

Worksheet
Leasing

Suite: 2008 Tower: PSV Date: Apr. 20/17 Completed by: Silvi

Lei Pan + Ying Zhang

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 Not Required
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). \$1695 - Draft # 80270321
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 40,860.
- ✓ ● 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:

Maggie Pan 647-865-1353.

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

LEI PAN and YING ZHANG (the "Purchaser")

Suite **2008** Tower **ONE** Unit **8** Level **19** (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:

- LP LP (POA) LP LP (POA)*
- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 28 day of March 2012.

Witness:

LEI PAN (POA)
Purchaser: Ying Zhang

Witness:

LEI PAN
Purchaser: Lei Pan

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 28 day of March 2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation

**Agreement to Lease
Residential**

Toronto
Real Estate
Board

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

TENANT (Lessee), Emon Babaque & Farhana Zabean
(Full legal names of all tenants)

LANDLORD (Lessor), Par, Lei
(Full legal name of Landlord)

ADDRESS OF LANDLORD 4011 Brickstone Mews 2008
(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 set out in this Agreement.

1. **PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:
4011 Brickstone Mews 2008

2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing May 1, 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of One Thousand Five Hundred Fifty Canadian Dollars (CDN\$ 1,550.00) payable in advance on the first day of each and every month during the currency of the said term. First and last month's rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers Herewith (Hereafter/Upon acceptance/as otherwise described in this Agreement)

by negotiable cheque payable to LIVING REALTY INC. BROKERAGE "Deposit Holder"

In the amount of Canadian Dollars (CDN\$ 3,100.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all

terms, covenants and conditions of the Agreement and to be applied by the Landlord against the first and last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

Premises to be used only for: Single Family Residence

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

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

INITIALS OF LANDLORD(S): L.P

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Royal LePage Flower City Realty

7. **PARKING:** _____

8. **ADDITIONAL TERMS:** _____

9. **SCHEDULES:** The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: Schedule A, A2, A3

10. **IRREVOCABILITY:** This offer shall be irrevocable by _____ (Landlord/Tenant) on the 8th 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 counteroffer, 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 hereto, 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.: (416) 223-1722 (for delivery of Documents to Landlord) FAX No.: (905) 564-3077 (for delivery of Documents to Tenant)

Email Address: _____ (for delivery of Documents to Landlord) Email Address: info1@royallepageflowercity.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 effects 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): EF F2

INITIALS OF LANDLORD(S): L.P

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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:

Khalid Mozahar
(Witness)

Khalid Mozahar
(Witness)

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

* *Emon Eshaque*
(Tenant or Authorized Representative)

DATE *Apr 7, 2017*

* *Farhana Zabeen*
(Landlord or Authorized Representative)

DATE *Apr 7, 2017*

(Guarantor)

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:

[Signature]
(Witness)

[Signature]
(Witness)

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

[Signature]
(Landlord or Authorized Representative)

DATE *2017/04/07*

(Landlord or Authorized Representative)

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)

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 *3:44 p.m.* this *8* day of *April*, 2017.

Emon Eshaque
(Signature of Landlord or Tenant)

Farhana Zabeen

INFORMATION ON BROKERAGE(S)	
Listing Brokerage LIVING REALTY INC. BROKERAGE	Tel.No. <i>416</i> - <i>223-8833</i>
HONG YANG Broker (Salesperson / Broker Name)	
Co-op/Tenant Brokerage Royal LePage Flower City Realty	Tel.No. <i>905</i> - <i>564-2100</i>
Khaled Mozahar, Salesperson (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.

[Signature] DATE

[Signature] DATE

Address for Service *4011 Brickstone Mews 2008*

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.

* *Emon Eshaque* DATE *April 8, 2017*

* *Farhana Zabeen* DATE

Address for Service

Tel.No. ()

Tenant's Lawyer

Address

Email

Tel.No. FAX No.

FOR OFFICE USE ONLY	COMMISSION TRUST AGREEMENT
To: Cooperating Brokerage shown on the foregoing Agreement to Lease	
In consideration for the Cooperating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.	
DATED as of the date and time of the acceptance of the foregoing Agreement to Lease.	Acknowledged by:
<i>[Signature]</i> (Authorized to bind the Listing Brokerage)	<i>Khalid Mozahar</i> (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), Bmon Eshaque & Farhana Zaheen

and

LANDLORD (Lessor), Pan, Lei

for the lease of 4011 Brickstone Mews 2008

dated the 7th day of April, 2017
One combined with Feb One One to b2 One
 The Landlord agrees to provide 2 garage remote control, 2 door keys, 2 locker room key, 2 mailbox key before the commencement of the lease. If any extra remote or access card is needed, Tenant has to apply for his/her own through Management Office. Owner may assist Tenant upon Management office's request.

Tenant understands that the Landlord will maintain a key to premises during the lease or any extension thereof and if the locks are changed at any time, the Tenant has to obtain the approval from the Landlord. The Tenant covenants and agrees that the subject premises shall be occupied only as a personal residence by the Tenant and shall not be used or occupied for any other purpose or by any other person or persons without Landlord's knowledge and approval.

The Tenant acknowledges that the Corporation may eliminate the recreational and other facilities, or any part thereof at any time without notice to the Tenant and without reduction or abatement of rent hereunder.

The Tenant agrees that it is his sole responsibility to reserve the elevator for moving in and out and further agrees to pay for all related deposit and charges as stipulated by the Condominium Corporation.

Tenant is responsible for paying all electricity, cable, internet and telephone from the day of move to the day of move out. TENANT AGREES TO PROVIDE PROOF OF TRANSFER OF HYDRO SERVICES IN TENANT'S NAME TO THE LANDLORD ON OR BEFORE THE DATE OF POSSESSION. TENANT IS RESPONSIBLE FOR HYDRO ACCOUNT SETUP FEE.

Tenant agrees to clean the kitchen, washroom and shall maintain the premises in a proper state of cleanliness and order and shall return to the Landlord at the end of the lease term in same condition as received, save and except for normal wear and tear. In the event that the Tenant does not carry out such agreement, the cleaning fee or any other expense incurred shall be deducted from the key and bill deposit accordingly.

The lessee agrees to give the Lessor 10 Post-dated cheques on or before closing.

The Tenant shall cooperate with the Landlord to provide access for the Landlord's agent (or any TREB agents in Multiple Listing System) to show the property to prospective Purchasers or Tenants (60 days before lease terminate for new Tenant), prior to the Termination of the lease term. Reasonable notice shall be given and the showing appointment shall be at a time convenient to all parties. If the Tenant renew the Lease Term for the following years, the rental increase will follow the rental guideline of Ontario. Tenant shall have to give not less than (60) days of written notice to the landlord of his intention to terminate or extend the lease.

Continued on next page...

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

INITIALS OF TENANT(S):

BE FZ

INITIALS OF LANDLORD(S):

L.P

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Royal LePage Flower City Realty

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Reagency Systems Corp.

Form 400 Revised 2017

Page 4 of 4
337980

Form 401
for use in the Province of Ontario

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

TENANT (Lessee): Emon Eshaque & Farhana Zaboon, and

LANDLORD (Lessor): Pcn, Lei

for the lease of 4011 Brickstone Mews 2008

dated the 7th day of April, 2017

The Lessee hereby acknowledges and agrees that the leased premises can be only used as single family residential dwelling. The Lessee agrees not to carry upon the premises for any business uses or uses may be deemed a nuisance or by which the insurance on the premises will be increased.

To be continued with one more page. (L.P.)

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

INITIALS OF TENANTS:

EE FZ

INITIALS OF LANDLORD(S):

(L.P.)

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www.Reagenoy.ca

Form 401 Revised 2014 Page 1 of 1
337980

**CONTINUED SCHEDULE "A" TO THE
AGREEMENT TO LEASE - RESIDENTIAL**

This Schedule is attached to and forms part of the Agreement to Lease - Residential between:
Tenant, Emon Eshaque and Farhana Zabeen
Landlord, Pan, Lei
For the lease of 4011 Brickstone Mews 2008, Mississauga, On.

Tenants are jointly and severally liable for any rental in arrears and non-payment for any cheques.

In case if repair is needed for normal wear and tear, Tenant agrees to provide notification to the Landlord.

Tenant represents that he/she and his/her occupants are non-smokers.

Tenant covenants that no pets shall be allowed upon or kept in or about the leased premises.

Tenant agrees to provide proof of Hydro Account Registration before the commencement of the lease.

The tenant agrees to provide the Refundable Security Deposit: ~~\$350.00~~ ^{250.00} to Landlord before the commencement of the lease. The landlord will return the Security Deposit upon receiving the whole set of keys and inspecting satisfactorily the condition of the promise at the end of the lease.

In the event of any breakdown of electrical, mechanical, heating, or plumbing systems, the landlord will not be liable or responsible for Tenant's personal damages, discomfort, or any illness arising there from, but the landlord will carry out all the necessary repairs with reasonable diligence.

If the rented premise is in a newly constructed building at the commencement of the Tenancy, the landlord is not responsible, for any deficiencies in the unit or un-finished common amenities not being 100% operational. It should be made clear to the tenant, by their sales representative, that these are common issues in a newly constructed building. Tenant should allow the contractors to access the unit to do the repair job.

Initial by:

Tenant:

EE
F. Z

Landlord:

(L.P)

Received by Richard
on 18 April 17

10358 (1215)

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The Toronto-Dominion Bank

100 CITY CENTRE DRIVE
MISSISSAUGA, ON L5B 2C9

80270321

2017-04-18

YYYYMMDD

DATE

93-80270321

Transit-Serial No.

Pay to the
Order of

\$ *****1,695.00

AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

ONE THOUSAND SIX HUNDRED NINETY FIVE**00/100

Canadian Dollars

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

Re *PSV #2008 (Development Partnership)*

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

Authorized Officer

Countersigned

Number

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

⑈80270321⑈ ⑆09612⑈004⑆

⑈3808⑈

PSV 0008
~~Hex~~ tenant



10358 (1215)

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The Toronto-Dominion Bank

100 CITY CENTRE DRIVE
MISSISSAUGA, ON L5B 2C9

80270087

2017-04-08

*****00

DATE

Transit-Serial No. 93-80270087

Pay to the
Order of LIVING REALTY INC. BROKERAGE

\$ *****3,100.00

THREE THOUSAND ONE HUNDRED**00/100 Canadian Dollars

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

Re. PSV #8000 11/22 last month's rent.

The Toronto-Dominion Bank
Toronto, Ontario
Canada M5X 1A2

Authorized Officer
Countersigned
Number

PRIVATE AND CONFIDENTIAL

06 April 2017

To Whom It May Concern:

Emon Eshaque

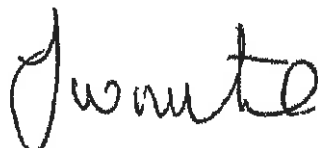
This letter will confirm that Emon Eshaque is a Regular FT employee of Open Text Corporation since 01 October 2008.

Additional employment details are as follows:

Position/Job Title:	Sr Analyst, CPA Experience Program
Gross Annual Base Salary:	67,386.00 CAD

To verify the information above, please feel free to contact Human Resources Services at the numbers listed below:

Sincerely yours,



Jo Wintle
Senior Director, Global HR Services



PRINTING PAGE

PRINTING PAGE

Equifax Credit Report and Score™ as of 04/07/2017

Name: Emon Eshaque

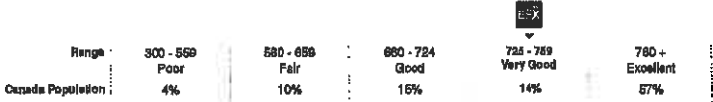
Confirmation Number: 3408830017

Credit Score Summary

736 | 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.



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 card trades with high utilization.
- Total balances for open national card trades.
- Number of revolving trades with high utilization in last 3 months.

Your Loan Risk Rating

736 | Very Good

Your credit score of 736 is better than 33% of Canadian consumers. The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

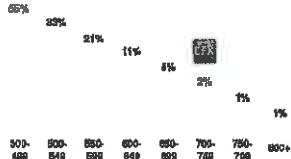
The Bottom Line :

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: EMON ESHAQUE
SIN: 1993-03-XX
Date of Birth: 1993-03-XX

Current Address

Address: 225 WEBB DR #1405
MISSISSAUGA, ON
Date Reported: 2014-06 2009-09 2009-12

Previous Address

Address: 300 REGINA ST N APT 608
WATERLOO, ON
Date Reported: 2014-06 2009-09 2009-12

Current Employment

Employer: OPENTEXT CORPORATION
Occupation: AUDITOR

Special Services

No Special Services Message

PSV 2008



Date: March 21, 2017

Lei Pan

76-3351 Hornbeam Cres
Mississauga, ON
L5L 3Z8

Dear Lei Pan

Re: Application For Financing

Mortgage Amount : 217920(80% of the Purchase Price)
Builder :PSV-Tower one
Project : Suite 2008 Tower one unit 8 Level 19
Mortgage rate:5year Variable rate 2.7%
Mortgage Commitment Expiry Date: 4th Day of December 2017
Deposit Loan Program:N/A
Deposit Loan Amount:N/A

We are please to advise that your application for financing has been approved subject to the terms and conditions as outlined in your financing approval.

In addition, all financing approvals are subject to:

- There being no material change in your financial status as disclosed in your application and
- If a property is to secure your finacing,there being no material changes to the property that negatively effcet its value.

Please do not hesitate to contact us should you require further details.

Yours Truly,

Jenny huang

A handwritten signature in black ink, appearing to be "Jenny Huang", written over a horizontal line.

1-800-263-2263