

Worksheet
Leasing

Suite: 1409 Tower: One Date: April 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 25% payable to Blaney McMurtry LLP in Trust Amazon to Verify
- Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amazon City Centre Seven New Development Partnership. ✓
- Agreement must be in good standing. Funds in Trust: \$ 41,257.82 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
- The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

MOHAMMAD MUNAF MAJEED (the "Purchaser")

Suite 1409 Tower ONE Unit 9 Level 13 (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 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 22 day of March 2017


Witness:


Purchaser: MOHAMMAD MUNAF MAJEED

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 28 day of March 2017

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

**Agreement to Lease
Residential**

This Agreement to Lease dated this 7 day of April, 2017

TENANT (Lessee), Gregory Monica
(Full legal names of all Tenants)

LANDLORD (Lessor), Bilal Majeed & Mohammad Munaf Majeed
(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.

1. PREMISES: Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:
#1409 - 4011 BRICKSTONE MEWS Mississauga L5B 0J7

2. TERM OF LEASE: The lease shall be for a term of 1 Year commencing May 1st, 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 Orion Realty Corporation, Brokerage "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: Residential Purposes

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 checked="" type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Internet and Phone</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Municipal Taxes</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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

INITIALS OF TENANT(S): GM
X

INITIALS OF LANDLORD(S): MM MBM

7. **PARKING:** 1 Underground Parking Spot and 1 Storage Locker
8. **ADDITIONAL TERMS:** The Parties to this Agreement to Lease acknowledge that all the terms and/or conditions contained herein shall comply with the rental laws of the Province of Ontario as governed by the Residential Tenancies Act (2006) and amendments thereto. The Parties to this Agreement further acknowledge and agree that any terms and/or conditions that do not comply with the Residential Tenancies Act (2006) and amendments thereto shall be null and void.
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 until 11:59 p.m. on the 9 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.: (For delivery of Documents to Landlord) FAX No.: (For delivery of Documents to Tenant)
- Email Address: lukaroska@gmail.com Email Address: spuddefoot@sutton.com
(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.ltb.gov.on.ca)
13. **ACCESS:** The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.
14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.
15. **RESIDENCY:** The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or, becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c.1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.
16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.
17. **CONFLICT OR DISCREPANCY:** If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.
18. **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:

X
(Witness)

(Witness)

(Witness)

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

DocuSigned by:
Gregory Monica
(Tenant or Authorized Representative)
1BFD32A00503494...

(Tenant or Authorized Representative)

(Guarantor)

Apr-07-2017 | 8:28 PM EDT
(Seal) DATE X
(Seal) DATE
(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:

(Witness)

(Witness)

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

DocuSigned by:
Mohammad Munaf Maye
(Landlord or Authorized Representative)
5C4856DA7652490...
Bilal Maye
(Landlord or Authorized Representative)
DB05355481E9444...

4/8/2017 | 11:27 AM EDT
(Seal) DATE
4/8/2017 | 11:39 AM EDT
(Seal) DATE

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

(Witness)

(Spouse)

(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 4/8/2017 day of 11:27 AM EDT, 20.....

DocuSigned by:
Mohammad Munaf Maye
(Signature of Landlord or Tenant)
5C4856DA7652490...

INFORMATION ON BROKERAGE(S)	
Listing Brokerage	ORION REALTY CORPORATION
	DRAGANA NESTOROVSKI
	(Salesperson / Broker Name)
Co-op/Tenant Brokerage	SUTTON GROUP QUANTUM REALTY INC.
	SANDI PUDDEFOOT
	(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.

DocuSigned by:
Mohammad Munaf Maye
(Landlord)
5C4856DA7652490...
Bilal Maye
(Landlord)
DB05355481E9444...
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.

DocuSigned by:
Gregory Monica
(Tenant)
1BFD32A00503494...

(Tenant)
Address for Service

Tel.No.

Tenant's Lawyer
Address
Email

Tel.No. FAX No.

FOR OFFICE USE ONLY	COMMISSION TRUST AGREEMENT
To: Co-operating Brokerage shown on the foregoing Agreement to Lease: In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.	
DATED as of the date and time of the acceptance of the foregoing Agreement to Lease.	
DocuSigned by: Dragana Nestorovski (Authorized to bind the Listing Brokerage) 8C00630A485843B	DocuSigned by: Sandi Puddefoot (Authorized to bind the Co-operating Brokerage) A0B8228340D0477

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Schedule A
Agreement to Lease - Residential

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

TENANT (Lessee), Gregory Monica....., and

LANDLORD (Lessor), Bilal Majeed & Mohammad Munaf Majeed.....

for the lease of #1409 - 4011 BRICKSTONE MEWS..... Mississauga.....

LSB 0J7..... dated the 7..... day of April....., 20.17.....

THE LANDLORD (LESSOR) AGREES:

To Pay for all mortgage payments [if applicable], Heat, Water, Central A/C, municipal taxes, Condo Fees, and building insurance.

To provide all appliances including: a S/S Refrigerator, S/S Stove, S/S Dishwasher, Washer/Dryer, Microwave, Furnace, Air Conditioner, all ELF's. Any existing instruction manuals for all appliances, and all other permanent fixtures now on the property belonging to the Landlord and deemed free of all encumbrances. The Landlord represents and warrants that the appliances and the furnace and air conditioning will be in a clean state, inside and outside and be in good working order at the commencement of the lease term.

To deliver voluntarily to the Tenant or his Agent, One [1] complete sets of all necessary keys and fobs upon occupancy. Tenant agrees to provide a \$200 key deposit which will be returned without deposit upon return of all keys and fobs.

The Landlord further agrees that the property including but not limited to, all floors/carpets steam cleaned, cupboards, closets, windows, door trim, washrooms, etc., will be professionally cleaned at his own expense, prior to the commencement of the lease, proof of professional cleaning will be provided upon move-in walk through.

To ensure all utilities are connected and in good working order at the commencement of the lease.

To provide the Tenant with full contact details for the Landlord for all notices as per the Residential Tenancy Act.

Landlord / Contact Name: Mohammad Munaf Majeed.....

Landlord Address: 1186 Barr Crescent, Milton, ON L9T6X7.....

Landlord Phone: 4169701968.....

Landlord Email: munaf.majeed@gmail.com.....

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

INITIALS OF TENANT(S):

DS
GM

INITIALS OF LANDLORD(S):

DS DS
MM MBM

Schedule A
Agreement to Lease - Residential

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

TENANT (Lessee), Gregory Monica, and
LANDLORD (Lessor), Bilal Majeed & Mohammad Munaf Majeed
for the lease of #1409 - 4011 BRICKSTONE MEWS Mississauga
L5B 0J7 dated the 7 day of April, 2017

THE TENANT [LESSEE] AGREES:

- To Pay all utility charges [as set out in clause 6 of this agreement] - Hydro, cable, and telephone.
- To provide at his/her own cost Contents Insurance and one [1] million dollars Liability Insurance. 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].
- That during the last sixty [60] days of the lease term, the premises may be shown at reasonable times, by appointment, to prospective buyers and/or Tenants giving 24 hours notice.
- To be responsible for all "minor" maintenance not exceeding fifty [\$50] dollars, including but not limited to changing faucet washer, filters, light bulbs, etc. To permit the Landlord and/or is/her agent to enter the lease premises at all reasonable hours to carry out repairs or to inspect said premises, giving 24 hours notice.
- To be responsible for maintaining the appliances in a clean and good state, save and except for i] normal wear and tear ii] repairs due to mechanical breakdown [under normal use], and iii] capital cost replacement in the event that said appliances are beyond repair or parts become obsolete or unavailable. The Tenant further agrees to be responsible for the full cost of repair or replacement in the event of damage or mechanical breakdown caused by the Tenant's improper use or abuse of said appliances.
- Not to re-decorate or alter the premises in any way without the prior written consent of the Landlord, and to maintain said premises in a good repair and will be responsible for damage that results from their own abuse or neglect or that of any of their guests.
- To reimburse the Landlord in full-fifty [\$50] dollars for all Bank Charges incurred in the event any of the Tenant's cheques are returned Non-Sufficient Funds [N.S.F] or that the financial institution, where the Tenant is a client, refuses to honour such cheques. The Tenant further agrees to replace all N.S.F. cheques with a certified cheque.
- To permit the Landlord and/or his/her agent to enter the leased premises at all reasonable hours to carry out repairs or to inspect said premises, giving 24 hours notice.

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

INITIALS OF TENANT(S):

DS
GM
X

INITIALS OF LANDLORD(S):

DS DS
MM MBM

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Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential



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

TENANT (lessee), Gregory Monica, and

LANDLORD (lessor), Bilal Majeed & Mohammad Munaf Majeed

for the lease of #1409 - 4011 BRICKSTONE MEWS Mississauga

L5B 0J7 dated the 7 day of April, 2017

THE LANDLORD[LESSOR] AND TENANT [LESSEE] AGREE:

To perform a move-in inspection of the property prior to or upon occupancy of the premises, noting in writing any deficiencies and/or damages. The Landlord agrees to rectify any lease violations at his own expense within seven [7] days of the date of the inspection. The Landlord and Tenant agree to perform a move-out inspection of the property at the end of the lease term.

The Tenant if not in default hereunder, shall have the option, by written notice, given to the Landlord at least sixty [60] days before the end of the lease term to renew the lease for a further 1-year term.

Landlord agrees that after the first 12 months of the lease the Tenant has the right to give sixty [60] days notice to vacate the property if the Tenants is transferred/terminated by his employer and the Tenant provide written proof of such.

The Landlord and Tenant Agree that any renewal may be subject to an increased rental amount with 90 days written notice and at a rate in keeping with the Ontario Consumer Price Index.

All notices to be provided on or before the 1st of the month and all rental payments are due and owing on or before the 1st of each month. Notices can be provided by any of the following means: email, fax or mail.

The Landlord agrees to provide upon acceptance of this agreement the contact details of any/all applicable utility provider(s). The Tenant agrees to set up the required utility accounts in his/her name in accordance with provider(s) prior to commencement of the lease and to provide evidence of same.

Electricity

The 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.

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

INITIALS OF TENANT(S):

DS
GM
X

INITIALS OF LANDLORD(S):

DS DS
MM MB

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

TENANT (Lessee), Gregory Monica, and

LANDLORD (Lessor), Bilal Majeed & Mohammad Munaf Majeed

for the lease of 1409-4011 Brickstone Mews, Mississauga

dated the 7 day of April, 2017

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.

The Buyer hereby covenants with the Seller and with the Condominium Corporation that the Buyer, members of the household, and guests, will comply with the Condominium Act, the Declaration, the Bylaws and all Rules and Regulations, in using the unit and the common elements, and will be subject to the same duties imposed by the above as those applicable to other individual unit owners.

The Tenant agrees with the Landlord to pay rent, keep the premises in an ordinary state of cleanliness, and repair in full any damage caused to the premises by his or her willful or negligent conduct or that of persons who are permitted on the premises by him. For the duration of the Lease Term the Tenant shall be responsible for the first ~~(\$60) Sixty~~ up to \$50- fifty Canadian Dollars of all normal wear and tear repairs that occur in the unit, including change of light bulbs, (HVAC) furnace filters, etc.

The Tenant agrees not to make any changes to the decor or the physical structure of the existing premises without the prior consent of the landlord or his authorized agent.

The Tenant acknowledges and agrees that pets are not permitted on the premises.

The Tenant agrees not to smoke in the apartment.

The Tenant acknowledges that the use of illegal substances of ANY kind is not permitted on the premises.

The Tenant further covenants to leave the premises in an ordinary state of cleanliness upon termination of this lease.

The Tenant agrees to deliver to The Landlord 10 post-dated cheques covering the monthly rental payments payable to Mohammad Majeed & Mohammad Munaf Majeed, on the closing of this transaction and a further 12 post-dated cheques on each anniversary date of the lease (if he chooses to renew). Tenant is responsible for a penalty charge of \$50.00 for any returned cheques.

The Tenant agrees to provide the landlord with \$200 refundable security deposit in the form of a cheque payable to Mohammad Majeed & Mohammad Munaf Majeed, before taking occupancy of the unit, for the use of keys and fobs. This deposit shall be returned to the tenant when all of the keys and fobs are returned to the Landlord and all are in good working order.

Landlord agrees to provide the tenant with ONE SET of keys and access fobs to the building, parking, suite, and mailbox at his own expense at closing.

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

INITIALS OF TENANTS:

DS
GM

INITIALS OF LANDLORD(S):

DS DS
MM MB

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

TENANT (Lessee), Gregory Monica , and

LANDLORD (Lessor), Bilal Majeed & Mohammad Munaf Majeed

for the lease of 1409-4011 Brickstone Mews, Mississauga

dated the 7 day of April, 2017

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 existing and belonging to the Landlord Electrical 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 affix 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 insure 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 tenants 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 (i.e Water, Gas, Etc.) under the Tenant's name, and show 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

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

INITIALS OF TENANTS: DS
GM

INITIALS OF LANDLORD(S): DS
DS
MM

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OREA Ontario Real Estate Association
Form 401
for use in the Province of Ontario

Schedule AB
Agreement to Lease – Residential

**Toronto
Real Estate
Board**

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

TENANT (Lessee), Gregory Monica, and
LANDLORD (Lessor), Bilal Majeed & Mohammad Munaf Majeed
for the lease of 1409- 4011 Brickstone Mews
dated the 7 day of April, 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 uncompleted 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 area 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 Builder's/ Landlord's customer service and /or trade's people access to the unit during normal business hours to do repair and touch up work to the unit, as required. 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:

DS
GM

INITIALS OF LANDLORD(S):

DS DS
MM MBM



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Form 320
for use in the Province of Ontario

**Confirmation of Co-operation
and Representation**



BUYER: Gregory Monica

SELLER: Bilal Majeed & Mohammad Munaf Majeed

For the transaction on the property known as: #1409 - 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 included 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 Brokeragerepresent 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
1/2 month rent 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)

SUTTON GROUP QUANTUM REALTY INC. (Name of Co-operating/Buyer Brokerage)	ORION REALTY CORPORATION (Name of Listing Brokerage)
260 LAKESHORE BLVD E OAKVILLE	200-465 BURNHAMTHORPE RD MISSISSAUGA
Tel: (905) 844-5000 Fax: Apr-07-2017 8:29 PM EDT	Tel: (416) 733-7784 Fax: (905) 286-5271 4/8/2017 12:16 PM EDT
Sandi Puddefoot (Authorized to bind the Co-operating/Buyer Brokerage)	Dragana Nestorovski (Authorized to bind the Listing Brokerage)
SANDI PUDDEFOOT (Print Name of Broker/Salesperson Representative of the Brokerage)	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.

DocuSigned by: Gregory Mencia (Signature of Buyer) 1BFD32A00503494... (Signature of Buyer)	Date: X Apr-07-2017 8:28 PM EDT
DocuSigned by: Mohammad Muneef Majeed (Signature of Seller) DB05355481E9444... (Signature of Seller)	Date: 4/8/2017 11:27 AM EDT 4/8/2017 11:39 AM EDT

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

The Toronto-Dominion Bank

73266320

1040 Kennedy Circle
Milton, ON L9T 0J9

DATE

2017-04-10

Transit-Serial No.

3058-73266320

Pay to the

Order of AMACON CITY CENTRE 7 NEW DEVELOPMENT PARTNERSHIP

\$

*****1,130.00

~~*****ONE THOUSAND ONE HUNDRED AND NO/100 *****~~ 00/100 Canadian Dollars

Re

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

Authorized Officer

Countersigned

Number

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

⑈ 7 3 2 6 6 3 2 0 ⑈ ⑆ 0 9 6 1 2 ⑈ 0 0 4 ⑆

⑈ 3 8 0 8 ⑈

Heid B.W.

in order to have a more perfect Union,
establish Justice, insure domestic Tranquility,
provide for the common defence,
promote the general Welfare, and secure
the Blessings of Liberty to ourselves and
our Posterity, we have adopted the
following Constitution for the
United States of America:—



Guy John Elwood
SIGNATURE OF SENATOR - SIGNATURE DU SÉNATEUR

PASSPORT
PASSEPORT
PASAPORTE

UNITED STATES OF AMERICA

P USA 547856030

MONICA

GREGORY JOHN ELWOOD

UNITED STATES OF AMERICA

22 Aug 1965

NEW YORK, U.S.A.

23 Jul 2014

22 JUL 2024

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SEE PAGE 27

Mr. John J. [redacted]
M
[redacted]
United States
Department of State

USA

[illegible]

5478560366USA6508221M2607229276270915<101104

CANADA



CANADA

00207 051 154

US10454732

GREGORY JOHN ELWOOD MONICA

Application/Demande: 002071100

US10454732

WORK PERMIT/PERMIS DE TRAVAIL

CLIENT INFORMATION/INFORMATION DU CLIENT

Family Name/Nom de Famille: GREGORY JOHN ELWOOD
Given Name/Prénom: MONICA
Date of Birth/Date de naissance: 1965/05/27
Sex/Sexe: MALE
Country of Birth/Pays de naissance: UNITED STATES OF AMERICA
Country of Residence/Country of: UNITED STATES OF AMERICA
Travel Doc. Issued/Document de voyage: 047050400 PASSPORT

ADDITIONAL SUPPLEMENTARY INFORMATION/SUPPLEMENTAIRE

Date issued/Issued to: 2017/05/23
Expiry Date/Date d'expiration: 2020/04/02
Case Type/Type de cas: 20
Employer/Employeur: PRICE POWER & RECENTEL CANADA - VARIOUS VESSES
Employment Location/Établissement de Travail: MISSISSAUGA
Designation/Profession: ENGINEER - PROJECT
In Force/En vigueur le: 2017/04/23

Conditions:

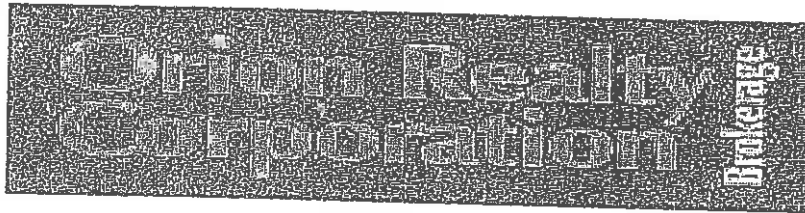
1. MUST LEAVE CANADA BY 2020/04/02

03 AL 2817

Remarks/Observations:
THIS IS A PROJECT CASE. PROJECT EMPLOYED USA MICHEL-RECENTEL CANADA
THIS RECENTEL CANADA CANADA WIDE WORK PERMIT HAS 10454732 - A REP - NOTED
EXPIRY DATE: 2020/04/02

THIS DOES NOT AUTHORIZE RE-ENTRY/CECI L'AUTORISE PAS LA RE-ENTREE

Canada



ORION REALTY CORPORATION

150 Ferrand Drive, Suite 801
Toronto, ON, M3C 3E5
Ph. 416-733-7784
Fax. 416-499-1844

DATE: April 9/2017 TIME: 9:40 am

RECEIVED FROM: Gregory Monica

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

AMOUNT \$ 3200.00

PAYABLE TO:

☒ ORION REALTY CORPORATION

OR:

RE: PROPERTY 4011 Brickstone Mews, Unit 1409 #

☒ RENTAL ☐ SALE

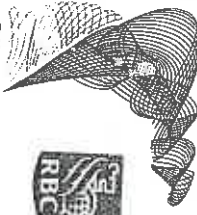
RE:

(PROPERTY ADDRESS)

RECEIVED BY: HELEN CHEONG

☒ COPY OF THE CHEQUE FOR THE CLIENTS

☒ COPY OF THIS RECEIPT FOR THE CLIENT



Royal Bank of Canada
Banque Royale du Canada
4066 CONFEDERATION PARKWAY
MISSISSAUGA, ON

58688115 3-516
DATE 20170408
M/M D/J

PAY TO THE ORDER OF ORION REALTY CORPORATION BROKERAGE
PAYER À L'ORDRE DE

\$3,200.00

AMOUNT REQUIRED FOR AMOUNTS OVER \$5,000.00 CANADIAN / SIGNATURE AUTORISÉE REQUISE POUR UN MONTANT EXCÉDANT 5,000.00 \$ CANADIENS
REOBLIET FIRST AND LAST MONTH RENT APT 1409

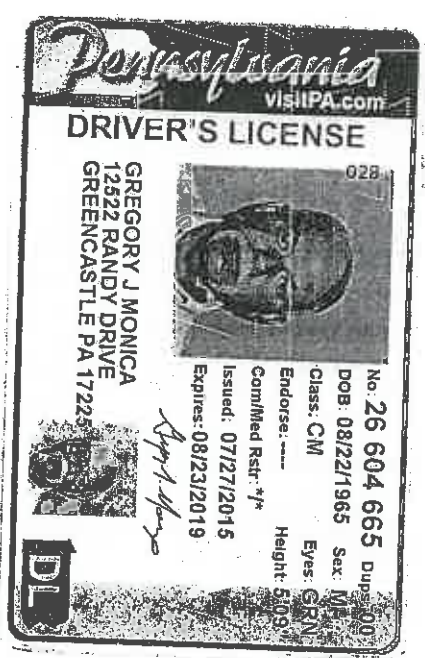
CANADIAN DOLLARS CANADIENS

PURCHASER NAME Gregory Monica
PURCHASER ADDRESS 4011 BRICKSTONE MEWS

NOM DE L'ACHETEUR
ADRESSE DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE
COUNTERSIGNED / CONTRESIGNÉ

58688115 021150031 0990135





April 6th, 2017

Subject: Proof of Income

To Whom It May Concern:

This is a letter of verification for Gregory Monica who is currently employed by Bechtel as a Project Engineer. Greg's annual salary is \$158,976 USD and his monthly housing allowance is 3,000 CAD.

If you require additional information I can be reached at (703)429-6317 or email: lsaulsbu@bechtel.com.

Sincerely,

Louise Saulsbury
Human Resources Representative
Bechtel Nuclear, Security & Environmental



Provided by **EQUIFAX**

Your Credit Score



Personal Information

See something wrong?

Employer Reported

BECHTEL POWER CORP

DHW CONST CO


Account Name


Account Type
























































































































































































































































Open Date


















































































Status

Balance

OCWEN LOAN SERVICING		 Mortgage	May 24, 2010	Open - Current No Missed Payments	\$104,018
Account Details		Payment History			
Last Reported	Feb 28, 2017	Latest Status: Current			
Creditor Name	OCWEN LOAN SERVICING	2017 OK			
Account Type	FHA Real Estate Mortgage	2016 OK OK OK OK OK OK OK OK OK OK OK			
Account Status	Open	2015 OK OK OK OK OK OK OK OK OK OK OK			
Opened Date	May 24, 2010	2014 U U U U U U U U U U OK OK			
Closed Date	--	2013 U U U U U U U U U U U U			
Limit	--	2012 U U U U U U U U U U U U			
Term	180 Months	2011 U U U U U U U U U U U U			
Monthly Payment	\$1,696	J F M A M J J A S O N D			
Responsibility	Individual Account.	U Unknown			
Balance	\$104,018	See something wrong?			
Highest Balance	\$175,870	You could dispute an error with Equifax.			
Payment Status	Current				
Worst Payment Status	--				
Date of Last Payment	Feb 01, 2017				
Amount Past Due	--				
Times 30/60/90 Days Late	0/0/0				
Remarks					












CHASE CARD		 Credit Card	Aug 19, 2007	Open - Current No Missed Payments	\$0 0% of Credit Limit*
Account Details		Payment History			
Last Reported	Mar 19, 2017	Latest Status: Current			
Creditor Name	CHASE CARD	2017 OK OK			
Account Type	Credit Card	2016 OK OK OK OK OK OK OK OK OK OK OK			
Account Status	Open	2015 OK OK OK OK OK OK OK OK OK OK OK			
Opened Date	Aug 19, 2007	2014 OK OK OK OK OK OK OK OK OK OK OK			
Closed Date	--	2013 U U U OK OK OK OK OK OK OK OK			
Limit	\$20,800	2012 U U U U U U U U U U U U			
Term	--	2011 U U U U U U U U U U U U			
Monthly Payment	--	J F M A M J J A S O N D			
Responsibility	Individual Account.	U Unknown			
Balance	\$0	Credit Utilization* 0.00%			
Highest Balance	\$14,093	See something wrong?			
Payment Status	Current	You could dispute an error with Equifax.			
Worst Payment Status	--				
Date of Last Payment	Feb 01, 2017				
Amount Past Due	--				
Times 30/60/90 Days Late	0/0/0				
Remarks					
























































CITICARDS CBNA	 Credit Card	Jul 15, 2010	Open - Current No Missed Payments	\$8,662 49% of Credit Limit*
Account Details		Payment History		
Last Reported	Mar 15, 2017	Latest Status: Current		
Creditor Name	CITICARDS CBNA	2017  		
Account Type	Credit Card	2016                                        		
Account Status	Open	2015                                         		
Opened Date	Jul 15, 2010	2014                                         		
Closed Date	--	2013                                         		
Limit	\$17,500	2012                                         		
Term	--	2011                                        		
Monthly Payment	\$129	Unknown		
Responsibility	Individual Account	Credit Utilization* 49.50%		
Balance	\$8,662	See something wrong?		
Highest Balance	\$11,874	You could dispute an error with Equifax.		
Payment Status	Current			
Worst Payment Status	--			
Date of Last Payment	Mar 01, 2017			
Amount Past Due	--			
Times 30/60/90 Days Late	0/0/0			
Remarks	--			
























































































SUNTRUST BANK	 Other	Feb 02, 2015	Open - Current No Missed Payments	\$19,413
Account Details		Payment History		
Last Reported	Feb 28, 2017	Latest Status: Current		
Creditor Name	SUNTRUST BANK	2017 		
Account Type	Unsecured Loan	2016                                        		
Account Status	Open	2015                                       		
Opened Date	Feb 02, 2015	J F M A M J J A S O N D		
Closed Date	--	See something wrong?		
Limit	--	You could dispute an error with Equifax.		
Term	60 Months			
Monthly Payment	\$596			
Responsibility	Individual Account			
Balance	\$19,413			
Highest Balance	\$30,000			
Payment Status	Current			
Worst Payment Status	--			
Date of Last Payment	Feb 01, 2017			
Amount Past Due	--			
Times 30/60/90 Days Late	0/0/0			
Remarks	Fixed rate			


















DISCOVER BANK	Credit Card	Feb 01, 2015	Open - Current No Missed Payments	\$0 0% of Credit Limit*
Account Details		Payment History		
Last Reported	Mar 12, 2017	Latest Status: Current		
Creditor Name	DISCOVER BANK	2017		
Account Type	Credit Card	2016		
Account Status	Open	2015		
Opened Date	Feb 01, 2015	J F M A M J J A S O N D		
Closed Date		v Unknown		
Limit	\$500	Credit Utilization* 0.00%		
Term		See something wrong?		
Monthly Payment		You could dispute an error with Equifax.		
Responsibility	Individual Account			
Balance	\$0			
Highest Balance	\$0			
Payment Status	Current			
Worst Payment Status				
Date of Last Payment				
Amount Past Due				
Times 30/60/90 Days Late	0/0/0			
Remarks				






























































































































































































































DISCOVER BANK	Credit Card	Jun 11, 2008	Open - Current No Missed Payments	\$0 0% of Credit Limit*
Account Details		Payment History		
Last Reported	Mar 12, 2017	Latest Status: Current		
Creditor Name	DISCOVER BANK	2017		
Account Type	Credit Card	2016		
Account Status	Open	2015		
Opened Date	Jun 11, 2008	2014		
Closed Date		2013		
Limit	\$11,600	2012		
Term		2011		
Monthly Payment		J F M A M J J A S O N D		
Responsibility	Individual Account	v Unknown		
Balance	\$0	Credit Utilization* 0.00%		
Highest Balance	\$10,381	See something wrong?		
Payment Status	Current	You could dispute an error with Equifax.		
Worst Payment Status				
Date of Last Payment	Jul 01, 2010			
Amount Past Due				
Times 30/60/90 Days Late	0/0/0			
Remarks				













































































































BANK OF AMERICA		 Credit Card	Apr 11, 2016	Open - Current No Missed Payments	\$7,787 49% of Credit Limit*
Account Details			Payment History		
Last Reported	Mar 08, 2017		Latest Status: Current		
Creditor Name	BANK OF AMERICA		2017  		
Account Type	Credit Card		2016        		
Account Status	Open		J F M A M J J A S O N D		
Opened Date	Apr 11, 2016		U Unknown		
Closed Date			Credit 48.67%		
Limit	\$16,000		Utilization*		
Term			See something wrong?		
Monthly Payment	\$77		You could dispute an error with Equifax.		
Responsibility	Individual Account.				
Balance	\$7,787				
Highest Balance	\$10,187				
Payment Status	Current				
Worst Payment Status					
Date of Last Payment	Feb 01, 2017				
Amount Past Due	---				
Times 30/60/90 Days Late	0/0/0				
Remarks					





































































































MANUFACTURES & TRADE		 Other	Jul 21, 2004	Open - Current No Missed Payments	\$11
Account Details			Payment History		
Last Reported	Feb 28, 2017		Latest Status: Current		
Creditor Name	MANUFACTURES & TRADE		2017 		
Account Type	Line of Credit		2016          		
Account Status	Open		2015          		
Opened Date	Jul 21, 2004		2014         		
Closed Date			2013        		
Limit	\$1,500		2012        		
Term	---		2011        		
Monthly Payment	\$19		J F M A M J J A S O N D		
Responsibility	Joint Account		U Unknown		
Balance	\$11		See something wrong?		
Highest Balance	\$1,237		You could dispute an error with Equifax.		
Payment Status	Current				
Worst Payment Status	---				
Date of Last Payment	Feb 01, 2017				
Amount Past Due	---				
Times 30/60/90 Days Late	0/0/0				
Remarks	Fixed rate				




































































































CHASE CARD	 Credit Card	Jan 04, 2002	Open - Current No Missed Payments	\$158 1% of Credit Limit*
Account Details		Payment History		
Last Reported	Mar 03, 2017	Latest Status: Current		
Creditor Name	CHASE CARD	2017  		
Account Type	Flexible Spending Credit Card	2016              		
Account Status	Open	2015              		
Opened Date	Jan 04, 2002	2014              		
Closed Date		2013              		
Limit	\$11,000	2012              		
Term		2011              		
Monthly Payment	\$25	J F M A M J J A S O N D		
Responsibility	Authorized User	U Unknown		
Balance	\$158	Credit 1.44%		
Highest Balance	\$16,373	Utilization*		
Payment Status	Current	See something wrong?		
Worst Payment Status		You could dispute an error with Equifax.		
Date of Last Payment	Feb 01, 2017			
Amount Past Due				
Times 30/60/90 Days Late	0/0/0			
Remarks				















LENDINGCLUB CORPORAT	 Other	Jul 27, 2016	Open - Current No Missed Payments	\$10,631
Account Details		Payment History		
Last Reported	Mar 05, 2017	Latest Status: Current		
Creditor Name	LENDINGCLUB CORPORAT	2017  		
Account Type	Unsecured Loan	2016              		
Account Status	Open	J F M A M J J A S O N D		
Opened Date	Jul 27, 2016	U Unknown		
Closed Date		See something wrong?		
Limit		You could dispute an error with Equifax.		
Term	36 Months			
Monthly Payment	\$391			
Responsibility	Individual Account			
Balance	\$10,631			
Highest Balance	\$13,000			
Payment Status	Current			
Worst Payment Status				
Date of Last Payment	Jan 01, 2017			
Amount Past Due				
Times 30/60/90 Days Late	0/0/0			
Remarks	Fixed rate			

NAVIENT		 Student	Mar 22, 2002	Open - Current No Missed Payments	\$12,373
Account Details			Payment History		
Last Reported	Feb 28, 2017		Latest Status: Current		
Creditor Name	NAVIENT		2017 		
Account Type	Education Loan		2016                             		
Account Status	Open		2015                              		
Opened Date	Mar 22, 2002		2014                                                   		
Closed Date			2013                                                     		
Limit			2012                                                     		
Term	240 Months		J F M A M J J A S O N D		
Monthly Payment	\$228		U Unknown		
Responsibility	Individual Account		See something wrong?		
Balance	\$12,373		You could dispute an error with Equifax.		
Highest Balance	\$31,073				
Payment Status	Current				
Worst Payment Status					
Date of Last Payment	Feb 01, 2017				
Amount Past Due	--				
Times 30/60/90 Days Late	0/0/0				
Remarks	Fixed rate				

UPSTART NETWORK INC		 Other	Apr 06, 2015	Closed No Missed Payments	\$0
Account Details			Payment History		
Last Reported	Dec 01, 2016		Latest Status: Current		
Creditor Name	UPSTART NETWORK INC		2016                                                     		
Account Type	Unsecured Loan		2015                                                     		
Account Status	Closed - Paid and Closed		J F M A M J J A S O N D		
Opened Date	Apr 06, 2015		See something wrong?		
Closed Date	Jul 01, 2016		You could dispute an error with Equifax.		
Limit					
Term	36 Months				
Monthly Payment	\$243				
Responsibility	Individual Account				
Balance	\$0				
Highest Balance	\$8,000				
Payment Status	Current				
Worst Payment Status	--				
Date of Last Payment	Jul 01, 2016				
Amount Past Due	--				
Times 30/60/90 Days Late	0/0/0				
Remarks	Fixed rate				


ALLY FINANCIAL		 Auto	Oct 23, 2010	Closed No Missed Payments	\$0
Account Details			Payment History		
Last Reported	Mar 02, 2015		Latest Status: Current		
Creditor Name	ALLY FINANCIAL		2015  		
Account Type	Auto		2014                   		
Account Status	Closed - Paid and Closed		2013                   		
Opened Date	Oct 23, 2010		2012                   		
Closed Date	Feb 01, 2015		2011                   		
Limit			2010                 		
Term	72 Months		J F M A M J J A S O N D		
Monthly Payment	\$305		U Unknown		
Responsibility	Joint Account		See something wrong?		
Balance	\$0		You could dispute an error with Equifax.		
Highest Balance	\$18,500				
Payment Status	Current				
Worst Payment Status					
Date of Last Payment	Feb 01, 2015				
Amount Past Due					
Times 30/60/90 Days Late	0/0/0				
Remarks					


OCWEN LOAN SERVICING		 Mortgage	May 24, 2010	Closed No Missed Payments	\$0
Account Details			Payment History		
Last Reported	Oct 31, 2014		Latest Status: Current		
Creditor Name	OCWEN LOAN SERVICING		2014                   		
Account Type	FHA Real Estate Mortgage		2013                   		
Account Status	Closed - Transfer/Sold		2012                   		
Opened Date	May 24, 2010		2011                   		
Closed Date			2010                 		
Limit			J F M A M J J A S O N D		
Term	180 Months		U Unknown		
Monthly Payment	\$1,689		See something wrong?		
Responsibility	Individual Account.		You could dispute an error with Equifax.		
Balance	\$0				
Highest Balance	\$175,870				
Payment Status	Current				
Worst Payment Status					
Date of Last Payment	Aug 01, 2014				
Amount Past Due					
Times 30/60/90 Days Late	0/0/0				
Remarks					



CHASE CARD		 Credit Card	Jan 06, 2004	Closed	\$0	
			No Missed Payments			
Account Details			Payment History			
Last Reported	Mar 12, 2014		Latest Status: Current			
Creditor Name	CHASE CARD		2014 			
Account Type	Credit Card		2013 			
Account Status	Closed - Paid and Closed		2012 			
Opened Date	Jan 06, 2004		2011 			
Closed Date	Feb 01, 2014		2010 			
Limit	\$5,500		2009 			
Term	—		2008 			
Monthly Payment			 M A M J J A S O N D			
Responsibility	Individual Account.		u Unknown			
Balance	\$0		Credit 0.00%			
Highest Balance	\$11,400		Utilization*			
Payment Status	Current		See something wrong?			
Worst Payment Status			You could dispute an error with Equifax.			
Date of Last Payment	Mar 01, 2005					
Amount Past Due	—					
Times 30/60/90 Days Late	0/0/0					
Remarks						
MB FINANCIAL BANK N.		 Auto	Jul 01, 2005	Closed	\$0	
Account Details			Payment History			
Last Reported	Mar 01, 2011		Latest Status: Current			
Creditor Name	MB FINANCIAL BANK N.		No payment history has been reported by this creditor.			
Account Type	Auto		See something wrong?			
Account Status	Closed - Paid and Closed		You could dispute an error with Equifax.			
Opened Date	Jul 01, 2005					
Closed Date	Mar 01, 2011					
Limit	—					
Term	84 Months					
Monthly Payment	\$162					
Responsibility	Individual Account.					
Balance	\$0					
Highest Balance	\$10,410					
Payment Status	Current					
Worst Payment Status						
Date of Last Payment	Feb 01, 2011					
Amount Past Due	—					
Times 30/60/90 Days Late	0/0/0					
Remarks	Fixed rate					





VW CREDIT INC		 Auto	Mar 01, 2009	Closed	\$0
Account Details			Payment History		
Last Reported	Nov 01, 2010		Latest Status: Current		
Creditor Name	VW CREDIT INC		No payment history has been reported by this creditor.		
Account Type	Auto		See something wrong?		
Account Status	Closed - Paid and Closed		You could dispute an error with Equifax.		
Opened Date	Mar 01, 2009				
Closed Date	Nov 01, 2010				
Limit					
Term	36 Months				
Monthly Payment	\$252				
Responsibility	Joint Account				
Balance	\$0				
Highest Balance	\$9,283				
Payment Status	Current				
Worst Payment Status	--				
Date of Last Payment	Oct 01, 2010				
Amount Past Due					
Times 30/60/90 Days Late	0/0/0				
Remarks					

MANUFACTURES & TRADE		 Other	Aug 01, 2004	Closed	\$0
Account Details			Payment History		
Last Reported	Jun 01, 2010		Latest Status: Current		
Creditor Name	MANUFACTURES & TRADE		No payment history has been reported by this creditor.		
Account Type	Credit Line Secured		See something wrong?		
Account Status	Closed - Paid and Closed		You could dispute an error with Equifax.		
Opened Date	Aug 01, 2004				
Closed Date					
Limit	\$40,000				
Term					
Monthly Payment	--				
Responsibility	Joint Account				
Balance	\$0				
Highest Balance	\$40,000				
Payment Status	Current				
Worst Payment Status					
Date of Last Payment	Jun 01, 2010				
Amount Past Due					
Times 30/60/90 Days Late	0/0/0				
Remarks					

MANUFACTURES & TRADE			Jan 01, 2003	Closed	\$0
Account Details		Payment History			
Last Reported	Jun 01, 2010	Latest Status: Current			
Creditor Name	MANUFACTURES & TRADE	No payment history has been reported by this creditor.			
Account Type		See something wrong?			
Account Status	Closed - Paid and Closed	You could dispute an error with Equifax.			
Opened Date	Jan 01, 2003				
Closed Date					
Limit					
Term	241 Months				
Monthly Payment	\$990				
Responsibility	Joint Account				
Balance	\$0				
Highest Balance	\$133,424				
Payment Status	Current				
Worst Payment Status					
Date of Last Payment	Jun 01, 2010				
Amount Past Due					
Times 30/60/90 Days Late	0/0/0				
Remarks					

TARGET NATIONAL BANK		 Credit Card	Apr 01, 2003	Closed	\$0
Account Details		Payment History			
Last Reported	Mar 01, 2010	Latest Status: Current			
Creditor Name	TARGET NATIONAL BANK	No payment history has been reported by this creditor.			
Account Type	Credit Card	Credit Utilization* 0.00%			
Account Status	Closed - Paid and Closed				
Opened Date	Apr 01, 2003	See something wrong?			
Closed Date	May 01, 2006	You could dispute an error with Equifax.			
Limit	\$10,000				
Term					
Monthly Payment					
Responsibility	Individual Account.				
Balance	\$0				
Highest Balance	\$115				
Payment Status	Current				
Worst Payment Status					
Date of Last Payment	Jul 01, 2003				
Amount Past Due					
Times 30/60/90 Days Late	0/0/0				
Remarks					

DISCOVER BANK		 Credit Card	Aug 01, 2002	Closed	\$0
Account Details			Payment History		
Last Reported	Jun 01, 2008		Latest Status: Current		
Creditor Name	DISCOVER BANK		No payment history has been reported by this creditor.		
Account Type	Credit Card		Credit Utilization*		
Account Status	Closed - Paid and Closed		0.00%		
Opened Date	Aug 01, 2002		See something wrong?		
Closed Date	Jun 01, 2008		You could dispute an error with Equifax.		
Limit	\$12,100				
Term	---				
Monthly Payment	---				
Responsibility	Individual Account.				
Balance	\$0				
Highest Balance	\$9,660				
Payment Status	Current				
Worst Payment Status					
Date of Last Payment	Sep 01, 2007				
Amount Past Due	---				
Times 30/60/90 Days Late	0/0/0				
Remarks	Account closed at consumers request				

SUN TRUST FSB		 Auto	Mar 01, 2003	Closed	\$0
Account Details			Payment History		
Last Reported	Mar 01, 2008		Latest Status: Current		
Creditor Name	SUN TRUST FSB		No payment history has been reported by this creditor.		
Account Type	Auto		See something wrong?		
Account Status	Closed - Paid and Closed		You could dispute an error with Equifax.		
Opened Date	Mar 01, 2003				
Closed Date	Mar 01, 2008				
Limit					
Term	60 Months				
Monthly Payment	\$220				
Responsibility	Joint Account				
Balance	\$0				
Highest Balance	\$11,813				
Payment Status	Current				
Worst Payment Status					
Date of Last Payment	Mar 01, 2008				
Amount Past Due	---				
Times 30/60/90 Days Late	0/0/0				
Remarks					

*Calculated using reported balance and credit limit on account.


Credit Inquiries

Creditor Name	Inquiry Date	Removed By*	Type
CREDCO	Jul 14, 2015	Aug 2017	Miscellaneous Reptg. Agencies
CREDCO/QUICKEN	Jul 10, 2015	Aug 2017	Miscellaneous Reptg. Agencies

*Estimated based on the date of your inquiry and an assumed 2 year expiration period.

See something wrong?
You could dispute an error with Equifax.

Collections

 As of **Apr 02, 2017**, you had no collections accounts on your credit report.

Public Records

 As of **Apr 02, 2017**, you had no public records on your credit report.

How to Read Your Credit Report

Your full credit report is divided into five important sections:

Personal and Employment Information

This section contains names, addresses and employers included on your credit report. This sort of information is added to your report after it's been used on credit applications. Review this section for any information you don't recognize.

Accounts

This section contains details on each credit account on your credit report, including both open and closed accounts. Details include payment history, current status and reported balances. Review this section to ensure that your lenders have been properly reporting your activity, and to look for any accounts that you didn't open.

Credit Inquiries

This section contains details on each hard credit inquiry on your credit report. Hard inquiries are typically added to your report when you apply for new lines of credit. Review this section to verify that each inquiry is correct and authorized by you, and to find our approximation of when each inquiry will be removed from your report.

Collections

This section contains information about any accounts reported as in collections. If you've fallen behind on payments and have outstanding debts, a lender could send your account to collections. Review this section to check the accuracy of information about each collections account and to find contact information for your collections agencies.

Public Records

This section contains details on any public record information included in your credit report. Public records include bankruptcies, civil judgments and tax liens. Review this section to ensure that each item is reported accurately. If there is incorrect information, you could file a dispute directly with the credit bureaus.

If you anticipate changes to your report over time, you can get an update to your credit report once a week through Credit Karma to check if new information has been added and old information has been updated. Because lenders typically only report information to the bureau once a month, it may take time for these updates to appear. View your report online to find highlights of information that could be important to your credit health.

