

Worksheet  
Leasing

OMG's

Suite: 2308 Tower: PSV Date: Apr. 23/17 Completed by: Silvi

Ghassan Fayyad

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 20% due on occupancy
- ✓ ● 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). \$500 + HST
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 41,768 (15%)
- ✓ ● 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:

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PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

Suite **2308** Tower **ONE** Unit **8** Level **22** (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:

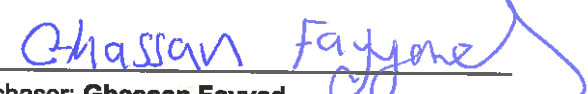
- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty percent (20%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser 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 25<sup>th</sup> day of April 2017.


  
Witness:

  
Purchaser: **Ghassan Fayyad**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 25 day of April 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

# Confirmation of Co-operation and Representation

**BUYER:** Chris Lanese

**SELLER:** Ghassan Fayyad

For the transaction on the property known as: #2308 - 4011 BRICKSTONE MEWS Mississauga L5B 0J8

**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 representatives of the Brokerage(s). If a Co-operating Brokerage is involved in the transaction, the brokerages agree to co-operate, in consideration of, and on the terms and conditions as set out below.

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

## 1. LISTING BROKERAGE

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


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

## 2. PROPERTY SOLD BY BUYER BROKERAGE - PROPERTY NOT LISTED

- ☐ The Brokerage ..... represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid (does/does not)
- ☐ by the Seller in accordance with a Seller Customer Service Agreement
- or: ☐ 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)**

  <b>BUYER</b>	 <b>CO-OPERATING/BUYER BROKERAGE</b>	 <b>SELLER</b>	 <b>LISTING BROKERAGE</b>
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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:

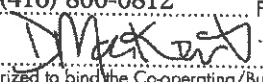
- a) ☐ The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property  
..... to be paid from the amount paid by the Seller to the Listing Brokerage.  
(Commission As Indicated In MLS® Information)
- b) ☒ The Co-operating Brokerage will be paid as follows:  
**HALF (50%) OF ONE (1) MONTH'S RENT + HST**

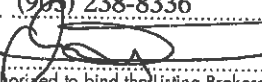
Additional comments and/or disclosures by Co-operating Brokerage: (e.g., The Co-operating Brokerage represents more than one Buyer offering on this property.)

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)

**THEREDPIN**  
(Name of Co-operating/Buyer Brokerage)  
**5 CHURCH STREET** **TORONTO**  
Tel: **(416) 800-0812** Fax: **(416) 551-9599**  
  
(Authorized to bind the Co-operating/Buyer Brokerage) Date: **2017/04/18**  
**DOROTHY MARKOWSKI**  
(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**  
  
(Authorized to bind the Listing Brokerage) Date: **April 18, 2017**  
**OMAR KANAAN SHAATH**  
(Print Name of Broker/Salesperson Representative of the Brokerage)

CONSENT FOR MULTIPLE REPRESENTATION (To be completed only if the Brokerage represents more than one client for the transaction)

The Buyer/Seller consent with their initials to their Brokerage representing more than one client for this transaction.



BUYER'S INITIALS

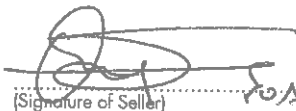


SELLER'S INITIALS

ACKNOWLEDGEMENT


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

☒  
(Signature of Buyer) **C. LANESE** Date: **2017/04/18**

  
(Signature of Seller) Date: **April 18, 2017**

(Signature of Buyer) Date: .....

(Signature of Seller) Date: .....

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# **Agreement to Lease Residential**

This Agreement to Lease dated this 18 day of April, 2017

**TENANT (Lessee),** Chris Lanese  
(Full legal names of all Tenants)

**LANDLORD (Lessor),** Ghassan Fayyad  
(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:  
#2308 - 4011 BRICKSTONE MEWS Mississauga May 1st, 2017 LSB 0J8 OS  
POA

2. **TERM OF LEASE:** The lease shall be for a term of One (1) Year commencing April 20th, 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of One Thousand Six Hundred Canadian Dollars (CDN\$ 1,600.00), payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.

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

by negotiable cheque payable to WEST-100 METRO VIEW REALTY LTD., BROKERAGE "Deposit Holder"  
in the amount of Three Thousand Two Hundred

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

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

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

Premises to be used only for: \_\_\_\_\_  
Residential

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 checked="" type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Parking Space</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Locker</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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

INITIALS OF TENANT(S): [Signature]

INITIALS OF LANDLORD(S): [Signature]

7. **PARKING:** .....  
One (1) Parking Space for the entire lease term or any extension thereof
8. **ADDITIONAL TERMS:** .....  
The Landlord shall provide for the use of Existing S/S Fridge, S/S Dishwasher, S/S Stove, S/S Microwave, Washer/Dryer, all window coverings/blinds (plus hardware/rods), bathroom mirror and electrical light fixtures; landlord agrees that all will be in good working condition on the commencement of lease term
9. **SCHEDULES:** The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: Schedule(s) A and B .....
10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant ..... until 11:59 p.m. on the 18 day of April ..... 2017 ..... after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.
11. **NOTICES:** The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. **Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices.** Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.
- FAX No.: ..... FAX No.: .....  
(For delivery of Documents to Landlord) (For delivery of Documents to Tenant)
- Email Address: omar.s@rokslogistics.com ..... Email Address: dorothy@dorothymarkowski.com .....  
(For delivery of Documents to Landlord) (For delivery of Documents to Tenant)
12. **EXECUTION OF LEASE:** Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given. The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at [www.ltb.gov.on.ca](http://www.ltb.gov.on.ca))
13. **ACCESS:** The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.
14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.
15. **RESIDENCY:** The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c. 1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.
16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.
17. **CONFLICT OR DISCREPANCY:** If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.
18. **FAMILY LAW ACT:** Landlord warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.O. 1990 unless the spouse of the Landlord has executed the consent hereinafter provided.
19. **CONSUMER REPORTS:** The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.

INITIALS OF TENANT(S):



INITIALS OF LANDLORD(S):



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

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness)

(Witness)

(Witness)

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

(Tenant or Authorized Representative) C. Lanese

(Tenant or Authorized Representative)

(Guarantor)

DATE 2017/04/18

DATE

DATE

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

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness)

(Witness)

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

(Landlord or Authorized Representative)

(Landlord or Authorized Representative)

DATE April 18, 17

DATE

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 5 am / p.m. this 18 day of April, 2017.

(Signature of Landlord or Tenant)

#### INFORMATION ON BROKERAGE(S)

Listing Brokerage WEST-100 METRO VIEW REALTY LTD.

OMAR KANAAN SHAATH

(Salesperson / Broker Name)

Tel.No. (905) 238-8336

Co-op/Tenant Brokerage THEREDPIN

DOROTHY MARKOWSKI

(Salesperson / Broker Name)

Tel.No. (416) 800-0812

#### 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)

(Landlord)

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) C. Lanese

(Tenant)

Address for Service

Tel.No.

Tenant's Lawyer

Address

Email

Tel.No.

FAX No.

#### FOR OFFICE USE ONLY

#### COMMISSION TRUST AGREEMENT

To: Co-operating Brokerage shown on the foregoing Agreement to Lease:

In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.

DATED as of the date and time of the acceptance of the foregoing Agreement to Lease.

(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**

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

**TENANT (Lessee),** Chris Lanese

**LANDLORD (Lessor),** Ghassan Fayyad

for the lease of #2308 - 4011 BRICKSTONE MEWS

Mississauga

LSB 0J8

dated the 18 day of April, 2017

The Tenant Shall:

- 1) Supply post dated cheques for the balance of the rental at the time the keys for the unit are exchanged
- 2) Maintain the premises interior including any appliances, subject to the usual and customary wear and tear, as it was on the first day of the rental period and repair or replace any damage caused by the Tenant's willful or accidental negligence to the premises with same kind-like material on or before the expiry of this lease agreement

Landlord and Tenant acknowledge and agree that this Offer to Lease, when accepted and acknowledged, shall constitute a binding Tenancy Agreement.

Tenant acknowledges and agrees to provide access to the property to trades people for work required and will advise the Landlord immediately of any concerns he has regarding the condition of the property in general

Tenant will receive from the ONE (1) Apartment door key, ONE (1) Mailbox key, ONE (1) Locker/Storage Room Key and ONE (1) FOB/Access Pass or electrical device for entry to the underground garage and the main entrance of the building. At the end of the lease term the Tenant must return all keys/FOBs to the Landlord.

Provided that the tenant is not in default, the tenant will have the right to renew the Tenancy Agreement for a term of ONE (1) year under the same terms and conditions. The tenant shall give written notice to the landlord of the tenant's intention to renew no later than SIXTY (60) days prior to the last day of the said lease.

The tenant will have exclusive use of and access to ONE (1) storage locker for the term of this lease agreement or any extension thereof.

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

**INITIALS OF TENANT(S):**



**INITIALS OF LANDLORD(S):**



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

**BUYER,**..... Chris Lanese  
Ghassan Fayyad....., and

**SELLER,**.....  
#2308 - 4011 BRICKSTONE MEWS  
for the property known as.....

..... dated the ..... 18 ..... day of April ..... 17 ..... 20.....

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):**

**INITIALS OF SELLER(S):**



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**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),** Chris Lanese, and

**LANDLORD (Lessor),** Ghassan Fayyad

for the lease of #2308 - 4011 BRICKSTONE MEWS

dated the 18 day of April, 2017

Tenant and Landlord agree that an accepted Agreement to Lease shall form a completed lease and no other lease will be signed between the Parties.

The Tenant agrees to provide the Landlord with 10 post dated cheques starting from May 1, 2017 April 20, 2017th *SPH*

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 TENANTS:**

*[Handwritten signature]*

**INITIALS OF LANDLORD(S):**

*[Handwritten initials US]*



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I/We hereby make application to rent 4011 - 2308 BRICKSTONE MEWS MISSISSAUGA ON  
from the 20<sup>th</sup> day of APRIL, 2017 at a monthly rental of \$ 1600.00  
to become due and payable in advance on the \_\_\_\_\_ day of each and every month during my tenancy.

1. Name CHRISTOPHER LANESE Date of birth JUNE 7, 1979 SIN No. (Optional) \_\_\_\_\_  
Drivers License No. 10413-12457-90607 Occupation OUTSIDE SALES REP

2. Name \_\_\_\_\_ Date of birth \_\_\_\_\_ SIN No. (Optional) \_\_\_\_\_  
Drivers License No. \_\_\_\_\_ Occupation \_\_\_\_\_

3. Other Occupants: Name \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_  
Name \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_  
Name \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_

Do you have any pets? NO If so, describe \_\_\_\_\_  
Why are you vacating your present place of residence? \_\_\_\_\_

**LAST TWO PLACES OF RESIDENCE**

Address 293 CHRISTOPHER ST  
STAYNER ON LOM ISO  
From 08/15/16 To 04/20/17  
Name of Landlord MIKE LANESE  
Telephone 416-580-4913

Address 335 RATHBURN RD WEST #2616  
MISSISSAUGA, ON L5B 0C8  
From 03/15/15 To 08/15/16  
Name of Landlord FARAZ KHAN  
Telephone 647-297-4325

**PRESENT EMPLOYMENT**

Employer CRS CONTRACTOR RENTAL SUPPLY  
Business address 36 RUTHERFORD RD  
Business telephone 905-456-2510  
Position held OUTSIDE SALES REP  
Length of employment 8 MONTHS  
Name of supervisor JEFF WALKER  
Current salary range: Monthly \$ 6,500

**PRIOR EMPLOYMENT**

1. SENCO GROUP BUILDING SUPPLY  
1. \_\_\_\_\_  
1. \_\_\_\_\_  
1. \_\_\_\_\_  
1. \_\_\_\_\_

**SPOUSE'S PRESENT EMPLOYMENT**

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

**PRIOR EMPLOYMENT**

1. \_\_\_\_\_  
1. \_\_\_\_\_  
1. \_\_\_\_\_  
1. \_\_\_\_\_  
1. \_\_\_\_\_

Name of Bank ID CANADA TRUS Branch BRADFORD Address 463 HOWARD ST. BRADFORD ON  
Chequing Account # \_\_\_\_\_ Savings Account # \_\_\_\_\_

**FINANCIAL OBLIGATIONS**

Payments to \_\_\_\_\_ Amount: \$ \_\_\_\_\_  
Payments to \_\_\_\_\_ Amount: \$ \_\_\_\_\_

**PERSONAL REFERENCES**

Name GRAZIO VAKUTE Address 2552 GLENBARY RD. MISSISSAUGA ON  
Telephone 647-960-6117 Length of Acquaintance 8 YRS Occupation MANAGE - COURTYCE GROUP  
Name DEBORAH DEMOSKOFF Address 3400 RHONDA VALLEY DR. MISSISSAUGA  
Telephone 416-879-8060 Length of Acquaintance 8 YEARS Occupation SALES REP - G + L GROUP

**AUTOMOBILE(S)**

Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_ Licence No. \_\_\_\_\_  
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 \_\_\_\_\_

04/18/17  
Date

Signature of Applicant \_\_\_\_\_

Date



# The Toronto-Dominion Bank

80818182

3037 CLAYHILL ROAD  
MISSISSAUGA, ON L5B 4L2

DATE

2017-04-24

YYYYMMDD

Transit-Serial No.

1878-80818182

Pay to the Order of Amacon City Centre Seven New Development

\$ \*\*\*\*\*565.00

\*\*\*FIVE HUNDRED SIXTY FIVE\*\*\*\*\*00/100

Canadian Dollars

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

Re PSV 2308 Leasing 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

⑈80818182⑈ ⑆09612⑈004⑆

⑈3808⑈

PSV #  
2306

Ontario



# Health • Santé

CHRISTOPHER JOSEPH LANESE  
9333 - 516 - 970 - VV

DATE NÉE /  
1979 - 06 - 07



ISSUEL  
2016 - 08 - 25 2021 - 06 - 07

EXPIRY  
2016 - 08 - 25 2021 - 06 - 07

Ontario

Driver's Licence  
Permis de conduire

ON  
CANADA



1 NAME / NOM  
LANESE, CHRISTOPHER JOSEPH  
2 ADDRESS / ADRESSE  
203 CHRISTOPHER ST  
STAYNER, ON, L0M 1S0  
4 NUMBER / NUMERO  
L0413 - 12457 - 90607  
42 SIN / DEL  
2017/02/07 46 EXP / EXP 2021/06/07  
5 DOB / REF  
DR9998342 18 HGT / HAUT 183 cm  
6 SEX / SEXE  
M  
8 CLASS / CATEG  
D  
12 REST / COND  
ZX  
3 DOB / GEN 1979/06/07

# **WEST-100 METRO VIEW REALTY**

129 Fairview Rd. W. Mississauga, Ontario L5B1K7

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

## **DEPOSIT RECEIPT**

**DATE:** April 20, 2017

**RECEIVED FROM:** Chris Lanese (tenant)

**PAYMENT METHOD:** Td Draft

**DEPOSIT AMOUNT:** \$3,200.00 (first and last months)

**PROPERTY:** #2308-4011 Brickstone Mews

Thank-you,



West-100 Metro View Realty Ltd., Brokerage

*RECEIVED 6 POST DATED  
CHQS. JUNE - NOV. 17*

10358 (1215)

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

### **The Toronto-Dominion Bank**

55 MOUNTAINASH ROAD  
BRAMPTON, ON L6R 1W4

80685684

DATE

2017-04-20

WMVBC

Transit-Serial No.

1185-80685684

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

\$ \*\*\*\*\*3,200.00

\*\*\*THREE THOUSAND TWO HUNDRED\*\*\*\*\*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

Number

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

⑈80685684⑈ ⑆09612⑈004⑆

⑈3808⑈





Contractors Rental Supply LP  
75 Centennial Road  
Kitchener, ON N2B 3E9

Tuesday, April 11, 2017

To Whom it May Concern:

***RE: Confirmation of Employment***

Our records indicate that Christopher Lanese has been a permanent full time employee at Contractors Rental Supply LP since August 22, 2016. Mr. Lanese holds the position of Outside Sales Representative, with a salary rate of \$78,000.

If you have any questions, please feel free to contact me at your convenience.

Sincerely,

*Eve Bramhill*

Eve Bramhill  
Payroll and Benefits Administrator  
T: 519.569.8631, Ext. 4022



CRS CONTRACTORS RENTAL SUPPLY  
75 CENTENNIAL ROAD, KITCHENER ON N2B 3E9

PAYMENT DATE: 20170309  
Y/A M/M D/J  
PAY END DATE: 20170304  
Y/A M/M D/J

STATEMENT OF EARNINGS AND DEDUCTIONS

EARNINGS	DATE YMMDD	RATE	CURRENT HRS/UNITS	CURRENT AMOUNT	YTD HRS/UNITS	YTD AMOUNT
REGULAR		0.0000	0.00	3000.00	0.00	15000.00
COMMISSN		0.0000	0.00	0.00	0.00	270.00
BONUS		0.0000	0.00	0.00	0.00	1975.00
TOTAL EARNINGS				3000.00		17245.00
LESS TAXABLE BENEFITS				0.00		0.00
TOTAL GROSS				3000.00		17245.00
DEDUCTIONS				DEDUCTIONS	CURRENT AMOUNT	YTD AMOUNT
GOVT PEN		141.84	820.33	EI CONT	48.90	281.09
FEDL TAX		636.07	3887.07			
TOTAL DEDUCTIONS					826.81	4988.49
NET PAY			2173.19			

NON NEGOTIABLE

8DMENOSSA 2056  
LANESE CHRISTOPHER  
BOX 35018 CAWTHRA  
VILLAGE POST,MISSISSAUGA ON L4Y 2X0

SAVINGS ACCT:

DEDN. DEP. ACCT:

EMPL./PAYEE ID.: 8DMENOSSA 2056

OCCUPATION: OUT SALES REP

NO. PAY PER.: 05 OF 26

NET PAY: \$\*\*\*2173.19

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXXXXXX6115





CRS CONTRACTORS RENTAL SUPPLY  
75 CENTENNIAL ROAD, KITCHENER ON N2B 3E9

PAYMENT DATE: 20170323  
Y/A M/M D/J  
PAY END DATE: 20170318  
Y/A M/M D/J

STATEMENT OF EARNINGS AND DEDUCTIONS

EARNINGS	DATE YMMDD	RATE	CURRENT HRS/UNITS	CURRENT AMOUNT	YTD HRS/UNITS	YTD AMOUNT
REGULAR		0.0000	0.00	3000.00	0.00	18000.00
COMMISSN		0.0000	0.00	0.00	0.00	270.00
BONUS		0.0000	0.00	0.00	0.00	1975.00
TOTAL EARNINGS				3000.00		20245.00
LESS TAXABLE BENEFITS				0.00		0.00
TOTAL GROSS				3000.00		20245.00
DEDUCTIONS				DEDUCTIONS		
GOVT PEN		141.84	962.17	EI CONT	48.90	329.99
FEDL TAX		636.07	4523.14			
TOTAL DEDUCTIONS					826.81	5815.30
NET PAY			2173.19			

NON NEGOTIABLE

8DMENOSSA 2056  
LANESE CHRISTOPHER  
BOX 35018 CAWTHRA  
VILLAGE POST,MISSISSAUGA ON L4Y 2X0

SAVINGS ACCT:

DEDN. DEP. ACCT:

EMPL/PAYEE ID.: 8DMENOSSA 2056

OCCUPATION: OUT SALES REP

NO. PAY PER.: 06 OF 26

NET PAY: \$\*\*\*2173.19

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXXXXX6115



CRS CONTRACTORS RENTAL SUPPLY  
75 CENTENNIAL ROAD, KITCHENER ON N2B 3E9

PAYMENT DATE: 20170406  
Y/A M/M D/J  
PAY END DATE: 20170401  
Y/A M/M D/J

STATEMENT OF EARNINGS AND DEDUCTIONS

EARNINGS	DATE YMMDD	RATE	CURRENT HRS/UNITS	CURRENT AMOUNT	YTD HRS/UNITS	YTD AMOUNT
REGULAR		0.0000	0.00	3000.00	0.00	21000.00
COMMISSN		0.0000	0.00	0.00	0.00	270.00
BONUS		0.0000	0.00	0.00	0.00	1975.00
TOTAL EARNINGS				3000.00		23245.00
LESS TAXABLE BENEFITS				0.00		0.00
TOTAL GROSS				3000.00		23245.00
DEDUCTIONS				DEDUCTIONS	CURRENT AMOUNT	YTD AMOUNT
GOVT PEN		141.84	1104.01	EI CONT	48.90	378.89
FEDL TAX		636.07	5159.21			
TOTAL DEDUCTIONS					826.81	6642.11
NET PAY			2173.19			

NON NEGOTIABLE

8DMENOSSA 2056  
LANESE CHRISTOPHER  
BOX 35018 CAWTHRA  
VILLAGE POST,MISSISSAUGA ON L4Y 2X0

SAVINGS ACCT:

DEDN. DEP. ACCT:

EMPL/PAYEE ID.: 8DMENOSSA 2056

OCCUPATION: OUT SALES REP

NO. PAY PER.: 07 OF 26

NET PAY: \$\*\*\*2173.19

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXXXXXX6115

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.

700-749 750-799 800+

CREDIT REPORT

Personal Information

Personal Data

Name: CHRISTOPHER JOSEPHLANESE  
SIN: 499XXX390  
Date of Birth: 1979-06-XX

Other Names:

Also Known as: CHRISTOPHER LANESE XX

Current Address

Address: PO BOX 1326  
STAYNER, ON  
Date Reported: 2017-02 2016-10 2016-09

Previous Address

Address: PO BOX 35018 RPO CAWTHRA  
MISSISSAUGA, ON  
Date Reported: 2017-02 2016-10 2016-09

Current Employment

Employer: GL GROUP  
Occupation: PRODUCT SUPPLY ACCOUNT MA

Previous Employment

Employer: G & L GROUP  
Occupation: TORONTO RED MIX LTD  
Occupation: MANAGER ACCOUNT

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.

VISA DESJARDINS

Phone Number: (800)363-3380  
Account Number: XXX...000

High Credit/Credit Limit: \$1,250.00  
Payment Amount: \$45.00



[Print This Page](#)

[Close Window](#)

Equifax Credit Report and Score™ as of 04/11/2017

Name: Christopher Josephlanese

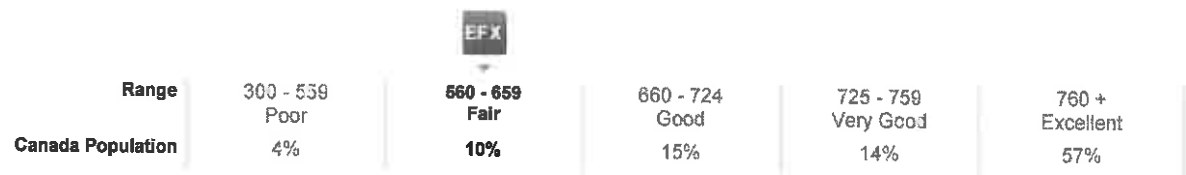
Confirmation Number: 3114294709

Credit Score Summary

602 Fair

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



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 public records within the last 2-3 years.
- Age of most recent derogatory public record.
- Number collections with collection amount > \$250.

Your Loan Risk Rating

602 Fair

Your credit score of 602 is better than 7% of Canadian consumers.

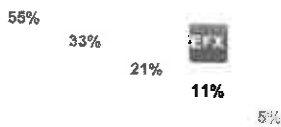
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

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 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.

Delinquency Rates\*



Association to Account:	Individual	Balance:	\$899.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2012-10	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	54		
Payment History:	07 payments 30 days late 01 payments 60 days late No payment 90 days late		
Prior Paying History:	Two payments past due ( 2016-12 ) One payment past due ( 2016-11 ) One payment past due ( 2016-08 )		
Comments:	Monthly payments Amount in h/c column is credit limit		

SCOTIABANK VISA

Phone Number:	(800)387-6508	High Credit/Credit Limit:	\$4,632.00
Account Number:	XXX...641	Payment Amount:	\$97.00
Association to Account:	Individual	Balance:	\$4,632.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2012-05	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	59		
Payment History:	03 payments 30 days late 05 payments 60 days late 01 payments 90 days late		
Prior Paying History:	Two payments past due ( 2016-12 ) Two payments past due ( 2016-07 ) Three or more payments past due ( 2016-05 )		
Comments:	Account Closed Monthly payments		

TDCT

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$25,697.00
Account Number:	XXX...601	Payment Amount:	\$217.00
Association to Account:	Individual	Balance:	\$19,487.00
Type of Account:	Installment	Past Due:	Not Available
Date Opened:	2008-12	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	72		
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...460	Payment Amount:	\$64.00
Association to Account:	Individual	Balance:	\$4,970.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-07	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	72		
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		

**BELL MOBILITY**

Phone Number:	(800)361-2613	High Credit/Credit Limit:	\$734.00
Account Number:	XXX...955	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2013-12	Date of Last Activity:	2015-05
Status:	Paid as agreed and up to date	Date Reported:	2016-07
Months Reviewed:	32		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due ( 2014-04 )		
Comments:	Monthly payments		

**MBNA**

Phone Number:	(888)876-6262	High Credit/Credit Limit:	\$7,500.00
Account Number:	XXX...372	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-01	Date of Last Activity:	2013-11
Status:	Paid as agreed and up to date	Date Reported:	2015-05
Months Reviewed:	40		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed Account paid		

**VISA DESJARDINS**

Phone Number:	(800)363-3380	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...000	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2009-10	Date of Last Activity:	2011-08
Status:	Paid as agreed and up to date	Date Reported:	2014-10
Months Reviewed:	44		
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 Inactive account		

**FIRST NATL FIN**

Phone Number:	(416)593-1100	High Credit/Credit Limit:	\$345,000.00
Account Number:	XXX...115	Payment Amount:	\$799.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Mortgage	Past Due:	\$0.00
Date Opened:	2013-07	Date of Last Activity:	2014-07
Status:	Paid as agreed and up to date	Date Reported:	2014-08
Months Reviewed:	02		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			

---

Comments: Account paid  
Mortgage

\* 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.

SERV. CARTES DESJ.

Phone Number:	(514)875-8750	High Credit/Credit Limit:	\$1,444.00
Account Number:	XXX...500	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2012-10	Date of Last Activity:	2014-01
Status:	Paid as agreed and up to date	Date Reported:	2014-02
Months Reviewed:	17		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Deferred payment plan		

SCOTIA BANK

Phone Number:	(905)304-4100	High Credit/Credit Limit:	\$261,000.00
Account Number:	XXX...223	Payment Amount:	\$1,265.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Mortgage	Past Due:	Not Available
Date Opened:	2012-05	Date of Last Activity:	2013-10
Status:	Paid as agreed and up to date	Date Reported:	2013-12
Months Reviewed:	20		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Mortgage		

\* 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.

SERV. CARTES DESJ.

Phone Number:	(514)875-8750	High Credit/Credit Limit:	\$4,686.00
Account Number:	XXX...500	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2009-12	Date of Last Activity:	2011-09
Status:	Paid as agreed and up to date	Date Reported:	2012-09
Months Reviewed:	19		
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 Inactive account		

ROYAL BANK OF CANADA

Phone Number:	(800)769-2511	High Credit/Credit Limit:	\$10,508.00
Account Number:	XXX...001	Payment Amount:	\$210.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00

Date Opened:	2010-02	Date of Last Activity:	2011-11
Status:	Paid as agreed and up to date	Date Reported:	2011-11
Months Reviewed:	09		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed Monthly payments		

TELUS MOBILITY

Phone Number:	(800)777-1888	High Credit/Credit Limit:	\$833.00
Account Number:	XXX...147	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2009-05	Date of Last Activity:	2011-05
Status:	Paid as agreed and up to date	Date Reported:	2011-11
Months Reviewed:	05		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed Monthly payments		

HSBC RETAIL SERVICES

Phone Number:	(514)257-4000	High Credit/Credit Limit:	\$0.00
Account Number:	XXX...500	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2007-08	Date of Last Activity:	2011-05
Status:	Paid as agreed and up to date	Date Reported:	2011-06
Months Reviewed:	04		
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.

WIND MOBILE CORP

Date Assigned:	2016-02	Account Number:	2007688
Collection Agency:	ALLIED INT L CR	Reason:	Settled
Amount:	\$976.00	BalanceAmount:	\$0.00
Date of Last Payment:	2015-10	Date Paid:	2016-05
Date Verified:			
Comments:			

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.

2016-04-28	CIBC CREDIT CARD SVC (800)465-4653
2015-06-04	FREEDOM MOBILE INC. (877)946-3184
2015-03-09	BELL CANADA (800)730-7121

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.

2017-04-11	EQUIFAX PERSONAL SOL (800)871-3250
2017-03-22	SERV. CARTES DESJ. (Phone Number Not Available)
2017-03-09	TDCT (866)222-3456
2017-03-02	CANADA REVENUE (888)863-8661
2016-10-11	ARO INC (905)667-5050
2015-06-04	FREEDOM MOBILE INC. (416)570-0108
2014-08-19	AUTH ECONSUMER REQUE (Phone Number Not Available)
2014-08-19	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.

**TD Canada Trust**  
PERSONAL CR - MMS/BROKER  
3500 STEELES AVE E 4TH FLR TWR 3  
MARKHAM, ON L3R0X1  
[www.tdcanadatrust.com](http://www.tdcanadatrust.com)

February 1st, 2016

Ghassan Fayyad  
22 Briarhall Cresent  
Markham, ON  
L6C2C9

Dear Valued Customer:

**Re: Mortgage Approval Confirmation**

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust"), secured by the property at Suite 2308, 4011 Brickstone Mews, Mississauga, Ontario, PSV – Tower One (the "Property"), with the following terms and on the following conditions, including the Standard Conditions included at the bottom of the letter, following the signature line:

Applicant(s):	Ghassan Fayyad
Principal Amount:	\$263,720.40
Fixed Annual Interest Rate:	4.64% per annum, calculated semi-annually not in advance
Interest Rate Expiry Date:	May 1 <sup>st</sup> , 2017
This means the Interest Rate for the Term selected will expire on this date.	
Prepayment Option: Closed to prepayment privileges, subject to terms of mortgage	
Term:	5 years
Amortization:	30 years
Anticipated Closing Date:	April 10 <sup>th</sup> , 2017

Other charges may be payable to TD Canada Trust on closing, including Appraisal and Administration fees (including our legal fees and costs for registering the mortgage).

**This Approval Confirmation is valid until April 24th, 2017.**

Any Mortgage Approval Confirmation previously issued for this property is no longer valid.

Signed by:

Per:

The Toronto-Dominion Bank

**Standard Conditions**

- Confirmation of credit application details;
- No change in, and the accuracy of, the information provided;
- Execution of TD Canada Trust documentation;
- The Property meeting TD Canada Trust's normal lending requirements;
- The Property meeting the mortgage default insurer's requirements;
- Valid First Mortgage Security to be provided on the Property.

528322 (0212)

528322