

Worksheet
Leasing

Suite: 2211 Tower: PSV1 Date: May 3 Completed by: Dragon a

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 N/A Amacon to Verify
- ☒ Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership ✓
- ☐ Agreement must be in good standing. Funds in Trust: \$ _____ N/A Amacon 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 (one for client one for guarantor)
- ☐ Copy of the Purchasers Mortgage approval N/A 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:

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

CHUNMEI LI and GUANGNIAN LI (the "Purchaser")

Suite 2211 Tower ONE Unit 11 Level 21 (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 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 25 day of March 2017 2012. (CL) (GL)

Witness:

Witness:

Purchaser: GUANGNIAN LI

Purchaser: CHUNMEI LI

A

(CL) (GL)

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 27 day of March 2017 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 1 day of MAY, 2017
TENANT (Lessee), FARHEEN KHAN
(Full legal names of all Tenants)
LANDLORD (Lessor), CHUNMEI Li & GUANGNIAN Li
(Full legal name of Landlord)
ADDRESS OF LANDLORD _____
(Legal address for the purpose of receiving notices)

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

- PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:
4011 BRICKSTONE MEWS #2211, Mississauga, Ontario
- TERM OF LEASE:** The lease shall be for a term of One Year commencing May 4, 2017
- 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 4th Canadian Dollars (CDN\$ 1,600.00), payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.
- DEPOSIT AND PREPAID RENT:** The Tenant delivers Upon Acceptance
(Herewith/Upon acceptance/as otherwise described in this Agreement)
by negotiable cheque payable to ORION Realty Corporation Brokerage "Deposit Holder"
in the amount of Four Thousand Eight Hundred
Canadian Dollars (CDN\$ 4,800.00) 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 month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.
For the purposes of this Agreement, "Upon Acceptance" shall mean that the Tenant is required to deliver the deposit to the Deposit Holder within 24 hours of the acceptance of this Agreement. The parties to this Agreement hereby acknowledge that, unless otherwise provided for in this Agreement, the Deposit Holder shall place the deposit in trust in the Deposit Holder's non-interest bearing Real Estate Trust Account and no interest shall be earned, received or paid on the deposit.
- USE:** The Tenant and Landlord agree that unless otherwise agreed to herein, only the Tenant named above and any person named in a Rental Application completed prior to this Agreement will occupy the premises.
Premises to be used only for: residential

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 checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>

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

INITIALS OF TENANT(S): FK

INITIALS OF LANDLORD(S): GL CL

7. PARKING: one underground parking

8. ADDITIONAL TERMS:

9. SCHEDULES: The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: Schedule(s) A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z

10. IRREVOCABILITY: This offer shall be irrevocable by Tenant until 12:01 a.m. on the May day of 2014, 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 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: dukaroska@gmail.com Email Address: osman.zecevic@gmail.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 is made available by the Landlord and Tenant Board and available at www.tb.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 of the said insurance in full force and effect and to notify the Landlord in writing in the event the said 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, R.S.C. 1985, c.1 (ITA) or 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 of the Landlord and/or agent of the Landlord as deemed 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 printed portion hereof, the added provision shall supersede the standard printed 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 spouse/consort 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): FSK

INITIALS OF LANDLORD(S): [Signature]

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

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness)

(Witness)

(Witness)

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

(Tenant or Authorized Representative)

(Tenant or Authorized Representative)

(Guarantor)

DATE May 1, 17

DATE

DATE May 2, 2017

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:

(Landlord or Authorized Representative)

(Landlord or Authorized Representative)

DATE May 3, 2017

DATE May 3, 2017

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

(Witness)

(Spouse)

DATE

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both signed and written was finally acceptance by all parties at 6:40 a.m. (p.m.) this 3rd day of MAY, 2017.

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)	
Listing Brokerage	Orion Realty Corp.
Dragana Nestorowski	Tel. No. 416 433 7784
Co-op/Tenant Brokerage	King'sway Real Estate
Svetlana Orman	Tel. No. 905 268 1000
(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.

DATE May 03 2017

DATE May 3, 2017

Address for Service

Tel. No.

Landlord's Lawyer

Address

Email

Tel. No.

FAX No.

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

DATE

DATE May 2, 17

Address for Service

Tel. No.

Tenant's Lawyer

Address

Email

Tel. No.

FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

In consideration for the 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.

(Authorized to bind the Listing Brokerage)

Acknowledged by

(Authorized to bind the Co-operating Brokerage)

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Schedule A
Agreement to Lease – Residential

Toronto
Real Estate
Board

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

TENANT (Lessee), Farheen Khay, and
LANDLORD (Lessor), Chunmeili and Guangmin Li
for the lease of 401 Brickstone Views #2211
dated the 5 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 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 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 INITIATION REALTY 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 Initiation Realty, 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:

[Signature]

INITIALS OF LANDLORD(S):

GL-CL

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

TENANT (Lessee), Farheen Khan, and
LANDLORD (Lessor), Chunmei Li and Guanghui Li
for the lease of 404 Brimstone Mews #224
dated the 1 day of May, 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 tenant's name as of the first day of the commencement of the Lease Term. Proof of the Hydro account must be presented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

Only if specifically required as per this Agreement to Lease, the Tenant will need to set up other utility services (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 TENANT(S):

[Signature]

INITIALS OF LANDLORD(S):

[Signature]

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

TENANT (Lessee), Farheen Khan, and

LANDLORD (Lessor), Chunmei Li and Guangmin Li

for the lease of 401 Bickstone Mews #204

dated this 1 day of May, 2017

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

The Tenant agrees to allow the Landlord or Landlord's Representative access to the unit for the purpose of inspection, maintenance, or completion of 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 OFFER TO LEASE IS CONDITIONAL UPON THE LANDLORDS SATISFYING THEMSELVES CONCERNING THE PERSONAL AND/OR CREDIT WORTHINESS OF THE TENANT. THE TENANT HEREBY CONSENTS & AGREES TO PROVIDE TO THE LANDLORD A FULL CREDIT REPORT WITH A SCORE & DELIVER TO THE LANDLORD WITHIN 12 HOURS OF ACCEPTANCE OF THIS AGREEMENT UNLESS THE LANDLORD GIVES NOTICE IN WRITING DELIVERED TO THE TENANT PERSONALLY OR IN ACCORDANCE WITH ANY OTHER PROVISIONS FOR THE DELIVERY OF NOTICE IN THIS AGREEMENT TO LEASE, NOT LATER THAN 48 HOURS AFTER ACCEPTANCE OF THIS OFFER, THAT THIS CONDITION IS FULLFILLED, THIS OFFER SHALL BE NULL & VOID & THE DEPOSIT SHALL BE RETURNED TO THE TENANT IN FULL. THIS CONDITION IS INCLUDED FOR THE BENEFIT OF THE LANDLORD & MAY BE WAIVED AT THEIR SOLE OPTION.~~

INITIALS OF TENANTS: [Signature]

INITIALS OF LANDLORD(S): [Signature]



Form 401
for use in the Province of Ontario

Schedule B
Agreement to Lease - Residential

Toronto
Real Estate
Board

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

TENANT (Lessee), Farheen Khan, and

LANDLORD (Lessor), Chinmei Li and Guangnian Li

for the lease of 4011 Brickstone Mews #2211 Mississauga, ON L5B0J7

dated the 3 day of May, 2017

MICHELLE BIGER
1587 EGLINTON AVE.
MISS, ON L5M7C1

I take full responsibility for
any unpaid rental payments
for 4011 Brickstone Mews
22-11 by Farheen Khan.

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

INITIALS OF TENANTS:

1178

INITIALS OF LANDLORD(S):

GL CL



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**Confirmation of Co-operation
and Representation**

Toronto
Real Estate
Board

BUYER: FARHEEN KHAN

SELLER: CHUNMEI LI & GUANGNAN LI

For the transaction on the property known as: #2211 - 4011 Brickstone Mews

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, "sole" 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 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)

Fkh
BUYER

SO
CO-OPERATING/BUYER BROKERAGE

GL CL
SELLER

JDW
LISTING BROKERAGE

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3. Co-operating Brokerage completes Section 3 and Listing Brokerage completes Section 1.

CO-OPERATING BROKERAGE- REPRESENTATION:

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

CO-OPERATING BROKERAGE- COMMISSION:

- a) ☒ The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® Information for the property
half month's rent + HST 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)

KINGSWAY REAL ESTATE
(Name of Co-operating/Buyer Brokerage)
1st City Centre Dr. #200
Tel: 905-268-1000 Fax: _____
Date: May 1, 17
(Authorized to bind the Co-operating/Buyer Brokerage)
SVETLANA OSHAN
(Print Name of Broker/Salesperson Representative of the Brokerage)

ORION REALTY CORPORATION BROKERAGE
(Name of Listing Brokerage)
465 Burnhamthorpe Rd #200, Miss, Ont.
Tel: 416-933-7784 Fax: 905-286-5271
Date: May 1st 2017
(Authorized to bind the Listing 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 understood the above information.

(Signature of Buyer) _____ Date: May 1, 2017
(Signature of Buyer) _____ Date: _____

(Signature of Seller) _____ Date: May 1, 2017

(Signature of Seller) _____ Date: May 01 2017

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10655-003 (2015-04-01)



BANQUE
NATIONALE
DU CANADA

NATIONAL
BANK
OF CANADA

TRAITE DE BANQUE
BANK DRAFT

CAD

51600969

NATIONAL BANK OF CANADA
(00711) 1201 Britannia Rd. W.

LI CHUN MEI

DATE 2 0 1 7 0 5 0 2
AY M/M J/D

SUCCESSION - MONTREAL - ONTARIO L5V 1N2

NOM DE L'ENVOYEUR / NAME OF REMITTER

PAYEZ AMACON CITY CENTRE SEVEN NEW
A L'ORDRE DE DEVELOPMENT PARTNERSHIP
PAY TO THE ORDER OF

\$1,695.00

la somme de ONE THOUSAND ,SIX HUNDRED AND NINETY FIVE*****.00
the sum of

A / TO BANQUE NATIONALE DU CANADA
NATIONAL BANK OF CANADA
MONTREAL, CANADA

#2211-4011 Brickstone Mews

NOTES

DEVISE/
CURRENCY CAD

SIGNATURE AUTORISEE / AUTHORIZED SIGNATURE

SIGNATURE AUTORISEE / AUTHORIZED SIGNATURE

51600969 05861006 0000529

5/3/2017

IMG_1956.JPG





ORION REALTY CORPORATION

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

DATE: 5/4/17 TIME: 2:12 pm

RECEIVED FROM: Farheen Khan

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

AMOUNT \$ 4,800.00

PAYABLE TO: ☒ ORION REALTY CORPORATION

OR: _____

RE: PROPERTY _____

☒ RENTAL ☐ SALE

RE: 4011 Brickstone mews #2211
(PROPERTY ADDRESS)

RECEIVED BY: Becky

☒ COPY OF THE CHEQUE FOR THE CLIENTS

☒ COPY OF THIS RECEIPT FOR THE CLIENT



Royal Bank of Canada
Banque Royale du Canada
1530 DUNDAS ST. E. UNIT C4
MISSISSAUGA, ON

DATE 20110919
Y/M/D

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

64,800.00

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER \$50,000 CANADIAN / SIGNATURE AUTORISÉE REQUISE POUR UN MONTANT EXCÉDANT 5,000.00 \$ CANADIENS

CANADIAN DOLLARS CANADIENS

REOBIET

PURCHASER NAME
THE HEN KIAN

NOM DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

PURCHASER ADDRESS

ADRESSE DE L'ACHETEUR

MISSISSAUGA, ON, L4T3H2

COUNTERSIGNED / CONTRESIGNÉ

Re: 2811-4011 Bickstone News

58129626 1017730031 0990135

DETACH BEFORE CASHING
DÉTACHER AVANT D'ENCAISSER
0139126
FORM 16516 (05-2010)



908 The East Mall / 1st Floor / Toronto, Ontario / M9B 6K2 / Canada
Tel: 416.497.0918 / Toll-Free: 1.866.497.IDRF (4373) / Fax: 416.497.0636
office@idrf.ca / www.idrf.ca

April 29, 2017

To Whom it May Concern,

This is to confirm that Farheen Khan is currently working at the International Development and Relief Foundation (IDRF) in the capacity of Director of Fund Development and External Affairs.

Farheen has been working with IDRF for nearly 1 year and her current salary is \$80,000 gross per annum.

Should you require any additional information about her role, please do not hesitate to contact me at the contact information listed below.

Regards,

Zeib Jeeva, O.Ont

Board Chair,

International Development and Relief Foundation (IDRF)

Phone: 647-224-3420 | Email: zjeeva@idrf.ca



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www.twitter.com/idrf

HUMAN DIGNITY

SELF RELIANCE

SOCIAL JUSTICE

KHAN FARHEEN S

Employee # 0057
0057 00

Department # 100
Employer # F069-P

Period Start: 2017/02/18 Payday: 2017/03/03
Period End: 2017/03/03 Sequence M2678990

STATEMENT OF EARNINGS
BULLETIN DE PAIE

EMPLOYEE DEDUCTIONS AND EMPLOYER CONTRIBUTIONS
RETENUES DE L'EMPLOYE ET COTISATIONS PATRONALES

TYPE	HOURS HEURES	RATE TAUX	AMOUNT MONTANT	Y.T.D. A.JOUR	TYPE	CURRENT COURANT	Y.T.D. A.JOUR	TYPE	CURRENT COURANT	Y.T.D. A.JOUR
SALARY			3,076.93	15,384.65	FED.TAX E.I.	644.55	3,222.75	BENEFITS C.P.P.	37.50	187.50
					BENEFITS BENEFITS	50.77	253.85			
						147.50	737.50			
						24.78	74.34			
						30.00	250.00			

SUMMARY SOMMAIRE	GROSS PAY PAIE BRUTE	DEDUCTIONS RETENUES	NET PAY PAIE NETTE	NET PAY ALLOCATION DETAILS DE LA PAIE NETTE
Current Courant	3,076.93	917.60	2,159.33	2,159.33 DEPOSIT 003 00942 XXXX379
Year-to-date Cumul annuel	15,384.65	4,538.44	10,846.21	

Employee # F069-P INTERNATIONAL DEVELOPMENT RELIEF FOUNDATION 908 THE EAST MALL TORONTO, ON M9B 6K2





Equifax Credit Report and Score TM as of 05/01/2017

Name: Farheen Khan

Confirmation Number: 3062890912

Credit Score Summary

596

Fair

The Equifax Credit ScoreTM 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 fair. You may have challenges qualifying for credit and you may expect to pay high interest rates when you do qualify.

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.

- Amount currently past due.
- Number of trade lines currently past due.
- Percentage of rate 1 trades to total trades.

Your Loan Risk Rating

596

Fair

Your credit score of 596 is better than 7% of Canadian consumers.

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

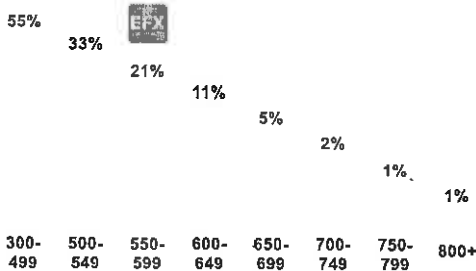
The Bottom Line :

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a high risk. You may have difficulty qualifying for conventional loans and credit cards - and when you do qualify for credit, you may be charged high interest rates. If you're in the market for credit, this is what you might expect:

- You may have difficulty qualifying for credit cards.
- When you do qualify for a loan, you may pay very high interest rates.
- The loan terms you receive may be very restrictive and include low credit limits.

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*



5/1/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

* 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: FARHEEN KHAN
SIN: 508XXX759
Date of Birth: 1980-10-XX

Current Address

Address: 4975 SOUTHAMPTON DR APT 342
MISSISSAUGA, ON
Date Reported: 2016-09 2016-01 2014-07

Previous Address

Address: 7610 ANAKA DR
MISSISSAUGA, ON
Date Reported: 2016-09 2016-01 2014-07

Current Employment

Employer: SAVIS
Occupation: COORDINATOR

Previous Employment

Employer:
Occupation: COORDINATOR
Employer: INTERIM PLACE
Occupation: MANAGER OF DEVELOPMENT

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.

BNS FORM. CHASE PL

Phone Number:	(800)265-3675	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...160	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2011-11	Date of Last Activity:	2014-06
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	66		
Payment History:	05 payments 30 days late 02 payments 60 days late No payment 90 days late		
Prior Paying History:	Paid through consolidation order or similar arrangement (2014-05) Paid through consolidation order or similar arrangement (2014-04) Paid through consolidation order or similar arrangement (2014-03)		
Comments:	Closed at consumer request Monthly payments		

5/1/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

Monthly Payments

BNS FORM. CHASE PL

Phone Number:	(800)265-3675	High Credit/Credit Limit:	\$1,500.00
Account Number:	XXX...134	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2000-10	Date of Last Activity:	2011-10
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	72		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2011-08)		
Comments:	Account Closed Monthly payments		

CAPITAL ONE BANK

Phone Number:	(800)728-3277	High Credit/Credit Limit:	\$4,000.00
Account Number:	XXX...429	Payment Amount:	\$133.00
Association to Account:	Individual	Balance:	\$4,107.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-12	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	16		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2017-02)		
Comments:	Monthly payments Amount in h/c column is credit limit		

AXIS AUTO LEASING

Phone Number:	(416)633-5626	High Credit/Credit Limit:	\$12,109.00
Account Number:	XXX...016	Payment Amount:	\$211.00
Association to Account:	Individual	Balance:	\$9,139.00
Type of Account:	Installment	Past Due:	Not Available
Date Opened:	2016-04	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	11		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Bi-weekly payments		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...663	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$431.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2011-12	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	64		
Payment History:	02 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2013-02) One payment past due (2013-01)		
Comments:	Monthly payments		

CAPITAL ONE BANK

Phone Number:	(800)728-3277	High Credit/Credit Limit:	\$500.00
Account Number:	XXX...404	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00

Date Opened:2009-06

Status:Paid as agreed and up to date

Months Reviewed:39

Payment History:05 payments 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:One payment past due (2014-02) One payment past due (2014-01) One payment past due (2013-12)

Comments:Closed at consumer request
Account paid

Date of Last Activity:2014-06

Date Reported:2014-07

CANADIAN TIRE BANK

Phone Number:(800)459-6415

Account Number:XXX...916

Association to Account:Individual

Type of Account:Revolving

Date Opened:2012-12

Status:Paid through consolidation order or similar arrangement

Months Reviewed:18

Payment History:No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:Paid through consolidation order or similar arrangement (2014-05) Paid through consolidation order or similar arrangement (2014-04) Paid through consolidation order or similar arrangement (2014-03)

Comments:Credit counselling
Account paid

High Credit/Credit Limit:\$500.00

Payment Amount:Not Available

Balance:\$0.00

Past Due:\$0.00

Date of Last Activity:2013-02

Date Reported:2014-06

CIBC CARD SERVICES

Phone Number:Not Available

Account Number:XXX...295

Association to Account:Individual

Type of Account:Revolving

Date Opened:2010-07

Status:Bad debt, collection account or unable to locate

Months Reviewed:

Payment History:No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:Two payments past due (2013-03) Two payments past due (2012-06) Three or more payments past due (2012-05)

Comments:Written-off
Closed by credit grantor

High Credit/Credit Limit:\$5,500.00

Payment Amount:\$111.00

Balance:\$5,321.00

Past Due:\$384.00

Date of Last Activity:2013-01

Date Reported:2013-04

ROGERS COMMUNICATION

Phone Number:(877)764-3772

Account Number:XXX...852

Association to Account:Individual

Type of Account:Open

Date Opened:2010-07

Status:Paid as agreed and up to date

Months Reviewed:06

Payment History:No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments:Monthly payments

High Credit/Credit Limit:

Payment Amount:Not Available

Balance:\$241.00

Past Due:\$0.00

Date of Last Activity:2011-10

Date Reported:2011-10

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling
When voluntary deposit – OPD – credit counseling is paid, it will automatically purge from the system three (3) years from the date paid.

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages
The above will automatically purge from the system six (6) years from the date filed.

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

Secured Loans			
Court Name:	MINISTRY GOVT SERV	Date Filed:	2016-05
Industry Class:		Creditor's Name and Amount:	716385897 AXIS AUTO LEASING \$11108
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.

2016-04-07	AXIS AUTO LEASING (416)633-5626
2016-04-02	REDLINE AUTO SALES (905)282-9299
2016-04-02	TD AUTO FINANCE CAN (800)832-3321
2016-04-02	EDEN PARK INC (416)366-8667
2016-01-30	GATEMASTER INC (902)475-3648
2016-01-07	CIBC (416)980-7049
2015-12-15	CAPONE BANK (800)481-3239
2014-08-28	MEGA MOTORS (905)677-8299

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.

2017-03-10	CAPITAL ONE (800)481-3239
2017-03-09	TDCT (866)222-3456
2016-06-19	EQUIFAX PERSONAL SOL (800)871-3250
2016-05-31	AV MANULIFE FINANCIA (Phone Number Not Available)
2015-12-23	ONT GOVT STUDENT LOA (Phone Number Not Available)
2014-10-01	AUTH ECONSUMER REQUE (Phone Number Not Available)
2014-10-01	EQUIFAX PERSONAL SOL (800)871-3250
2014-09-30	AUTH ECONSUMER REQUE (Phone Number Not Available)
2014-07-09	AUTH CAP ONE (800)481-3239

5/1/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

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.



Equifax Credit Report and Score™ as of 05/02/2017

Name: Michelle Ym Bilek

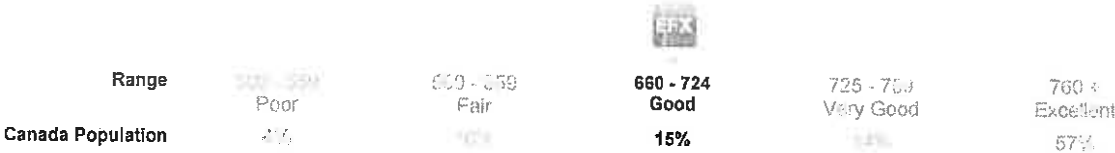
Confirmation Number: 2542246778

Credit Score Summary

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



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.

- Percentage of rate 1 trades to total trades.
- Worst current rating.
- Number of trades with 60 days or worse within the last 2 years.

Your Loan Risk Rating

701 · Good

Your credit score of 701 is better than 23% of Canadian consumers.

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

The Bottom Line :

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

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

Delinquency Rates*



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 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: MICHELLE YM BILEK
SIN: 493XXX071
Date of Birth: 1973-03-XX

Current Address
Address: 1587 EGLINTON AVE W
MISSISSAUGA, ON
Date Reported: 2016-05 2014-01 2013-09

Previous Address
Address: 1760 SIR MONTYS DR
MISSISSAUGA, ON
Date Reported: 2016-05 2014-01 2013-09

Current Employment
Employer: FREEMONT ACADEMY
Occupation: TEACHER

Previous Employment
Employer: LIFE STYLES RETIREMNET
Occupation: ADMINSTRATIVE RECEPTIONI
Employer: PRINCESSMARGARETHOSPITAL
Occupation: ADMINSEC

Special Services

SPS-SpecialServices/CodeDescription: Consumer interview
Date Reported: 2013-06

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.

TELUS MOBILITY
Phone Number: (800)777-1888 High Credit/Credit Limit: \$796.00
Account Number: XXX...755 Payment Amount: Not Available

Association to Account:	Individual	Balance:	\$395.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2009-05	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	68		
Payment History:	07 payments 30 days late 02 payments 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2015-10) Two payments past due (2015-07) Two payments past due (2013-02)		
Comments:	Monthly payments		

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$13,000.00
Account Number:	XXX...531	Payment Amount:	\$138.00
Association to Account:	Individual	Balance:	\$6,132.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-08	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	72		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2011-11)		
Comments:	Monthly payments Amount in h/c column is credit limit		

CIBC STUDENT LOANS

Phone Number:	Not Available	High Credit/Credit Limit:	\$9,270.00
Account Number:	XXX...080	Payment Amount:	\$46.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	1996-02	Date of Last Activity:	2011-08
Status:	Bad debt, collection account or unable to locate	Date Reported:	2017-04
Months Reviewed:			
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Written-off Student loan		

CIBC

Phone Number:	(905)569-6010	High Credit/Credit Limit:	\$15,468.00
Account Number:	XXX...055	Payment Amount:	Not Available
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-04	Date of Last Activity:	2016-07
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	12		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Personal line of credit Monthly payments		

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

Prior Paying History:

Comments: Account paid
Refinanced

* This item is not displayed to all credit grantors. It does not impact your credit score as returned on this report; however some lenders may use a different score where it is factored in to the scoring algorithm.

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...038	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2010-05	Date of Last Activity:	2014-02
Status:	Paid as agreed and up to date	Date Reported:	2014-03
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		

ROYAL BANK OF CANADA

Phone Number:	(800)769-2511	High Credit/Credit Limit:	\$37,520.00
Account Number:	XXX...001	Payment Amount:	\$228.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2010-11	Date of Last Activity:	2014-02
Status:	Paid as agreed and up to date	Date Reported:	2014-02
Months Reviewed:	35		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Bi-weekly payments		

ROYAL BANK TR 00144

Phone Number:	(905)569-5300	High Credit/Credit Limit:	\$192,000.00
Account Number:	XXX...001	Payment Amount:	\$871.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Mortgage	Past Due:	\$0.00
Date Opened:	2010-06	Date of Last Activity:	2014-02
Status:	Paid as agreed and up to date	Date Reported:	2014-02
Months Reviewed:	23		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Mortgage Monthly payments		

* This item is not displayed to all credit grantors. It does not impact your credit score as returned on this report; however some lenders may use a different score where it is factored in to the scoring algorithm.

FIDO

Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...202	Payment Amount:	Not Available

Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2012-05	Date of Last Activity:	2012-11
Status:	Paid as agreed and up to date	Date Reported:	2012-11
Months Reviewed:	02		
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		

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	
Account Number:	XXX...767	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	Not Available
Date Opened:	2000-02	Date of Last Activity:	2012-08
Status:	Bad debt, collection account or unable to locate	Date Reported:	2012-09
Months Reviewed:			
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Monthly payments		

TELUS MOBILITY

Phone Number:	(800)777-1888	High Credit/Credit Limit:	\$110.00
Account Number:	XXX...992	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2009-04	Date of Last Activity:	2011-09
Status:	Paid as agreed and up to date	Date Reported:	2012-05
Months Reviewed:	11		
Payment History:	No payment 30 days late 01 payments 60 days late No payment 90 days late		
Prior Paying History:	Two payments past due (2011-09)		
Comments:	Account Closed Monthly payments		

Credit History and Banking Information

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

No Banking information on file

Please contact Equifax for additional information on Deposit transactions at 1-800-685-3936

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