

Worksheet

Leasing

Suite: 2705 Tower: PSV Date: Apr. 26/17 Completed by: Silvi

Abadir Nasr + G. Abdou

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to ^{201.}25% payable to Blaney McMurtry LLP in Trust
- ✓ ● 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). \$ 1500 + HST.
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 50,685.
- ✓ ● Copy of Tenant's ID Rec'd Apr. 26/17
- ✓ ● Copy of Tenant's First and Last Month Rent
- ✓ ● Copy of Tenant's employment letter or paystub
- ✓ ● Copy of Credit Check
- Copy of the Purchasers Mortgage approval (Amacon to verify)
- ✓ ● The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

ABADIR NASR and GUIRGUIS MAGED ABDOU (the "Purchaser")

Suite **2705** Tower **ONE** Unit **5** Level **26** (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 30th day of MARCH

CD
2017
2012.

[Signature]
Witness:

[Signature]
Witness:

[Signature]
Purchaser: **ABADIR NASR**

[Signature]
Purchaser: **GUIRGUIS MAGED ABDOU**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 3rd day of April

CD
2017
2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

OREA Ontario Real Estate Association Agreement to Lease Residential
Form 400 for use in the Province of Ontario

This Agreement to Lease dated this 19 day of April, 2017
TENANT (Lessee), David Innes & Lorise Innes
LANDLORD (Lessor), Abadir Nasr & Guiguis Abdou
ADDRESS OF LANDLORD 4011 Brickstone Mews #2705 Mississauga

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: 4011 Brickstone Mews #2705 Mississauga
- 2. TERM OF LEASE: The lease shall be for a term of 1 Year commencing May 1st, 2017
- 3. RENT: The Tenant will pay to the said landlord monthly and every month during the said term of the lease the sum of One Thousand Nine Hundred Fifty Canadian Dollars (CDNs 1,950.00), 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 (Hereafter/Upon acceptance/as otherwise described in this Agreement) by negotiable cheque payable to CENTURY 21 NEW AGE REALTY INC. in the amount of Three Thousand Nine Hundred Canadian Dollars (CDNs 3,900.00) 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.
- 5. USE: The Tenant and Landlord agree that unless otherwise agreed to herein, only the Tenant named above and any person named in a Rental Application completed prior to this Agreement will occupy the premises. Premises to be used only for: Single Family 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 type="checkbox"/>	<input checked="" 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): [Signature] INITIALS OF LANDLORD(S): [Signature]
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Form 400 Revised 2017 Page 1 of 5
VEDForms® Dec 2016

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: Abadin Najar whereof I have hereunto set my hand and seal: 4/19/2017
(Witness) [Signature] (Seal) DATE 4/19/2017
(Witness) [Signature] (Seal) DATE
(Witness) [Signature] (Seal) DATE

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

SIGNED, SEALED AND DELIVERED in the presence of: Abadin Najar IN WITNESS whereof I have hereunto set my hand and seal: DATE April 20, 2017
(Witness) [Signature] (Seal) DATE April 20, 2017
(Witness) [Signature] (Seal) DATE

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

(Witness) [Signature] (Seal) DATE
(Spouse) [Signature] (Seal) DATE

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at 12:50 a.m. on the 21 day of April, 2017. Abadin Najar
(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)	
Listing Brokerage CENTURY 21 NEW AGE REALTY INC.	Tel.No. 905-567-1411
(Salesperson / Broker Name)	
Co-op/Tenant Brokerage RE/MAX REALTY SPECIALISTS INC.	Tel.No. (905) 828-3434
ERIK TAYLOR	
(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.	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) <u>Abadin Najar</u> DATE April 20, 2017	(Landlord) <u>[Signature]</u> DATE 4/19/2017
(Landlord) <u>Abadin Najar</u> DATE April 20, 2017	(Tenant) <u>[Signature]</u> DATE 4/19/2017
Address for Service _____ Tel.No. _____	Address for Service _____ Tel.No. _____
Landlord's lawyer _____	Tenant's lawyer _____
Address _____	Address _____
Email _____	Email _____
Tel.No. _____ FAX No. _____	Tel.No. _____ FAX No. _____

COMMISSION TRUST AGREEMENT	
For Co-operating Brokerage shown on the foregoing Agreement to Lease: In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.	
DATED as of the date and time of the acceptance of the foregoing Agreement to Lease. <u>[Signature]</u> (Authorized to bind the Listing Brokerage)	Acknowledged by: <u>[Signature]</u> (Authorized to bind the Co-operating Brokerage)

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Schedule A Agreement to Lease - Residential

Form 400
for use in the Province of Ontario

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

TENANT (Lessee), David Innes & Lorise Innes

LANDLORD (Lessor), Abadir Nasr & Guiguis Abou

for the lease of 4011 Brickstone Mews #2705

Mississauga dated the 19 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.

Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in good working order at the commencement of the lease term.

Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost. The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use: Stove, Refrigerator, Dish washer, Washing machine, Dryer.

Tenant agrees to pay the cost of all utilities required on the premises during the term of the lease and any extension thereof, including but not limited to electricity, water, sewer and gas or other fuel. 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 not to make any decorating changes to the premises without the express written consent of the Landlord or his authorized agent.

The Landlord shall have the unit professionally cleaned prior to occupancy. The tenant shall clean the unit at the Tenant's expense prior to vacating.

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. The tenant agrees to obtain renters insurance for coverage of content as well as liability and to provide proof of this policy prior to occupancy.


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

INITIALS OF TENANT(S):

DS DS
DI LI

INITIALS OF LANDLORD(S):

AN GN

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OREA Ontario Real Estate Association
Form 320
for use in the Province of Ontario

Confirmation of Co-operation and Representation

BUYER: David Innes & Lorife Innes

SELLER: Abadir Nasr & Guirguis Abdou

For the transaction on the property known as: 4011 Brickstone Mews #2705

Mississauga

DEFINITIONS AND INTERPRETATIONS: For the purposes of this Confirmation of Co-operation and Representation:

"Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to include other remuneration.

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

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

1. LISTING BROKERAGE

- a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:
- ☐ 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)
 - ☐ 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 represents the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid (does/does not)
- or:
- ☐ by the Seller in accordance with a Seller Customer Service Agreement
- ☐ by the Buyer directly


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

DS
DS
INITIALS OF BUYER(S)/SELLER(S)/BROKERAGE REPRESENTATIVE(S) (Where applicable)
BUYER

CO-OPERATING/BUYER BROKERAGE

S.A.N.
SELLER

I.N.
LISTING BROKERAGE

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Ontario

Photo Card
Carte - photo

ON
CANADA



1,2 NAME/NOM

INNES,
LORIFE BAYSA

3 61 SUITOR CRT
MILTON, ON
L9T 8S1

4a NUMBER/
NUMERO

949 - QW14 - 25324

4b ISS/DEL

2015/08/28

4b EXP/EXP

2020/08/28

5 DD/REF

KA4095255

15 SEX/SEXE

F

16 HGT/HAUT

168 cm

Lorife Baysa

3 DOB/DBN 1977/01/10



Ontario

Photo Card
Carte - photo

ON
CANADA



1,2 NAME/NOM

INNES,
DAVID ARTHUR

3 61 SUITOR CRT
MILTON, ON
L9T 8S1

4a NUMBER/
NUMERO

831 - YH14 - 56136

4b ISS/DEL

2015/08/28

4b EXP/EXP

2020/08/28

5 DD/REF

KA4085841

15 SEX/SEXE

M

16 HGT/HAUT

173 cm

David Arthur Innes

3 DOB/DBN 1978/11/02

15/04/14 09:10

© Registered trademark of The Bank of Nova Scotia

06508

THIS DOCUMENT CONTAINS SECURITY FEATURES - SEE REVERSE



Scotiabank

CANADIAN DOLLAR DRAFT

370802

3000 THOMAS STREET
MISSISSAUGA ON L5M 0R4

DATE 2017 04 25
Y Y Y Y M M D D

PAY TO ORDER OF AMACON CITY CENTRE SEVEN NEW DEVELOPMENT
PARTNERSHIP

\$ 1,695.00

SUM OF EXACTLY 1,695 DOLLARS ***** 00/100

CANADIAN FUNDS

TO:
ANY BRANCH OF
THE BANK OF NOVA SCOTIA
PSV 2705

AUTH NO. H042	THE BANK OF NOVA SCOTIA
AUTH NO. C1587	AUTHORIZED OFFICER

⑈370802⑈ ⑆38562⑈002⑆ 00000⑈43 78626⑈

[Handwritten signature]

4/25/17

PSV 2705

PSY 270S Rent Cheque (1st + last)


DAVID ARTHUR INNES

054

DATE 2 017 04-21

PAY TO THE ORDER OF CENTURY 21 NEW AGE REALTY INC. \$ 3900.00

THREE THOUSAND NINE HUNDRED DOLLARS

 CANADIAN IMPERIAL BANK OF COMMERCE
DUNDAS & HURONTARIO
5 DUNDAS ST. E.
MISSISSAUGA, ON L8A 1Y8

David Innes

054 027220101 8802831

PARAGON SECURITY

March 20, 2017

To Whom It May Concern:

Please accept this letter as confirmation that Mrs. Lorife Innes has been employed as a Security Officer at Morguard – 33 55 77 201 City Center Drive since January 2006 and has been employed by Paragon Protection Ltd as a Security Officer since March 2015.

Mrs. Lorife's employment status is full time as she is regularly scheduled for 40 hours per week at a pay rate of \$13.00 per hour.

If you require any further information, please do not hesitate to contact me at 289-720-2017.

Thank You,

PARAGON PROTECTION LTD.



Danielle Marcucci
Administration, Operations

Date: April 7, 2017

I/We hereby make application to rent Lease
from the _____ day of _____, 20____ at a monthly rent of \$ _____
to become due and payable in advance on the _____ day of each and every month during my tenancy.

1. Name David Innes Date of birth November 2, 1978
Social Insurance No. _____ Drivers License No. _____
Occupation _____

2. Name Lorife Innes Date of birth January 10, 1977
Social Insurance No. _____ Drivers License No. _____
Occupation Security Guard

3. Other Occupants Name Faith Relationship Daughter Age 11
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: 61 suitor Court Milton, Ontario L9T8S1 Address: _____
Recovering from MVA

From _____ To _____
Name of Landlord _____
Telephone No. _____

PRESENT EMPLOYMENT

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

SPOUSE'S PRESENT EMPLOYMENT

Occupation : Security Guard
Employer : Paragon Security
Business address : 1550 Enterprise Road Suite 118 Mississauga, On L4W4P4
Business telephone : 905-362-2333
Position held : Security Guard
Length of employment : 12 Years
Name of supervisor : Steve Black
Current salary range : Monthly \$ 60K Yearly _____

Name of Bank _____ Branch _____ Address _____
Chequing Account # _____ Savings Account # _____

FINANCIAL OBLIGATIONS
Payments to: Phone bill/Internet Amount: _____
Payments to: CTBC Amount: _____

PERSONAL REFERENCES
Name: _____ Address: _____ Telephone: _____
Length of Acquaintance: _____ Occupation: _____
Name: _____ Address: _____ Telephone: _____
Length of Acquaintance: _____ Occupation: _____

AUTOMOBILE(S)
Make: _____ Model: _____ Year: _____ License No. _____
Make: _____ Model: _____ Year: _____ License No. _____

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

Signature of Applicant [Signature] Date _____ Signature of Applicant David Innes Date _____





Personal Best

Smartest Wins

Equifax Credit Report and Score™ as of 03/21/2017

Name: David A. Innes

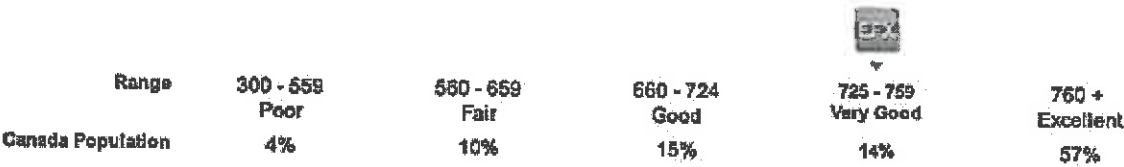
Confirmation Number: 3362460366

Credit Score Summary

753 | Very Good

Where You Stand

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



What's Impacting Your Score

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

- Utilization for revolving trades.
- Percentage trades opened within the last 2 years to total trades.
- Average number of months open for revolving trades.

Your Loan Risk Rating

753 | Very Good

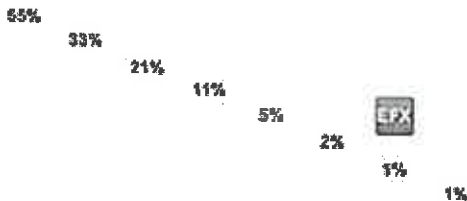
Your credit score of 753 is better than 41% of Canadian consumers. The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

The Bottom Line :

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

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

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.

750-799

800+

* 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.

500-549

480

CREDIT REPORT

Personal Information

Personal Data

Name: DAVID A INNES
SIN
Date of Birth: 1978-11-XX

Other Names:

Also Known as DAVID A INNES XX

Current Address

Address 61 SUITOR CRT
MILTON, ON
Date Reported: 2015-06 2007-12 2005-10

Previous Address

Address 935 DUNDAS ST E APT 402
MISSISSAUGA, ON
Date Reported: 2015-06 2007-12 2005-10

Current Employment

Employer: SHOPPERS DRUG MART
Occupation: SUPERVISOR

Previous Employment

Employer: BRIAN GILLIS
Occupation:
Employer: KUBO
Occupation:

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.

NATIONAL BANK

Phone Number:	(519)941-8761	High Credit/Credit Limit:	\$0.00
Account Number:	XXX...594	Payment Amount:	Not Available
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00

3/21/2017

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

Date Opened:	2015-12	Date of Last Activity:	2016-08
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	15		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Secured Monthly payments		

NATIONAL BANK

Phone Number:	(519)941-8781	High Credit/Credit Limit:	\$150,000.00
Account Number:	XXX...030	Payment Amount:	\$480.00
Association to Account:	Joint	Balance:	\$142,000.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-12	Date of Last Activity:	2016-08
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	15		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Home equity Monthly payments		

HOME TRUST VISA

Phone Number:	(877)903-2133	High Credit/Credit Limit:	\$0.00
Account Number:	XXX...943	Payment Amount:	Not Available
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-01	Date of Last Activity:	2016-01
Status:	Paid as agreed and up to date	Date Reported:	2016-03
Months Reviewed:	15		
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

3/21/2017

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

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

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

No Collections information on file

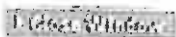
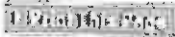
Credit Inquiries to the File

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

2016-09-03	C I B C CALL CENTRE (800)465-2422
2016-12-03	BQUE NATIONALE (418)877-3780
2015-11-23	MORTGAGE INTELLIGENC (905)283-3600
2015-09-19	CIBC (905)636-0496
2015-05-11	BELL CANADA (800)730-7121
2014-12-15	HOME TRUST COMPANY (877)903-2133
2014-10-09	MORTGAGE INTELLIGENC (905)283-3600
2014-05-23	MORTGAGE INTELLIGENC (905)283-3600
2014-05-08	CIBC (905)454-0075
2014-05-08	CIBC (905)270-2353
2014-05-08	CIBC (905)270-2353

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.

2017-03-21	AUTH E CONSUMER REQUE (Phone Number Not Available)
2017-03-21	EQUIFAX PERSONAL SOL (800)871-3250
2017-03-14	PRA GROUP CANADA INC (888)903-1741
2017-03-07	VERITAS ALLIANCE (647)560-4350
2017-03-06	BANQUE NATIONALE (Phone Number Not Available)
2017-02-28	CIBC ACCOUNT UPDATE (800)465-2255
2017-01-06	NATIONAL BK (888)835-6281
2017-01-03	NATIONAL BANK (888)835-6281
2016-08-11	INTERNATIONAL CREDIT (877)423-6543
2015-12-22	MIN OF COMM SOC SERV (905)319-6088
2015-12-04	CMHC (613)748-2000



Equifax Credit Report and Score™ as of 03/21/2017

Name: Lorife Innes

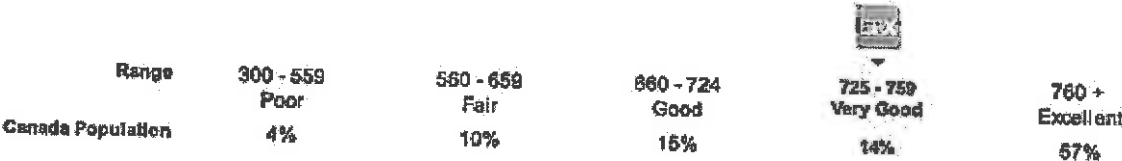
Confirmation Number: 3081507802

Credit Score Summary

Where You Stand

749 | Very Good

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



What's Impacting Your Score

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

- Utilization for revolving trades.
- Percentage trades opened within the last 2 years to total trades.
- Average number of months open for revolving trades.

Your Loan Risk Rating

749 | Very Good

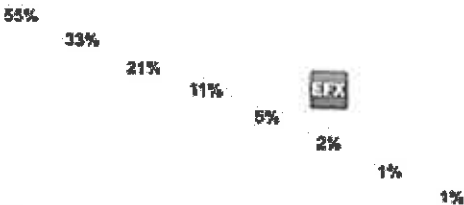
Your credit score of 749 is better than 39% of Canadian consumers. The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

The Bottom Line :

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

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

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.

800+
750-
700-
650-
600-
550-
500-
450-
400

CREDIT REPORT

Personal Information

Personal Data		Other Names:	
Name:	LORIFE INNES	Also Known as	LORIFE GARCIA XX
SIN			
Date of Birth:	1977-01-XX		
Current Address		Previous Address	
Address:	81 SUITOR CRT MILTON, ON	Address:	935 DUNDAS ST E APT 809 MISSISSAUGA, ON
Date Reported:	2015-03 2007-12 2005-11	Date Reported:	2015-03 2007-12 2005-11
Current Employment			
Employer:	GROUP 4 FALCK CANADA LTD		
Occupation:	SECURITY GUARD		

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.

NATIONAL BANK			
Phone Number:	(519)941-8781	High Credit/Credit Limit:	\$0.00
Account Number:	XXX...594	Payment Amount:	Not Available
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-12	Date of Last Activity:	2016-08
Status:	Paid as agreed and up to date	Date Reported:	2017-02

https://www.econsumer.equifax.ca/canadaitc/newPopUpDetail.ehtml?prod_cd=CAUPLAN&sub_cd=CA_ACRO_XML&d_num=CA4982187533&cdi_num=CA498... 2/5

3/21/2017

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

Months Reviewed: 15
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Secured
Monthly payments

NATIONAL BANK

Phone Number:	(519)941-8781	High Credit/Credit Limit:	\$150,000.00
Account Number:	XXX...030	Payment Amount:	\$480.00
Association to Account:	Joint	Balance:	\$142,000.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-12	Date of Last Activity:	2016-08
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	15		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Home equity Monthly payments		

NATIONAL BANK M C

Phone Number:	(888)622-2783	High Credit/Credit Limit:	\$7,750.00
Account Number:	XXX...111	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-12	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	14		
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		

FIDO

Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...958	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$180.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2006-08	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	71		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

HOME TRUST VISA

Phone Number:	(877)903-2133	High Credit/Credit Limit:	\$0.00
Account Number:	XXX...943	Payment Amount:	Not Available
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00

3/21/2017

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

Date Opened:	2015-01	Date of Last Activity:	2016-01
Status:	Paid as agreed and up to date	Date Reported:	2016-03
Months Reviewed:	15		
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		

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No Public Record Information on file

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No Collections Information on file

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2015-11-23	MORTGAGE INTELLIGENC (905)283-3600
2014-10-09	MORTGAGE INTELLIGENC (905)283-3600
2014-05-23	MORTGAGE INTELLIGENC (905)283-3600
2014-05-15	CIBC (905)270-2353

https://www.consumer.equifax.ca/canada/cr/NewPopUpDetail.shtml?prod_cd=CAUPLAN&sub_cd=CA_ACRO_XML&ci_num=CA498218753&ci_num=CA498... 4/5

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2017-03-21	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-03-21	EQUIFAX PERSONAL SOL (800)871-3250
2017-03-14	PRA GROUP CANADA INC (866)903-1741
2017-03-06	BANQUE NATIONALE (Phone Number Not Available)
2017-02-28	CIBC ACCOUNT UPDATE (800)465-2255
2017-01-03	NATIONAL BANK (888)835-6281
2015-12-22	MIN OF COMM SOC SERV (905)319-6088
2015-12-04	CMHC (613)748-2000

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.

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

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Consumer Relations Department
Box 190 Jean Talon Station
Montreal, Quebec H1S 2Z2

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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.