

Worksheet
Leasing

Suite: 2706 Tower: PSV Date: Mar. 30/17 Completed by: Silvi
chaza khali

Please mark if completed:

-
- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 20% payable to Bianey 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). N/A free Leasing
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 46,346
- ✓ ● 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
- N/A ● The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Note:

Once all of the above is completed, email the full package immediately to Stephanie and Dragana. Dragana will inform Property Management that a Tenant has been authorized to book an elevator to move in. The Parkside Admin team must courier the full hardcopy package Amacon Attention Dunja.

Administration Notes:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

Suite **2706** Tower **ONE** Unit **6** 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 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 30 day of March 2017.

Witness:

Purchaser: **CHAZA KHALIL**

THE UNDERSIGNED hereby accepts this offer.

DATED at _____ this _____ day of _____ 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation

This Agreement to Lease dated this 29 day of March, 2017

TENANT (Lessee), Jack S. Gilhooly and Mary Ellen Gilhooly
 (Full legal names of all Tenants)

LANDLORD (Lessor), Chaza Khalil
 (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:
 4011 Brickstone Mews Unit #2706 Mississauga ON L5B 0J7

2. **TERM OF LEASE:** The lease shall be for a term of 2 years commencing April 3, 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 Fifty Canadian Dollars (CDN\$ 1,650.00), 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 Three Hundred Canadian Dollars (CDN\$ 3,300.00) 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 type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input type="checkbox"/>
Oil	<input type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input type="checkbox"/>	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input type="checkbox"/>	<input type="checkbox"/>	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input 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): 

INITIALS OF LANDLORD(S): 

7. **PARKING:** 1 underground parking
8. **ADDITIONAL TERMS:** one locker
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 29 day of March 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.: (For delivery of Documents to Landlord) FAX No.: (For delivery of Documents to Tenant)
Email Address: Omar.S.Brooks@legis.hcs.on.ca Email Address: kai@kaisantos.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)
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): 

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

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness) _____
(Witness) _____
(Witness) _____

DocuSigned by:
(Tenant or Authorized Representative) Jack Ellissody
2E52E0327E75468...
(Tenant or Authorized Representative) Mary
2E52E0327E75468...
(Guarantor) _____

● DATE 3/29/2017 | 2:04 PM E
(Seal) _____
● DATE 3/29/2017 | 2:45 PM E
(Seal) _____
● DATE _____
(Seal) _____

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:

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

(Witness) CHAZA
(Witness) _____
(Witness) _____

(Landlord or Authorized Representative) CHAZA
(Landlord or Authorized Representative) _____
(Landlord or Authorized Representative) _____

● DATE March 29, 2017
(Seal) _____
● DATE _____
(Seal) _____

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 _____
(Seal) _____

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 _____ a.m./p.m. this _____ day of _____, 20____.

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)	
Listing Brokerage <u>WEST-100 METRO VIEW REALTY LTD., BROKERAGE</u>	Tel.No. <u>(905)238-8336</u>
<u>Omar Kanaan Shaath</u>	(Salesperson / Broker Name)
Co-op/Tenant Brokerage <u>RE/MAX REAL ESTATE CENTRE INC.</u>	Tel.No. <u>(905) 272-5000</u>
<u>KAI SANTOS</u>	(Salesperson / Broker Name)

ACKNOWLEDGEMENT

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

(Landlord) CHAZA DATE March 29, 17
(Landlord) _____ DATE _____
Address for Service _____
Tel.No. _____
Landlord's Lawyer _____
Address _____
Email _____
Tel.No. _____ FAX No. _____

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

(Tenant) DocuSigned by: Jack Ellissody DATE 3/29/2017 | 2:04
(Tenant) Mary DATE 3/29/2017 | 2:45
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.

Acknowledged by:

(Authorized to bind the Listing Brokerage)

DocuSigned by: Kai Santos
8A312E5F820E44D2...
(Authorized to bind the Co-operating Brokerage)

 The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

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

TENANT (Lessee), Jack S. Gilhooly and Mary Ellen Gilhooly, and

LANDLORD (Lessor), Chaza Khalil

for the lease of 4011 Brickstone Mews Unit #2706 Mississauga ON L5B 0J7

dated the 29 day of March, 2017

The Tenant and the Landlord acknowledge that the Representation section of these documents was completed prior to the Agreement to Lease signed by the Tenant and reviewed, or signed by the Landlord.

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 Landlord and Tenant agrees that a satisfactory and thorough inspection of the property has been made.

The Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be clean and in good working order at the commencement of the lease term. The Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost.

In consideration of the rent paid by the Tenant and of the other covenants and agreements herein contained, the Landlord rents to the Tenant the Property. Tenants shall use the premises only for residential purposes. Tenant shall not use or allow the use of the Apartment in any way that interferes with other tenant's use and enjoyment of their homes. Tenant shall not use the Property for any illegal or improper use.

The Landlord agrees to provide the Tenant possession of the Apartment 1 day prior to start of the Lease provided that the Tenant gives proof of insurance to the Landlord. The Tenant shall comply with all the terms and conditions of the lease, and be responsible for the Tenants' proportionate share of all expenses of the property, save and except for payment of minimum rent.

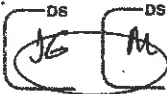
The Tenant agrees that the Apartment and the Common Elements shall be a non-smoking environment.

The Tenant agrees not to make any decorating changes to the premises without the consent of the Landlord or their authorized Agent.

The following appliances belonging to the Landlord are to remain on the premises for the tenants use: Fridge, Stove, Built-In Dishwasher, Washer and Dryer.

The Landlord shall pay Real Estate Taxes.

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

INITIALS OF TENANT(S): 

INITIALS OF LANDLORD(S): 

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

TENANT (Lessee), Jack S. Gilhooly and Mary Ellen Gilhooly

LANDLORD (Lessor), Chaza Khalil

for the lease of 4011 Brickstone Mews Unit #2706

Mississauga ON L5B 0J7

dated the 29 day of March, 2017

The Tenant acknowledges that the Landlord's Fire Insurance on the property provides NO Coverage to the Tenant's personal property. The Tenant agrees to purchase Content and Liability Insurance including Water and Fire Insurance to cover themselves and their guests. The Tenant agrees to provide the Landlord with a copy of the Insurance Certificate as soon as possible and prior to the Keys to the property being handed to the Tenants. The Tenant agrees to maintain Insurance on the Property for the entire term of the Lease and any extensions thereof.

Any notice relating hereto or provided for herein shall be in writing. This Offer, Counter Offer, Notice of Acceptance, thereof, or any notice shall be deemed given and received, when hand delivered, by fax, or mailed to the addresses for service provided.

The Landlord and the Tenant hereby agree that if either party wished to terminate at the end of the term created by this agreement, or any extensions thereof, then they will give written notice to the effect no later than sixty (60) days [Two Calendar Months] prior to the expiration of this Agreement to Lease.

This Agreement to Lease shall be governed and constructed in accordance with the laws of the Province of Ontario.

The Landlord shall give a minimum (24) twenty-four hours notice to the Tenant to enter the property, except in the case of an emergency, and for the purpose of inspecting the and/or showing the same to prospective tenants or purchasers after receipt of termination notice has been served by either Landlord or Tenant.

The Tenant shall not assign this Agreement, or grant any license to use the property or any part thereof without the prior written consent of the Landlord, Consent by the Landlord to one such assignment, sub-letting or license shall not be deemed to be consent to any subsequent assignment, sub-letting or license. An assignment, sub-letting or license without the prior written consent of the Landlord or an assignment or sub-letting by operation of law shall be absolutely null and void and shall, at the Landlord's option, terminate this Agreement. The Term of the Sublet will coincide with the Term of this Agreement to Lease.

k After 1 year (12 months) Lease on monthly basis to be in the amount of 1685.00. This will apply from April 1st, 2018 to March 31, 2019.

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

INITIALS OF TENANT(S):

DS
JG M

INITIALS OF LANDLORD(S):

CL

R The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

OREA Ontario Real Estate Association**Schedule A****Agreement to Lease - Residential****Form 401**

for use in the Province of Ontario

**Toronto
Real Estate
Board**

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

TENANT (Lessee), Jack S. Gillicoly and Mary Ellen Gillicoly, andLANDLORD (Lessor), Chaza Khalilfor the lease of 4011 Brickstone Mews #2706 Miss L5B 0J7dated the 29th day of March, 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 22 ^{DS} JG ^{DS} M post dated cheques starting from May 3, 2017 C ✓Tenant agrees not to make any decorating changes to the premises without the express written consent of the ^{DS} JG ^{DS} M Landlord or his authorized agent.

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

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

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

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

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

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

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

INITIALS OF TENANT(S)

^{DS} JG ^{DS} M

INITIALS OF LANDLORD(S)

C.K.

 The trademarks REALTOR, REALTOR® and the REALTOR logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association (OREA). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard print-out portion. OREA accepts no liability for your use of this form.



Schedule B Agreement of Purchase and Sale

Toronto
Real Estate
Board

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

BUYER: ^{tenant} Jack S. Gilherly and Mary Ellen Gilherly, and
^{landlord} Chaza Khalil
SELLER:

for the property known as 4011 Brickstone Mews # 2706 Miss L5B 0J7
dated the 29th day of March, 2017

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

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

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

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

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

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

INITIALS OF BUYER(S):

DS DS
JK ME

INITIALS OF SELLER(S):

CK



© 2012, Ontario Real Estate Association (OREA) All rights reserved. This form was developed by OREA for the use of its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. OREA does not warrant or represent the accuracy of the printed version.

Form 185 Revised 2008 Page 1 of 1
WEBForm™ Jan2012

Confirmation of Co-operation and Representation

BUYER: Jack S. Gilhooly and Mary Ellen Gilhooly

SELLER: Chaza Khalil

For the transaction on the property known as: 4011 Brickstone Mews Unit #2706 Mississauga ON L5B 0

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 included 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)
- or: ☐ by the Seller in accordance with a Seller Customer Service Agreement
☐ by the Buyer directly

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

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

DS
JG M
BUYER

CO-OPERATING/BUYER BROKERAGE

DS
KS

SELLER

CAC

LISTING BROKERAGE

U.S.

R The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-sal portion. OREA bears no liability for your use of this form.

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:
\$825.00 (Half month's rent)

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)

RE/MAX REAL ESTATE CENTRE INC.
(Name of Co-operating/Buyer Brokerage)
100 CITY CENTRE DR #1 - 702 MISSISSAUGA
Tel: (905) 272-5000 Fax: (905) 272-5088
DocuSigned by: Kai Santos 3/29/2017 | 2:51 PM EDT
(Authorized to bind the Co-operating/Buyer Brokerage)
KAI SANTOS
(Print Name of Broker/Salesperson Representative of the Brokerage)

WEST-100 METRO VIEW REALTY LTD., BROKERAGE
(Name of Listing Brokerage)
129 Fairview Rd. West Mississauga
Tel: (905) 238-8336 Fax: (905) 238-0020
DocuSigned by: Omar Kanaan Shaath Date: Mar 28, 2017
(Authorized to bind the Listing Brokerage)
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.

DocuSigned by: Jack Galt Date: 3/29/2017 | 2:04 PM EDT
(Signature of Buyer) Date: Mar 28, 2017
2E52E0327E75468... (Signature of Seller)
DocuSigned by: Mary Date: 3/29/2017 | 2:45 PM EDT
(Signature of Buyer) Date: Mar 28, 2017
2E52E0327E75468... (Signature of Seller)

The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.
© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

I/We hereby make application to rent 2706-4011 Brickstone Mews
from the 3rd day of April 20.17 at a monthly rental of \$1650
to become due and payable in advance on the 3rd day of each and every month during my tenancy.

1. **Name** Jack S. Gilhooly Date of birth 03/25/1985 SIN No. (Optional)
Drivers License No. G4329-38008-50325 Occupation Real Estate Investor

2. **Name** Mary-Ellen Gilhooly Date of birth 11/15/1956 SIN No. (Optional)
Drivers License No. G4329-52735-66115 Occupation Registered Nurse

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? Want to be closer to my mother in Brampton

LAST TWO PLACES OF RESIDENCE

Address 608-150 Market St., Hamilton, Ont. L8R-3H6 Address 33-46 Dearbourne Blvd, Brampton, Ont. L6T 1J7

From 02/01/2015 To 03/31/2017 From 01/04/1999 To 01/01/2015

Name of Landlord Sue Name of Landlord Danielle Paterson

Telephone: (905) 5299401 Telephone: (905) 3309743

PRESENT EMPLOYMENT

Employer Ellipsis Realty Ltd.

Business address 675 Wilson St., Hamilton, Ont. L8L1V4

Business telephone 9053309743

Position held Co-CEO

Length of employment 2 Years

Name of supervisor Miss Maria Plewka

Current salary range: Monthly \$ 5750

SPOUSE'S PRESENT EMPLOYMENT

Employer

Business address

Business telephone

Position held

Length of employment

Name of supervisor

Current salary range: Monthly \$

Name of Bank CIBC Branch 00562

Chequing Account # 5566983 Address 1015 King St. West, Hamilton, Ont. L8S1L3

Savings Account # 8451494

FINANCIAL OBLIGATIONS

Payments to VISA Amount: \$ 154

Payments to Mastercard Amount: \$ 195

PERSONAL REFERENCES

Name J. Hernandez Address 1516 Princelea Pl., Mississauga, Ont. L5M3N8

Telephone: (416) 9028224 Length of Acquaintance 10 years Occupation Real Estate

Name Rhudi Haase Address 454 Vaughn Mills Rd.

Telephone: Length of Acquaintance 11 years Occupation Military

AUTOMOBILE(S)

Make BMW Model 328i Xdrive Year 2011 Licence No. 5V4156

Make Volkswagen Model Jetta 2.0T Year 2006 Licence No. 5V1766

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 a Rental or Lease Agreement, any deposit submitted by the Applicant shall be returned.

J Gilhooly 03/29/2017 *Mary-Ellen Gilhooly* 03/29/2017

Signature of Applicant Date Signature of Applicant Date

Telephone: (289) 8089972 Telephone: (647) 6889333

© 2009, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction of its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion.

Driver's Licence
Permis de conduire

ON

CANADA

CHUNGOLY

JACK SCOTT ROSS

1603-150 MARKET STREET

HAMILTON, ON, L8R 3M9

20150305

G4329 - 38008 - 50325

20150305

DCB114588

175 CM

175 CM

175 CM

175 CM

175 CM

175 CM

175 CM

175 CM

175 CM

175 CM

175 CM

175 CM



Signature



Driver's Licence
Permis de conduire

ON

CANADA

1. NAME (NOM)

GILHOOLY,
MARY E

2. ADDRESS (ADRESSE)
46 DEARBOURNE BLVD UNIT 33
BRAMPTON, ON, L6T 1J7

3. NUMBER
NUMBER

G4329 - 52735 - 66115

4. ISS. DATE

2012/11/07

5. EXPI. DATE

2017/11/19

6. ENDORSE

CL3508702

7. SEX

F

8. HEIGHT

G

9. WEIGHT

G

10. EYES

G

11. HAIR

G

Mary E Gilhooly

5350531

1958/11/15



WEST-100 METRO VIEW REALTY

129 Fairview Rd. W. Mississauga, Ontario L5B1K7

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

DEPOSIT RECEIPT

DATE: March 30, 2017

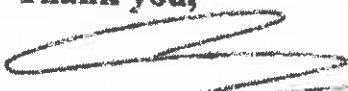
RECEIVED FROM: Jack Gilhooly (tenant)

PAYMENT METHOD: Certified Cheque

DEPOSIT AMOUNT: \$3,300.00 (first and last months)

PROPERTY: 4011 Brickstone Mews #2706, Mississauga

Thank-you,



West-100 Metro View Realty Ltd., Brokerage

ELLIPSIS REALTY LTD.
WWW.ELLIPSISREALTYLTD.CA

BMO Bank of Montreal
100 City Centre Dr
Mississauga Ont

000116

DATE 2017-03-30
Y Y Y M M D D

MAR 30 2017

Certified

PAY to the order of

Thirty-Three-hundred

West-100 metro view
Realty Ltd. Brokerage

BANK OF MONTREAL

3300.00

Re: 2706 - First & Last

PSV 2706

1993-851-75

Equifax Credit Report and Score™ as of 03/26/2017

Name: Mary Ellen Gilhooly

Confirmation Number: 2218273205

Credit Score Summary

Where You Stand

718 Good

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

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

What's Impacting Your Score

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

- Number of trades with high utilization.
- Number of national card trades with high utilization.
- Number of revolving trades with high utilization in last 3 months.

Your Loan Risk Rating

718 Good

Your credit score of 718 is better than 28% of Canadian consumers. The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

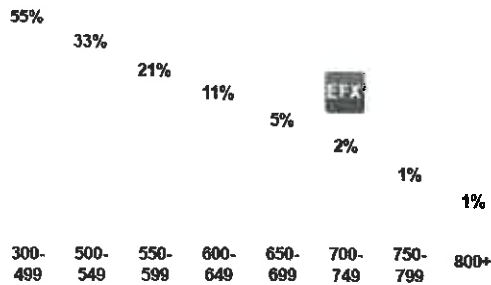
The Bottom Line :

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

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

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

Delinquency Rates*



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

CREDIT REPORT

Personal Information

Personal Data

Name: MARY ELLEN GILHOOLY
SIN:
Date of Birth: 1956-11-XX

Current Address

Address: 46 DEARBOURNE BLVD UNIT 33
BRAMPTON, ON
Date Reported: 1999-10

Previous Address

Address: 16 HOLGATE CRT
BRAMPTON, ON
Date Reported: 1999-10

Current Employment

Employer: CREDIT VALLY HOSPITA
Occupation: PROFESSIONAL

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...260	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$214.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2011-01	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		

INFINITE AVION

Phone Number:	Not Available	High Credit/Credit Limit:	\$8,000.00
Account Number:	XXX...846	Payment Amount:	\$132.00
Association to Account:	Individual	Balance:	\$8,096.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	1981-09	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
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 Amount in h/c column is credit limit		

ROYAL BANK VISA

Phone Number:	Not Available	High Credit/Credit Limit:	\$3,500.00
Account Number:	XXX...105	Payment Amount:	\$41.00
Association to Account:	Individual	Balance:	\$2,421.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2012-08	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	54		
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		

ROYAL BANK TR 0472

Phone Number:	(905)792-5000	High Credit/Credit Limit:	\$9,000.00
Account Number:	XXX...001	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$8,999.00
Type of Account:	Revolving	Past Due:	\$0.00

Date Opened:

2008-07

Status:

Paid as agreed and up to date

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

Date of Last Activity:

2017-02

Date Reported:

2017-02

ROYAL BANK TR 0472

Phone Number:

(905)792-5000

Account Number:

XXX...005

Association to Account:

Individual

Type of Account:

Mortgage

Date Opened:

2014-02

Status:

Paid as agreed and up to date

Months Reviewed:

37

Payment History:

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

Prior Paying History:

Comments:

Mortgage
Bi-weekly payments

High Credit/Credit Limit:

\$100,000.00

Payment Amount:

\$271.00

Balance:

\$90,656.00

Past Due:

\$0.00

Date of Last Activity:

2017-02

Date Reported:

2017-02

* 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.

ROYAL BANK

Phone Number:

(905)877-2244

Account Number:

XXX...004

Association to Account:

Individual

Type of Account:

Mortgage

Date Opened:

2007-03

Status:

Paid as agreed and up to date

Months Reviewed:

23

Payment History:

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

Prior Paying History:

Comments:

Mortgage
Bi-weekly payments

High Credit/Credit Limit:

\$85,402.00

Payment Amount:

\$250.00

Balance:

\$0.00

Past Due:

\$0.00

Date of Last Activity:

2014-02

Date Reported:

2014-02

* 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.

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

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.

2017-03-26 AUTH ECONSUMER REQUE (Phone Number Not Available)

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

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

By mail:

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

By fax: (514) 355-8502

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

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

Equifax Credit Report and Score™ as of 03/17/2017

Name: Jack Scott Gilhooly

Confirmation Number: 3678331194

Credit Score Summary

672 | Good

Where You Stand

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

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

What's Impacting Your Score

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

- Number of national card trades with high utilization.
- Number of revolving trades with high utilization in last 3 months.
- Number of revolving trades with high utilization in last 12 months.

Your Loan Risk Rating

672 | Good

Your credit score of 672 is better than 16% of Canadian consumers.
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

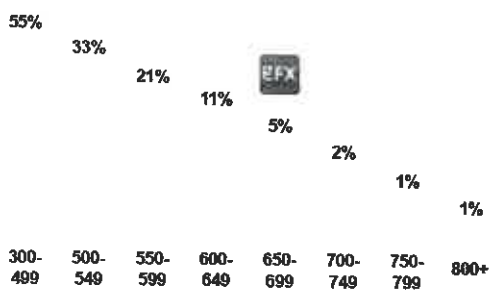
The Bottom Line :

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

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

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

Delinquency Rates*



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

CREDIT REPORT

Personal Information

Personal Data

Name: JACK SCOTT GILHOOLY
SIN:
Date of Birth: 1985-03-XX

Other Names:

Also Known as: JACK GILHOLLY XX

Current Address

Address: 150 MARKET ST #608
HAMILTON, ON
Date Reported: 2015-03 2013-12 2010-01

Previous Address

Address: 675 WILSON ST APT 33
HAMILTON, ON
Date Reported: 2015-03 2013-12 2010-01

Current Employment

Employer: GOV OF CANADA
Occupation:

Previous Employment

Employer: CULEX ENVIRONMENTAL
Occupation:
Employer: STUDENT
Occupation:

Special Services

SPS-SpecialServices/CodeDescription: Consumer interview
Date Reported: 2015-02

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.

VIRGIN MOBILE

Phone Number:	(866)612-8483	High Credit/Credit Limit:	\$234.00
Account Number:	XXX...171	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$223.00
Type of Account:	Open	Past Due:	Not Available
Date Opened:	2016-10	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	05		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$6,500.00
Account Number:	XXX...177	Payment Amount:	\$118.00
Association to Account:	Individual	Balance:	\$6,263.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2011-05	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	69		
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		

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$9,918.00
Account Number:	XXX...287	Payment Amount:	\$175.00
Association to Account:	Individual	Balance:	\$9,918.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-02	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	25		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
---------------	---------------	---------------------------	--

Account Number:	XXX...200	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2011-01	Date of Last Activity:	2016-10
Status:	Paid as agreed and up to date	Date Reported:	2016-11
Months Reviewed:	69		
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		

HOME TRUST VISA

Phone Number:	(877)903-2133	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...975	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2010-05	Date of Last Activity:	2011-06
Status:	Paid as agreed and up to date	Date Reported:	2011-07
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.

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.

2016-10-31	VIRGIN MOBILE (800)509-9904
2015-01-30	GATEMASTER INC (902)475-3648
2015-01-22	CIBC (416)980-7049
2014-07-31	BMO 2203 (800)263-2263

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.

2017-03-17	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-02-28	CIBC ACCOUNT UPDATE (800)465-2255
2016-09-22	AUTH CPC ECOA (800)267-1177
2016-03-30	THINKING CAPITAL (514)670-9745
2015-12-23	AUTH SQUARE INC (415)375-3176
2015-01-06	AUTH CIBC ISI (416)980-8791

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.

The Office of The President

Ellipsis Realty Ltd.

March 20th 2017

To whom it may concern,

Mr. Jack Gilhooly has been gainfully employed by our company since Oct 15th 2015, in the position of Co-CEO. Additionally, he chairs the Board of Directors and reports directly to myself, Marta Plewka-Townsend, President of Ellipsis Realty Ltd.

As I was asked to comment upon his salary and benefits, Mr. Gilhooly is currently entitled to 69,545\$ CAD per annum for his services as Co-CEO, and additionally has a promissory note due to him in the amount of 24,100\$ CAD for a previous private equity stake & financing agreement with the company.

I trust this memorandum is to your satisfaction, please do not hesitate to contact me for further clarification.



Marta Plewka-Townsend

B.A., MSc.

President

Ellipsis Realty Ltd.

905-330-9743

Marta@EllipsisRealtyLTD.ca





March 28, 2017

PERSONAL AND CONFIDENTIAL

To Whom It May Concern:

Re: MARY ELLEN GILHOOLY

This letter confirms that the above named is an employee of Trillium Health Partners.

The details of their employment are as follows:

Site:	Credit Valley Hospital
Hire Date:	October 7, 1991
Status:	Full Time
Position:	Registered Nurse – ID Rehab
Hourly Rate:	\$44.670 (Annual Salary is based on 1950 hours)

Should you have any questions or require further clarification, please do not hesitate to contact the undersigned.

Sincerely,

Meena Bansal
Human Resources Assistant
Mississauga Hospital
Trillium Health Partners
Human Resources (905) 848-7580 x 2221

TD Canada Trust
 PERSONAL CR - MMS/BROKER
 3500 STEELES AVE E 4TH FLR TWR 3
 MARKHAM, ON L3R0X1
www.tdcanadatrust.com

December 16th, 2016

Chaza Khalil
 3495 Joan Drive
 Mississauga, Ont
 L5B 1T7

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 2706, 4011 Brickstone Mews in Mississauga, Ontario (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):	Chaza Khalil
Principal Amount:	\$289,493.02
Fixed Annual Interest Rate:	4.64% per annum, calculated semi-annually not in advance
Interest Rate Expiry Date:	April 20 th 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 10th, 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 July 25th, 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;
- 528322 (0212)
- Valid First Mortgage Security to be provided on the Property.
- 528322