

Worksheet Leasing

Suite: 1902 Tower: PSV Date: May 3, 2017 Completed by: Silvi

Ghada Raya

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 Paid @ occupancy.
- ✓ ☒ Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. \$500 + HST
Draft No. 8144970
- ✓ ☒ Agreement must be in good standing. Funds in Trust: \$ 52,585
- ✓ ☒ 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 (Amacon to verify)
- ✓ ☒ 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
GHADA RAYA (the "Purchaser")

Suite **1902** Tower **ONE** Unit **2** Level **18** (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 Five Hundred Dollars (\$500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

ALL other terms and conditions set out in the Agreement shall remain the same and time shall continue to be of the essence.

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 2 day of May 2017.

Witness:

Purchaser: **GHADA RAYA**

THE UNDERSIGNED hereby accepts this offer.

DATED at May 2nd 2017 this 2nd day of May 2017.
Mississauga

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation

This Agreement to Lease dated this 1 day of May, 2017

TENANT (Lessee), Sujin Kim and Hanna Jung
(Full legal names of all tenants)

LANDLORD (Lessor), Ghada Rayu
(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:
#1902-4011 BRICKSTONE MEWS Mississauga L5B 0J7

2. **TERM OF LEASE:** The lease shall be for a term of 1 (one) 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
Two Thousand Canadian Dollars (CDN\$ 2,000.00),
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
(Immediately/Upon acceptance/as otherwise described in this Agreement)

by negotiable cheque payable to WEST-100 METRO VIEW REALTY LTD. "Deposit Holder"

in the amount of Six Thousand

Canadian Dollars (CDN\$ 6,000.00) 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 2 (two) 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 Only

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 type="checkbox"/>	<input type="checkbox"/>	Other: <u>building fire insurance</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>tenant liability insurance</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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

INITIALS OF TENANT(S): SK/HJ

INITIALS OF LANDLORD(S): OS
POA

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7. **PARKING:** The Landlord represents and warrants that the Tenant gets complete and exclusive use of 1 (one) underground parking spot.
8. **ADDITIONAL TERMS:** The Landlord represents and warrants that the Tenant gets complete and exclusive use of 1 (one) storage locker.
9. **SCHEDULES:** The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: Schedule(s) A, B
10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 6:00 p.m. on the 2nd day of May 2017 after which time if not accepted, this Agreement shall be null and void and all monies paid hereon 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.: 905-828-1511 (For delivery of Documents to Landlord) FAX No.: 905-828-1511 (For delivery of Documents to Tenant)
- Email Address: omar.s@rokslogistics.com (For delivery of Documents to Landlord) Email Address: alex.naumov.mail@gmail.com (For delivery of Documents to Tenant)
12. **EXECUTION OF LEASE:** Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given. The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at www.tlb.gov.on.ca)
13. **ACCESS:** The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.
14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.
15. **RESIDENCY:** The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or, becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c.1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.
16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.
17. **CONFLICT OR DISCREPANCY:** If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.
18. **FAMILY LAW ACT:** Landlord warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.O. 1990 unless the spouse of the Landlord has executed the consent hereinafter provided.
19. **CONSUMER REPORTS:** The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.

INITIALS OF TENANT(S): SK/113

INITIALS OF LANDLORD(S): OS
PSA



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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

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

(Witness) 

(Tenant or Authorized Representative) 

(Seal) DATE May 1st/2017

(Witness) 

(Tenant or Authorized Representative)

(Seal) DATE May 1st/2017

(Witness)

(Customer)

(Seal) DATE

We, 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) 

(Landlord or Authorized Representative) 

(Seal) DATE May 1, 2017

(Witness)

(Landlord or Authorized Representative)

(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.

(Spouse)

(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 of 7:15 a.m./p.m. this 1 day of May, 2017.

(Signature of Landlord or Tenant) 

INFORMATION ON BROKERAGE(S)

Listing Brokerage WEST-100 METRO VIEW REALTY LTD. Tel. No. (905) 238-8336

OMAR KANAAN SHAATH
(Salesperson / Broker Name)

Co-op/Tenant Brokerage ROYAL LEPAGE REALTY PLUS Tel. No. (905) 828-6550

ALEXEY NAUMOV
(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) 

DATE May 1, 2017

(Landlord)

DATE

Address for Service

Tel. No.

Landlord's Lawyer

Address

Email

Tel. No. FAX No.

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

(Tenant)

DATE

(Tenant)

DATE

Address for Service

Tel. No.

Tenant's Lawyer

Address

Email

Tel. No. FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

For 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 at 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), Sujin Kim and Hanna Jung and

LANDLORD (Lessor), Ghada Raya

for the lease of #1902 -4011 BRICKSTONE MEWS Mississauga

LSB 0J7 dated the 1 day of May, 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 Tenant agrees to provide the Landlord with 9 post dated cheques starting from June 1st, 2017

Tenant agrees not to make any decorating changes to the premises without the express written consent of the Landlord or his authorized agent.

The Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least twenty four (24) hours written notice of such showing, and to allow the Landlord to affix a For Sale or For Rent sign on the property within 60 days prior to the end of the Lease term

Landlord shall pay real estate taxes, and maintain fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property. Tenant agrees to have tenant/liability insurance valid and will give a copy of policy to Landlord prior to occupancy.

Tenant agrees to pay the cost of hydro electricity required on the premises during the term of the lease. Tenant further agrees to provide proof to the Landlord on or before the date of possession that the services have been transferred to the Tenant's name.

Tenant agrees to pay the first \$75.00 for any minor service needed in condo premises.

Landlord warrants that all appliances, chattels and fixtures will be in good working order prior to occupancy.

Tenant agrees to pay Landlord a \$300 refundable key/fob deposit to be returned on Lease completion and all keys/fobs returned.

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

INITIALS OF TENANT(S):

SK/HJ

INITIALS OF LANDLORD(S):

GR

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

BUYER, Sujin Kim and Hanna Jung and

SELLER, Ghada Raya

for the property known as #1902 -4011 BRICKSTONE MEWS Mississauga

L5B 0J7

dated the 1 day of May 2017

West-100 Metro View Realty Ltd. advise the parties to this Agreement that the Real Estate Trust account, in which the deposit for this transaction [The Deposit] shall be placed in a Non Interest Bearing Real Estate Trust Account, earning no interest on the deposit and unless it is requested by the Parties in writing in this Agreement that the deposit be placed in an interest bearing Term deposit there will be no interest paid or earned on the deposit funds being held.

The Buyer agrees to provide a certified cheque or bank draft as a deposit within one (1) banking day [excluding Saturday, Sunday and statutory holidays] from the date of acceptance of this offer. No cash deposits will be accepted.

The Parties to this Agreement acknowledge that the real estate Broker[s] so named in this Agreement has recommended that the Parties obtain independent professional advice prior to signing this document. The Parties further acknowledge that no information provided by West-100 Metro View Realty Ltd. is to be construed as legal, tax or environmental advice and all sizes and measurements are approximate and is to be verified by the Buyer.

The Buyer and Seller hereby acknowledge that the Province of Ontario has implemented current value assessment and properties may be re-assessed on an annual basis. The Buyer and Seller agree that no claim will be made against the Seller, West-100 Metro View Realty Ltd. or Salesperson, for any changes in property tax as a result of a re-assessment of the property.

The Brokerages and registrants named in the attached Confirmation of Cooperation and Representation represent and warrant that they have fully complied with the FINTRAC requirements for customer/client identification by reference to original government issued photo identification, or such other means as approved under the regulations, including name, address, date of birth, occupation and employment and have such information on file and available for inspection.

This form must be initialed by all parties to the Agreement of Purchase and Sale.

INITIALS OF BUYER(S):

SK/HJ

INITIALS OF SELLER(S):

GR



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Form 105

Revised 2008

Page 1 of 1

WEBForms™ Jan2012

BUYER: Sujin Kim and Hanna Jung

SELLER: Ghada Raya

For the transaction on the property known as **#1902 -4011 BRICKSTONE MEWS** **Mississauga** **L5B 0J7**

DEFINITIONS AND INTERPRETATIONS: For the purposes of this Confirmation of Co-operation and Representation: "Seller" includes a vendor, a landlord, or a prospective seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to lease. Commission shall be deemed to include other remuneration.

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

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

1. LISTING BROKERAGE

- a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:
- 1) ☒ The Listing Brokerage is not representing or providing Customer Service to the Buyer.
(If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage)
 - 2) ☐ The Listing Brokerage is providing Customer Service to the Buyer.
- b) ☐ **MULTIPLE REPRESENTATION:** The Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and represents the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brokerage must be impartial and equally protect the interests of the Seller and the Buyer in this transaction. The Listing Brokerage has a duty of full disclosure to both the Seller and the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:
- That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;
 - That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;
 - The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;
 - The price the Buyer should offer or the price the Seller should accept;
 - And: the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.
- However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

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

2. PROPERTY SOLD BY BUYER BROKERAGE - PROPERTY NOT LISTED

- ☐ The Brokerage (does/does not) represent the Buyer and the property is not listed with any real estate brokerage. The brokerage will be paid
- 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

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's 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 comment 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)

ROYAL LEPAGE REALTY PLUS

(Name of Co-operating/Buyer Brokerage)

2575 DUNDAS STREET WEST MISSISSAUGA

Tel: (905) 828-6550 Fax: (905) 828-1511

[Signature] Date: 04/27/2017
(Authorized to bind the Co-operating/Buyer Brokerage)

ALEXEY NAUMOV

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

WEST-100 METRO VIEW REALTY LTD.

(Name of Listing Brokerage)

129 FAIRVIEW ROAD WEST MISSISSAUGA

Tel: (905) 238-8336 Fax: (905) 238-0020

[Signature] Date: May 1, 2017
(Authorized to bind the Listing Brokerage)

OMAR KANAAN SHAAATH

(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.

[Signature]
BUYER'S INITIALS

[Signature]
SELLER'S INITIALS

ACKNOWLEDGEMENT

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

[Signature] Date: May 1st/2017
(Signature of Buyer)

[Signature] Date: May 1st/2017
(Signature of Buyer)

[Signature] Date: May 1, 2017
(Signature of Seller)

[Signature] Date: May 1, 2017
(Signature of Seller)

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I/We hereby make application to rent

from the day of 20..... at a monthly rental of \$.....

to become due and payable in advance on the day of each and every month during my tenancy.

1. Name Sujin Kim Date of birth 93.12.10 SIN No. (Optional)

Drivers License No. K4408 7260736210 Occupation Procurement specialist

2. Name Hanna Jung Date of birth 92.06.06 SIN No. (Optional)

Drivers License No. Occupation Student

3. Other Occupants: Name Relationship Age

Name Relationship Age

Name Relationship Age

Do you have any pets? If so, describe

Why are you vacating your present place of residence?

LAST TWO PLACES OF RESIDENCE

Address #513, 57 St. Joseph Street

Toronto, Ontario, Canada

From May 2015 To May 2016

Name of Landlord Peter Tancredi

Telephone: 905 541 6634

Address

From To

Name of Landlord

Telephone:

PRESENT EMPLOYMENT

Employer Samsung Electronics.

Business address 2050 Derry road. W.

Business telephone 905 819 5095

Position held Mkt procurement specialist

Length of employment over 7 months

Name of supervisor Heejun Kim

Current salary range: Monthly \$

PRIOR EMPLOYMENT

1.

1.

1.

1.

1.

1.



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SPOUSE'S PRESENT EMPLOYMENT

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

PRIOR EMPLOYMENT

1.
2.
3.
4.
5.

Name of Bank Branch Address
Chequing Account # Savings Account #

FINANCIAL OBLIGATIONS

Payments to Rogers Amount: \$ 110.00
Payments to Amount: \$

PERSONAL REFERENCES

Name Address
Telephone: Length of Acquaintance Occupation
Name Address
Telephone: Length of Acquaintance Occupation

AUTOMOBILE(S)

Make Range Rover Model Evogue HSE Year 2017 Licence No (BFA 281)
Make Model Year Licence No

The Applicant consents to the collection, use and disclosure of the Applicant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Applicant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

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

Signature of Applicant [Signature] Date April 27/2017 Signature of Applicant [Signature] Date 4/27/2017
Telephone: 416 262 4906 / 416 207 8081 Telephone:



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The Toronto-Dominion Bank

81444970

1177 CENTRAL PARKWAY WEST UNIT 35
MISSISSAUGA, ON L5C 4P3

DATE

2017-05-03
YYYYMMDD

Transit-Serial No.

1868-81444970

Pay to the

Order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

\$ *****565.00

~~*****FIVE HUNDRED SIXTY FIVE*****~~ 00/100 Canadian Dollars
Authorized signature required for amounts over CAD \$5,000.00

Re PSV 1902 Leave fee

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

Authorized Officer

Number

Countersigned

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

⑈81444970⑈ ⑆09612⑈004⑆

⑈3808⑈

*This passport is valid
for all countries unless
otherwise indicated.*

$$e_{\alpha} = \gamma^{\frac{1}{2}} \frac{\partial}{\partial x^{\alpha}} \quad \text{for } \alpha = 1, 2, 3$$

Signature of broker

SA

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1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 26

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Journal of Management Inquiry 18(6)

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WEST-100 METRO VIEW REALTY

129 Fairview Rd. W. Mississauga, Ontario L5B1K7

O: 905-238-8336 F: 905-238-0020

DEPOSIT RECEIPT

DATE: May 2, 2017

RECEIVED FROM: Sujin Kim and Hanna Jung (tenants)

PAYMENT METHOD: Bank Draft

DEPOSIT AMOUNT: \$6,000.00 (first and last 2 months)

PROPERTY: #1902-4011 Brickstone Mews

Thank-you,

West-100 Metro View Realty Ltd., Brokerage

10358 (1215)

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The Toronto-Dominion Bank

80666142

3120 ARGENTIA ROAD
MISSISSAUGA, ON L5N 0B1

DATE

2017-05-02
YYYYMMDD

Transit-Serial No.

1594-80666142

Pay to the
Order of WEST-100 METRO VIEW REALTY LTD.

\$ *****6,000.00

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

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

Authorized Officer

Countersigned

Number
13114

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

⑈80666142⑈ ⑆09612⑈004⑆

⑈3808⑈

April 27, 2017

RE: Letter of Employment Verification for Sharon Kim

To Whom It May Concern:

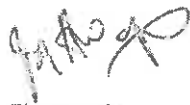
Samsung Electronics Canada Inc., a Canadian company which was established as a subsidiary of Samsung Electronics Co., Ltd. of Korea, hereby certifies the employment of Sharon Kim.

Please refer to the following information regarding the employee's current position:

- Hire Date: October 24, 2016
- Position: Specialist, Marketing Vendor Procurement
- Employment Status: Full Time
- Compensation: Base Salary: \$48,000.00
Target incentive: 8% of base salary (contingent on performance)
Comprehensive benefit package

Please accept this document as verification of employment. If you have any questions or require further information, please contact the undersigned.

Sincerely,



Bianca Lobo

Sr. Specialist, Total Rewards and HR Systems

2050 Derry Road West, Mississauga, ON L5N 0B9

Tel: 905-813-6355

Email: b.loba@samsung.com



Print This Page

Close Window

Equifax Credit Report and Score™ as of 04/27/2017

Name: **Sujin Kim**

Confirmation Number: **3932449154**

Credit Score Summary

Where You Stand

722 Good

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



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

What's Impacting Your Score

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

- Average utilization for open trades.
- Percentage of revolving trades opened within the last 2 years to total trades.
- Average age of trades.

Your Loan Risk Rating

722 Good

Your credit score of 722 is better than 29% of Canadian consumers.
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

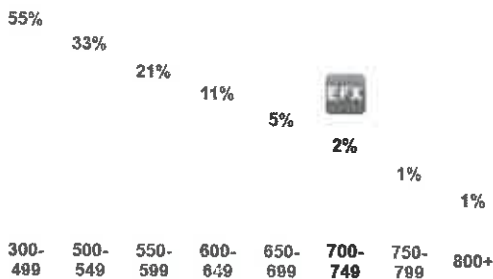
The Bottom Line :

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan terms than those with higher scores. If you're in the market for credit, this is what you might expect:

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

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

Delinquency Rates*



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

CREDIT REPORT

Personal Information

Personal Data

Name: SUJIN KIM
SIN:
Date of Birth: 1993-12-XX

Current Address

Address: 57 ST JOSEPH ST #5
TORONTO, ON
Date Reported: 2017-01 2015-07 2012-03

Previous Address

Address: 386 YONGE ST #5203
TORONTO, ON
Date Reported: 2017-01 2015-07 2012-03

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...930	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$101.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2014-07	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	33		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...551	Payment Amount:	\$13.00
Association to Account:	Individual	Balance:	\$1,874.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-11	Date of Last Activity:	2017-04

Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	17		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

CDN DEALER LEASE SER

Phone Number:	(800)909-9127	High Credit/Credit Limit:	\$8,497.00
Account Number:	XXX...725	Payment Amount:	\$354.00
Association to Account:	Individual	Balance:	\$7,435.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2017-01	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	03		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Lease account Monthly payments		

TD CREDIT CARDS

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$1,500.00
Account Number:	XXX...325	Payment Amount:	\$8.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2012-12	Date of Last Activity:	2016-04
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	51		
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 Monthly payments		

Credit History and Banking Information

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

No Banking information on file

Please contact Equifax for additional information on Deposit transactions at 1-800-865-3903

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2017-01
Industry Class:		Creditor's Name and Amount:	724501395 CANADIAN DEALER LEASE SERVICES INC \$45924
Maturity Date:			
Comments:	Security Deposit Unknown		

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2014-07-02 ROGERS WIRELESS INC (800)267-2070

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

2017-04-27 AUTH ECONSUMER REQUE (Phone Number Not Available)

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

2016-10-12 VERIFIC PREEMPLOI GW (514)281-2811

2016-05-10 EQUIFAX PERSONAL SOL (800)871-3250

2015-08-08 AUTH ECONSUMER REQUE (Phone Number Not Available)

2015-08-08 EQUIFAX PERSONAL SOL (800)871-3250

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

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

By mail:

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

By fax: (514) 355-8502

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

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

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

Equifax Credit Report and Score™ as of 04/25/2017

Name: **Han na Jung**

Confirmation Number: 3911786469

Credit Score Summary

752 Very Good

Where You Stand

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



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

What's Impacting Your Score

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

- Number of national credit cards inquiries within the last 12 months.
- Number of inquiries in last 3 months.
- Age of oldest trade.

Your Loan Risk Rating

752 Very Good

Your credit score of 752 is better than 40% of Canadian consumers.
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

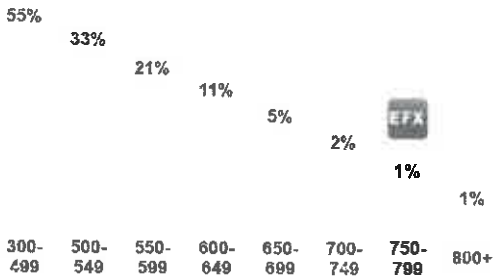
The Bottom Line :

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

- You may be able to obtain higher than average credit limits on your credit card.
- Many lenders may offer you attractive interest rates and offers.
- You may qualify for some special incentives and rewards that aren't always offered to the general public.

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

Delinquency Rates*



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

CREDIT REPORT

Personal Information

Personal Data

Name: HAN NA JUNG
SIN:
Date of Birth: 1992-06-XX

Current Address

Address: 44 ST JOSEPH ST
TORONTO, ON
Date Reported: 2012-10 2011-09

Previous Address

Address: 89 CHESTNUT ST
TORONTO, ON
Date Reported: 2012-10 2011-09

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$1,500.00
Account Number:	XXX...171	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2017-03	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	01		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...997	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2011-09	Date of Last Activity:	2014-07

4/25/2017	Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more		
Date Opened:	2014-08	Date of Last Activity:	2014-07
Status:	Paid as agreed and up to date	Date Reported:	2014-08
Months Reviewed:	35		
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		

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2017-01-25	ROYAL BANK VISA CLAS (416)974-3191
2016-12-05	TDCT (866)222-3456

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

2017-04-25	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-04-25	EQUIFAX PERSONAL SOL (800)871-3250
2017-03-09	TDCT (866)222-3456

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

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

By mail:

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

By fax: (514) 355-8502

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

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



Account Activity

[Help](#) | [Print](#)

Account: EVERY DAY CHEQUING WITH STUDENT DISCOUNT - 6673364 \$*****

Current Balance \$*****
Overdraft Limit \$*****
Available Balance \$*****

[Direct deposit form \(PDF\)](#)
[Setup Pre-Authorized Transfers](#)
[Student Proof of Enrollment](#)

Balance Date: Apr 28, 2017

View

All Transactions

[30 days](#) | [60 days](#) | [90 days](#) | [120 days](#)

Search by month

Date ↕	Transaction Description ↕	Withdrawals ↕	Deposits ↕	Balance
Feb 08, 2017	EMAIL TFR C2***JwE		2,000.00	\$*****
Feb 10, 2017	EMAIL TFR C2***RXd		3,000.00	\$*****
Feb 28, 2017	EMAIL TFR C2***q8n		3,000.00	\$*****
Mar 03, 2017	EMAIL TFR C2***sBs		3,000.00	\$*****
Mar 24, 2017	Transfer from HIGH INTEREST TFSA SAVINGS ACCOUNT 6671876 JR160		1,500.00	\$*****
Mar 31, 2017	170331S6082400WIRE		3,500.00	\$*****
Apr 10, 2017	170410S7288200WIRE		3,500.00	\$*****
Apr 21, 2017	Transfer from HIGH INTEREST TFSA SAVINGS ACCOUNT 6671876 JQ272		3,200.00	\$*****



CANADA

DD198 473 030

U510072086

SUJIN KIM
513-57 ST. JOSEPH
TORONTO ON M5S 2R6
CANADA

Application/Demande: W302312756

UCI/UC: 57070649

WORK PERMIT/PERMIS DE TRAVAIL

CLIENT INFORMATION/INFORMATION DU CLIENT

Family Name/Nom de Famille: KIM
Given Name(s)/Prénom(s): SUJIN
Date of Birth/Date de naissance: 1993/12/10 (yyyy/mm/dd - aaaa/mm/jj)
Sex/Sexe: FEMALE
Country of Birth/Pays de naissance: KOREA, SOUTH
Country of Citizenship/Citoyen de: KOREA, SOUTH
Travel Doc No./N° du document de voyage: M41562792 PASSPORT

ADDITIONAL INFORMATION/INFORMATION SUPPLÉMENTAIRE

Date issued/Délivré le: 2016/11/17 (yyyy/mm/dd - aaaa/mm/jj)
Expiry Date/Date d'expiration: 2019/11/17 (yyyy/mm/dd - aaaa/mm/jj)
Case Type/Genre de cas: 56
ESDC/EDSC #:
Employer/Employeur: ANY EMPLOYER
Employment Location/Emplacement de l'emploi: UNKNOWN
Occupation/Profession: OPEN
In Force From/En vigueur le: 2016/11/17 (yyyy/mm/dd - aaaa/mm/jj)

Conditions:

1. MUST LEAVE CANADA BY 2019/11/17
2. UNLESS AUTHORIZED, PROHIBITED FROM ATTENDING ANY EDUCATIONAL INSTITUTION, OR TAKING ANY ACADEMIC, PROFESSIONAL OR VOCATIONAL TRAINING COURSE.
3. NOT VALID FOR EMPLOYMENT IN BUSINESSES RELATED TO THE SEX TRADE SUCH AS STRIP CLUBS, MASSAGE PARLOURS OR ESCORT SERVICES.

Remarks/Observations:
POST GRAD EMPLOYMENT

THIS DOES NOT AUTHORIZE RE-ENTRY/CECI N'AUTORISE PAS LA RÉ-ENTRÉE

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