of the Condominium Corporation. The Tenant further agrees to indemnify and save the harmless the Landlord from any damages, costs or legal actions, resulting either directly or indirectly from the actions or negligence of the Tenant and/or his guests by not abiding by the aforementioned condominium Rules & Regulations, By-Laws and Declaration.

The Tenant agrees to pay a refundable deposit of \$200 for all keys and transmitter. The deposit will be returned to the tenant when the keys and transmitters are being returned to the Landlord upon completion or termination of lease.

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

INITIALS OF TENANT(S):

BP

INITIALS OF LANDLORD(S):

IC
DC



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IQBAL CHUGH
DAVINDER CHUGH

CERTIFIED

8387133 015

DATE 20 17-03-28
Y Y Y M M D D

PAY TO THE
ORDER OF

Amazon **MAR 29 2017**
Development Centre
Mississauga, Ontario

Saron Now -

\$ 130.00

one **DO NOT DESTROY**

100 DOLLARS  Security features included. Details on back.



CANADIAN IMPERIAL BANK OF COMMERCE
1 CITY CENTRE DRIVE
MISSISSAUGA, ON L5B 1M2

MEMO

PSV 1106 - Leasing Fee

tea

⑈015⑈ ⑈03022⑈010⑈ 09⑈30016⑈





March 29, 2017 at 2:48 p.m. ET

DEPOSIT ACCOUNT DETAILS

Receive notifications when held funds are released and are available to you; when you exceed your bank machine withdrawal and your Point of Sale daily limit.

Iqbal Chugh (03022-83-87133)

Account Nickname

Balance¹
[REDACTED]

Available Funds²
[REDACTED]

Product Name: Waive®
Statement Option: Not available

PAST TRANSACTIONS (March 25, 2017 to March 29, 2017)

Hide Custom Search

Show Graph

View: Last 4 weeks | Last 3 months | Last 6 months | Last 12 months

Ⓢ Filter by Date Range

From: March 25 2017

To: March 29 2017

Ⓢ Filter by Month

Month: March Year: 2017

Additional Filtering Options

From lower limit: \$

To upper limit: \$

Transaction Type : All

Transaction location: All

Get Details

DATE ▾	TRANSACTIONS	DEBIT	CREDIT	RUNNING BALANCE ⁴
[REDACTED]	[REDACTED]	\$10.00		[REDACTED]
Mar 29, 2017	Branch Transaction CHEQUE 015 CERTIFIED	\$1,130.00		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
Mar 28, 2017	Branch Transaction DEPOSIT		\$3,400.00	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]

HOFFMANN-LA ROCHE LTD.
7070 MISSISSAUGA ROAD MISSISSAUGA ON L5N 5M8

YOUR HIREDATE = 20150601

PAYMENT DATE:	20170315
	Y/A M/M/D/J
PAY END DATE:	20170315
	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		53.6240	78.54	4211.63	0.00	20567.47
RCON BON		0.0000	0.00	98.96	0.00	494.80
TXB LIFE		0.0000	0.00	4.74	0.00	23.14
TX AD&D		0.0000	0.00	1.65	0.00	8.09
TOTAL EARNINGS				4316.98		21093.50
LESS TAXABLE BENEFITS				6.39		31.23
TOTAL GROSS				4310.59		21062.27
DEDUCTIONS	CURRENT AMOUNT	YTD AMOUNT		DEDUCTIONS	CURRENT AMOUNT	YTD AMOUNT
GOVT PEN	206.47	1008.03		EI CONT	70.26	343.30
FEDL TAX	1019.09	4892.77		FLEX BEN	32.08	157.36
DC PEN	176.02	855.58		CONROC	494.79	2473.95
CAFMEALS	20.29	86.16		#DC COPEN	176.02	855.58
TOTAL DEDUCTIONS					2019.00	9817.15
NET PAY			2291.59			

NOT IN TOTAL DEDN.

NON NEGOTIABLE

YOUR HIREDATE = 20150601

81GQ807544PATEL BHAVANIT
PATEL BHAVANITA
1209-25 LASCELLES BLVD
TORONTO ON M4V 2C1

SAVINGS ACCT:
DEDN. DEP. ACCT:
EMPL./PAYEE ID.: 81GQ180754410209448
OCCUPATION:
NO. PAY PER.: 05 OF 24

NET PAY: \$*2291.59**

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXX3835



HOFFMANN-LA ROCHE LTD.
7070 MISSISSAUGA ROAD MISSISSAUGA ON L5N 5M8

YOUR HIREDATE = 20150601

PAYMENT DATE: 20170228
Y/A M/MD/J
PAY END DATE: 20170228
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		52.0621	78.54	4088.96	0.00	16355.84
RCON BON		0.0000	0.00	98.96	0.00	395.84
TXB LIFE		0.0000	0.00	4.60	0.00	18.40
TX AD&D		0.0000	0.00	1.61	0.00	6.44
TOTAL EARNINGS				4194.13		16776.52
LESS TAXABLE BENEFITS				6.21		24.84
TOTAL GROSS				4187.92		16751.68
DEDUCTIONS	CURRENT AMOUNT	YTD AMOUNT		DEDUCTIONS	CURRENT AMOUNT	YTD AMOUNT
GOVT PEN	200.39	801.56		EI CONT	68.26	273.04
FEDL TAX	968.42	3873.68		FLEX BEN	31.32	125.28
DC PEN	169.89	679.56		CONROC	494.79	1979.16
CAFMEALS	27.63	65.87		#DC COPEN	169.89	679.56
TOTAL DEDUCTIONS					1960.70	7798.15
NET PAY			2227.22			

NOT IN TOTAL DEDN.

NON NEGOTIABLE

YOUR HIREDATE = 20150601

81GQ807544PATEL BHAVANIT
PATEL BHAVANITA
1209-25 LASCELLES BLVD
TORONTO ON M4V 2C1

SAVINGS ACCT:
DEDN. DEP. ACCT:
EMPL./PAYEE ID.: 81GQ180754410209448
OCCUPATION:
NO. PAY PER.: 04 OF 24

NET PAY: \$***2227.22

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXX3835



Print This Page

Close Window

Equifax Credit Report and Score™ as of 03/25/2017

Name: Bhavanita Patel

Confirmation Number: 3374391914

Credit Score Summary

782 | 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.



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.

- Worst rating ever on national credit cards trades.
- Worst rating ever.
- Number of trades older than 12 months 30+ days.

Your Loan Risk Rating

782 | Excellent

Your credit score of 782 is better than 58% of Canadian consumers.

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

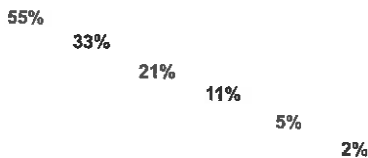
The Bottom Line :

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.

It is important to understand that your credit score is not the only

Delinquency Rates*



Phone Number:

Account Number:

Association to Account:

Type of Account:

Date Opened:

Status:

Months Reviewed:

Payment History:

Prior Paying History:

Comments:

Not Available

XXX...676

Individual

Revolving

2016-08

Paid as agreed and up to date

07

No payment 30 days late
No payment 60 days late
No payment 90 days late

U.S. dollar account
Monthly payments

High Credit/Credit Limit:

Payment Amount:

Balance:

Past Due:

Date of Last Activity:

Date Reported:

\$2,500.00

Not Available

\$0.00

\$0.00

2017-03

2017-03

MBNA

Phone Number:

Account Number:

Association to Account:

Type of Account:

Date Opened:

Status:

Months Reviewed:

Payment History:

Prior Paying History:

Comments:

(888)876-6262

XXX...730

Individual

Revolving

2001-07

Paid as agreed and up to date

34

01 payments 30 days late
No payment 60 days late
No payment 90 days late

One payment past due (2015-01)

Monthly payments
Amount in h/c column is credit limit

High Credit/Credit Limit:

Payment Amount:

Balance:

Past Due:

Date of Last Activity:

Date Reported:

\$7,700.00

Not Available

\$0.00

\$0.00

2016-07

2017-03

CIBC CARD SERVICES

Phone Number:

Account Number:

Association to Account:

Type of Account:

Date Opened:

Status:

Months Reviewed:

Payment History:

Prior Paying History:

Comments:

Not Available

XXX...979

Individual

Revolving

2018-08

Paid as agreed and up to date

07

No payment 30 days late
No payment 60 days late
No payment 90 days late

Monthly payments
Amount in h/c column is credit limit

High Credit/Credit Limit:

Payment Amount:

Balance:

Past Due:

Date of Last Activity:

Date Reported:

\$12,000.00

\$10.00

\$1,125.00

\$0.00

2017-02

2017-03

HONDA FINANCE INC

Phone Number:

Account Number:

Association to Account:

Type of Account:

Date Opened:

Status:

Months Reviewed:

Payment History:

Prior Paying History:

Comments:

(416)754-2323

XXX...657

Individual

Installment

2016-02

Paid as agreed and up to date

13

No payment 30 days late
No payment 60 days late
No payment 90 days late

Auto
Bi-weekly payments

High Credit/Credit Limit:

Payment Amount:

Balance:

Past Due:

Date of Last Activity:

Date Reported:

\$13,404.00

\$257.00

\$6,444.00

\$0.00

2017-02

2017-02

CIBC

Phone Number:

High Credit/Credit Limit:

(416)255-4484

\$33,700.00

Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2010-10	Date of Last Activity:	2015-10
Status:	Paid as agreed and up to date	Date Reported:	2015-11
Months Reviewed:	58		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Auto		

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$2,500.00
Account Number:	XXX...440	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2006-09	Date of Last Activity:	2011-11
Status:	Paid as agreed and up to date	Date Reported:	2015-03
Months Reviewed:	48		
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		

CAPITAL ONE HBC

Phone Number:	(866)640-7858	High Credit/Credit Limit:	\$10.00
Account Number:	XXX...654	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2005-05	Date of Last Activity:	2011-08
Status:	Paid as agreed and up to date	Date Reported:	2013-01
Months Reviewed:	18		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Inactive account		

TELUS MOBILITY

Phone Number:	(800)777-1888	High Credit/Credit Limit:	\$574.00
Account Number:	XXX...592	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2003-10	Date of Last Activity:	2011-04
Status:	Paid as agreed and up to date	Date Reported:	2011-10
Months Reviewed:	04		
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		

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.

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.



210-1 City Centre Dr
Mississauga, Ontario
L5B1M2
P 905 566-2072

March 29/2017

Iqbal Singh Chugh
136 Coastline Drive
Brampton, Ontario
L6Y 0S3

Mr Iqbal Singh Chugh

Please be advised that Mr. Iqbal Singh Chugh and Mrs. Davinder Chugh have an existing personal credit line available in the amount of \$500,000.00 in good standing with us.

A handwritten signature in blue ink, appearing to read "D. Bain".

D. Bain
Financial Service Associate

The following information is given in confidence and for your exclusive use upon the express understanding and agreement that neither the writer nor this Bank shall incur any liability for or by reason of giving the same, or any error therein or omission there from; also upon the express condition that if you communicate the same or any part thereof you will indemnify the writer and this Bank from any consequent liability.