Worksheet
Leasing

Suite: 3009 Tower: PSV Date: May 10/17 Completed by: Silvi

Nabil Assad + Souzy Kelada

Please mark if completed:

- ✓ Copy of 'Lease Prior to Closing' Amendment
- ✓ Copy of Lease Agreement
- ✓ Certified Deposit Cheque for Top up Deposit to 20% ~~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. $565 Draft No. 903815
- ✓ Agreement must be in good standing. Funds in Trust: $ 42,885.
- ✓ Copy of Tenant's ID
- ✓ Copy of Tenant's First and Last Month Rent
- ✓ Copy of Tenant's employment letter or paystub
- ✓ Copy of Credit Check
- ✓ Copy of the Purchasers Mortgage approval
- ✓ The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

1

BASHAK

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the **"Vendor"**) and
NABIL MAGDY ASSAD and SOUZY VICTOR HABIB KELADA (the **"Purchaser"**)

Suite **3009** Tower **ONE** Unit **9** Level **29** (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~~%) 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 sublicencee to the Residential Unit or the balance of the Property by the sublicencee (including, but not limited to, any activities of the sublicencee 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 sublicencee including, but not limited to, a review of the sublicencee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicencee;

(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 2nd day of May **2017.**

Witness: ____________________ Purchaser: **Nabil Magdy Assad**

Witness: ____________________ Purchaser: **SOUZY VICTOR HABIB KELADA**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 9

PSV #300

2,

OREA Ontario Real Estate Association

Agreement to Lease
Residential

Form 400
for use in the Province of Ontario

Toronto Real Estate Board

This Agreement to Lease dated this 2 day of May 20 17

TENANT (Lessee), HAN YE
(Full legal names of all Tenants)

LANDLORD (Lessor), Nabil Assad And Suzy Kelada
(Full legal name of Landlord)

ADDRESS OF LANDLORD [illegible]
(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 #3069 -4011 BRICKSTONE MEWS Mississauga L5B 0J7

2. **TERM OF LEASE:** The lease shall be for a term of One Year commencing May 05, 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 and FIFTY Canadian Dollars (CDN$) ~~1600.00~~ 1650.00 payable in advance on the 1st 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 CENTURY 21 PEOPLE'S CHOICE REALTY INC., BROKERAGE "Deposit Holder"
in the amount of Three Thousand ~~Two~~ THREE Hundred
Canadian Dollars (CDN$) ~~3200.00~~ 3300.00 as 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 one and Last one 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	X		Cable TV		X
Oil			Condominium/Cooperative fees	X	
Electricity		X	Garbage Removal		
Hot water heater rental	X		Other: Tenant Insurance		X
Water and Sewerage Charges	X		Other: Internet		X

The Landlord will pay the property taxes, and 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 instalments 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): YH **INITIALS OF LANDLORD(S):** [illegible]

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[illegible]

7. **PARKING:** One 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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 11:59 p.m. on the 2 day of May, 20 17, 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: nabilassad1@sympatico.ca (For delivery of Documents to Landlord) Email Address: eric.yang@eyhomes.com (For delivery of Documents to Tenant)

12. **EXECUTION OF LEASE:** Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given.The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at www.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): YY **INITIALS OF LANDLORD(S):**

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

SIGNED, SEALED AND DELIVERED in the presence of: IN WITNESS whereof I have hereunto set my hand and seal:

ERIC YANG (Witness) ...... (Tenant or Authorized Representative) (Seal) DATE May 02.17

(Witness) ...... (Tenant or Authorized Representative) (Seal) DATE ......

(Witness) ...... (Guarantor) (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: IN WITNESS whereof I have hereunto set my hand and seal:

(Witness) ...... Nabil Assad (Landlord or Authorized Representative) (Seal) DATE May 02, 17

(Witness) ...... (Landlord or Authorized Representative) (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) ...... Souzy Keloda (Spouse) (Seal) DATE May 02, 17

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 10:26 a.m./p.m. this 02 day of May, 2017. ...... (Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage CENTURY 21 PEOPLE'S CHOICE REALTY INC. Tel.No. (905) 366-8100
NABIL ASSAD (Salesperson / Broker Name)

Co-op/Tenant Brokerage JDL REALTY INC. Tel.No. (905) 731-2266
ERIC YANG (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.

Nabil Assad (Landlord) DATE May 02/17
Souzy Keloda (Landlord) DATE May 02, 17
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) DATE May 02.17
(Tenant) DATE ......
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.

Nabil Assad (Authorized to bind the Listing Brokerage)

Acknowledged by: ERIC YANG (Authorized to bind the Co-operating Brokerage)

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OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential

Toronto Real Estate Board

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

TENANT (Lessee), HAN YE .... and

LANDLORD (Lessor), Nabil Assad And Souzy Kelada ....

for the lease of #3009 -4011 BRICKSTONE MEWS Mississauga

L5B 0J7 .... dated the 2 .... day of May 20 17

Upon acceptance of this Offer to Lease by the Landlord, this Agreement shall become firm and binding and shall constitute the actual Lease.

The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use: Fridge, Stove, Washer, Dryer, Dishwasher
All Existing Light Fixtures, Window Coverings/ Blinds.

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

Landlord agrees to have the floor and the appliances professionally cleaned prior to the commencement of the lease at the Landlord's cost. Tenants agree to have the floor and the appliances professionally cleaned at the end of the lease term at the tenant's cost.

Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property. Tenant covenants and agrees to carry a third party liability of $one million at this own expenses. Such insurance will provide that landlord is not liable for any expenses or lawsuit resulting tenant or any third party for damages or injury sustained in, on or about the leased premises. Tenant agrees to hold the landlord harmless against any claims of liability against the landlord. A COPY OF THE INSURANCE POLICY WILL BE DELIVERED TO THE LANDLORD OR HIS AGENT BEFORE THE POSSESSION DATE.

Tenant will no use the property to growth or manufacture any illegal substances or drug lab operation. Tenant agrees to the Landlord regularly inspect the property with reasonable notice.

No Painting or construction alternation, no changing lock key [if change the lock, tenant agree provide two keys to the Landlord and Condo office for emergent use] on the property.

Parking spots are only for the use of the tenant and shall not be rented out to third party if the property have the parking spots.

No pets, No smoking in this property during the whole lease term.

Landlord and Tenant acknowledge and understand that this Offer may be approved, accepted or modified by the use of a Facsimile transmission and agree to accept said transmission as legal and binding.

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

INITIALS OF TENANT(S): X YH INITIALS OF LANDLORD(S):

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OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential

Toronto Real Estate Board

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

TENANT (Lessee), HAN YE, and

LANDLORD (Lessor), Nabil Assad And Souzy Kelada

for the lease of #3009 -4011 BRICKSTONE MEWS Mississauga

L5B 0J7 dated the 2 day of May, 2017

Tenant agrees to pay general maintenance and repair that cost under $50.00 per item, over $50.00 repairing will be paid by the Landlord, but by the tenant neglect or misused shall response by tenant the entire cost.

If the Landlord or Tenant wishes to terminate, extension or renewal the Agreement on the end of term, both party shall give by written notice at least 60 days before the end of the lease terms. 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 notice of such showing.

The Tenant acknowledges that the Landlord should have the right to enter the property at any reasonable time for the purpose of inspection. The Landlord will provide the tenant a 24 hours notice for this purpose.

Tenant shall provide Two sets keys deposit of $400 (Four Hundred Dollars) to the Landlord on occupancy; such deposit is to be returned to the Tenant at the end of the lease if the keys are all returned and nothing is damaged or lost. Tenant agrees that the deposit and key deposit will have no interest to be paid by Landlord.

The tenant is willing to give 10 (Ten) posted cheques for each month rent on or before closing date. Tenant agrees to pay the Landlord an administration fee of $45.00 for any cheques that are returned back by the bank due to NSF.

* Tenant acknowledge the listing agent is one of the owners

* Tenant acknowledge that it will take 10(ten) to 15(Fifteen days) to get Consent From the Builder from the date of least start.

* the landlord shall not in any event whatsoever reponsible in anyway for any personal injury or death that may be suffered by the tenant or any member of family or guests or other person may be upon the rented ~~[illegible]~~ premis

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

INITIALS OF TENANT(S): X YH

INITIALS OF LANDLORD(S): [illegible]

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PSV #3009 4

BMO Bank of Montreal · Banque de Montréal

903815

6780 MEADOWVALE TOWN CENTRE CIRCLE
MISSISSAUGA, ONTARIO, CANADA L5N 4B7

DATE 2017 05 08
Y/A M/M D/J

CTI

Canadian Dollar Money Order - not exceeding
Mandat en collars Canadiens - n'excédant pas $2,500 Cdn.

Pay to the order of
Payez à l'ordre de Amacon City Centre Seven New Development Partnerships $ 565.00

BANK OF MONTREAL CAD 56500

/100 Canadian Dollars Canadiens

Nabil Assad Psvt #3009
Purchaser's Name/Nom de l'acheteur

for Bank of Montreal/pour la Banque de Montréal
Montreal, Canada/Montréal, Canada

Souzy Kelada Leasing Assg.
Purchaser's Address/Adresse de l'acheteur

William A. Downe
"President and Chief Executive Officer, BMO Financial Group"
"Président et chef de la direction, BMO Groupe Financier"

⑆06952⑈001⑆ 2670019038154⑈ 90

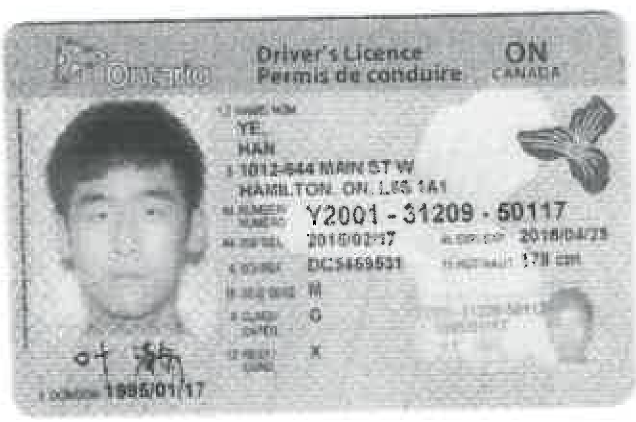
Prod. 1065412 - Form 873 BL (05/07)

Received ON 5 May 17

6

5 May 17

PSV #3009 (tenant)



87

10358 (1215)

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

The Toronto-Dominion Bank

938 KING STREET WEST
HAMILTON, ON L8S 1K8

80893634

DATE 2017-05-03
YYYYMMDD

Transit-Serial No. 346-80893634

Pay to the Order of CENTURY 21 PEOPLE'S CHOICE REALTY INC., BROKERAGE

$ ******3,300.00

THREE THOUSAND THREE HUNDRED00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re

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

Authorized Officer 56216 Number

Countersigned

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

⑈80893634⑈ ⑆09612⑉004⑆ ⑈3808⑈

RECEIPT
REÇU

DATE May 2 2017 NO. 2194688

RECEIVED FROM
REÇU DE HAN YE

Three thousand three hundred 100 DOLLARS

re: 4011 Brickstone mews 3009

draft 80893634 dtd 3/3/2017

$ 3300/- B. JAY

H71B

First + Last

L.A: ASSAD Nabil

coop Yang Eric

Fax: (905 - 731 - 8076

(info@jdlrealty.ca)

PSV #3009
5 May 17

PSV # 3609

8

Car Lounge

May 1st 2017

To whom it may concern

This letter is to confirm the employment of Mr. Han Ye.
Mr. Ye joined us in August of 2015 as part time and was accepted on full time basis as of December 2015. Mr. Ye is curruntley holding a position of Sales Manager with an anual income of $60,000.00 plus bonuses.

For any further information please call the undersigned

Nabil Stephan

Dealer Principal

Car Lounge
office: 905.337.8400
fax: 905.337.8401
324 Wyecroft Road
Oakville, ON L6K 2G7
www.carlounge.ca

PSV #3009 (Tenant)
5 May 17 –

9

EQUIFAX

Print This Page | Close Window

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

Name: Han Ye

Confirmation Number: 4003958955

Credit Score Summary

854 | Excellent

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 excellent. Based on this score, you should be able to qualify for some of the lowest interest rates available and a wide variety of competitive credit offers should be available to you.

Range	300 - 559 Poor	560 - 659 Fair	660 - 724 Good	725 - 759 Very Good	760 + 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 department store trades with high utilization.
- Number of bank revolving trades with high utilization in last 12 months.
- Number of open automotive loan trades.

Your Loan Risk Rating

854 | Excellent

Your credit score of 854 is better than 98% of Canadian consumers.

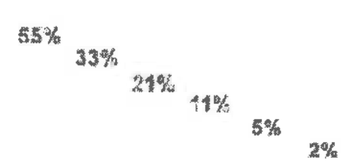
The Equifax Credit Score ™ ranges from 300-900. Higher scores are viewed more favorably.

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 very low risk. You may qualify for a variety of loan and credit offers at some of the lowest interest rates available. If you're in the market for credit, this is what you might expect:

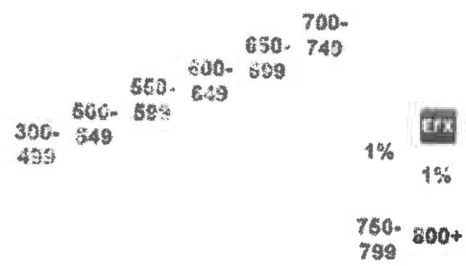
- You may be able to obtain high credit limits on your credit card.
- Many lenders may offer you their most attractive interest rates and offers.

Delinquency Rates*



Many lenders may offer you special incentives and rewards that are geared to their most valuable customers.

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



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

CREDIT REPORT

Personal Information

Personal Data

Name:	HAN YE
SIN:	
Date of Birth:	1995-01-XX

Current Address

Address:	644 MAIN ST W HAMILTON, ON
Date Reported:	2013-11

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.

ROC

Phone Number:	(888)268-2106	High Credit/Credit Limit:	
Account Number:	XXX...091	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Open	Past Due:	$0.00
Date Opened:	2013-11	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	41		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	$5,000.00
Account Number:	XXX...193	Payment Amount:	$10.00
Association to Account:	Individual	Balance:	$237.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2013-12	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	40		
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		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	$1,000.00
Account Number:	XXX...580	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2013-11	Date of Last Activity:	2014-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	41		
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		

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 1-800-365-3008

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.

2017-05-01	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-03-09	TDCT (866)222-3456

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.

PSV #3009 10

Ba[illegible]
Derry [illegible]
3221 Derry Road West
1-3173 Mississauga, ON

BMO Bank of Montreal

Pre-Arranged Mortgage Confirmation

(Signature)
Name: Date:

Manager

Name: NABIL ASSAD, SOUZY KELADA

Current Address: 6690 BANSBRIDGE CRES., MISSISSAUGA, ONTARIO L5N 6T5

Based on information which you have provided in your application (# 98162931629300), we are pleased to confirm your Pre-Arranged Mortgage with the following terms:

Total Loan Amount: $ 228,720.00 which may vary depending upon the value of the home you purchase.

The Posted rate for your term selected: 2.700 % per year

Your applicable discount: 0.000 %

Your fixed interest rate: 2.700 % per year, calculated half-yearly not in advance. Your fixed interest rate is guaranteed for a period of **90** days from the Effective Date on this Confirmation, if we make the loan within that period.

Mortgage Approval: The mortgage approval is valid for a period of 180 days from the approval date of your pre-arranged mortgage, provided the mortgage funds are advanced within that period.

Your estimated cost of borrowing expressed as an annual percentage rate (APR) is ______________%. The calculation of the APR includes your interest cost and may include an estimated appraisal cost. Your actual APR may vary depending on a number of matters including the home you purchase.

Kind of term: Closed **Term of the Loan**: 5 years **Amortization period**: 25 years

Monthly instalment: $ 1,049.27 based on a home with property taxes assumed to be $ 1,200.00 per year and if applicable, condominium expenses of $ 3,600.00 per year. Weekly, bi-weekly and semi-monthly payments options are available.

A satisfactory credit review has been completed.
Final mortgage approval is subject to a property appraisal acceptable to us and, where applicable, a confirmation of approval by our mortgage insurer, and the total payments under your other obligations not exceeding $ 3,806.00 **per month.**

We recommend that you speak with a lawyer or notary before signing an offer to purchase.

Effective Date October 19, 2016 Bank of Montreal Branch MEADOWVALE TOWN CENTRE

Relationship Manager / Financial Services Manager Rekka Approval. Telephone (905) 542-9533

Once your offer on a home has been accepted, simply bring this Confirmation into any branch together with your accepted Purchase and Sale Agreement, a copy of sales listing with a photograph, if available, and written confirmation of your income and down payment. This approval is based on the mortgage terms described above, and is subject to there being no material change in your financial status as disclosed in your application and there being no material changes to the property that negatively affect its value. Prior to closing, we will issue you a Mortgage Commitment and Disclosure Statement specifying the terms of your mortgage and all closing conditions. An appraisal would have been completed and the applicable fee would be payable by you, even in the event we do not make the loan. Our Manager will be pleased to help you finalize your mortgage.