

Worksheet  
Leasing

Suite: 4111 Tower: One Date: May 8<sup>th</sup> 2017 Completed by: Dragana

Please mark if completed:

- Copy of 'Lease Prior to Closing' Amendment ✓
- Copy of Lease Agreement ✓
- Certified Deposit Cheque for Top up Deposit to <sup>20%</sup> 25% payable to Blaney McMurtry LLP in Trust <sup>20% paid @ occupancy</sup> Amazon to verify
- Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership.
- Agreement must be in good standing. Funds in Trust: \$ 45,960. Amazon to verify
- Copy of Tenant's ID ✓
- Copy of Tenant's First and Last Month Rent ✓
- Copy of Tenant's employment letter or paystub ✓
- Copy of Credit Check ✓
- Copy of the Purchasers Mortgage approval Amazon to verify
- The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

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PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: AMACON DEVELOPMENT (CITY CENTRE) CORP. (the "Vendor") and  
M-ALLAN LUCIBELLO and MARY DESPINA LUCIBELLO (the "Purchaser")

Suite 4111 Tower ONE Unit 11 Level 40 (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 on April 07, 2012 and accepted by the Vendor (the "Agreement") and, except for such changes noted below, all other terms and conditions of the Agreement shall remain the same and time shall continue to be of the essence:

Insert:

Notwithstanding paragraph 22 of this Agreement, the Purchaser shall be entitled to seek the Vendor's approval to assign the occupancy licence set out in Schedule C to the Agreement to a third party, on the following terms and conditions:

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of Three Thousand and Five Hundred Dollars (\$3,500.00) 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 7 day of April 2012.

Witness:

Purchaser: MARY DESPINA LUCIBELLO

Witness:

Purchaser: M-ALLAN LUCIBELLO

THE UNDERSIGNED hereby accepts this offer.

DATED at MISSISSAUGA this 11 day of April 2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer  
I have the authority to bind the Corporation

**Confirmation of Co-operation and Representation**

**BUYER:** Andrew Tyrell Thompson and Vanessa a Imafidon  
**SELLER:** M-Allan Lucibello & Mary Despina Lucibello

For the transaction on the property known as: Suite 4111 - 4011 Brickstone Mews Mississauga Ontario L5B 0J7

**DEFINITIONS AND INTERPRETATIONS:** For the purposes of this Confirmation of Co-operation and Representation: "Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to include other remuneration.

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

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

**1. LISTING BROKERAGE**

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

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

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

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

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


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

  
BUYER

  
CO-OPERATING/BUYER BROKERAGE

  
SELLER

  
LISTING BROKERAGE

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Century 21 People's Choice Realty Inc.

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:  
Listing brokerage will pay cooperating brokerage Half Month's Rent Plus Hst as commission...  
as per MLS listing ML# W3787262

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)

Century 21 People's Choice Realty Inc.  
(Name of Co-operating/Buyer Brokerage)

103-120 Matheson Blvd. East, Mississauga ON L.....

Tel: (905) 366-8100 Fax: (905) 366-8101

Raja Date: 5/5/2017  
(Authorized to bind the Co-operating/Buyer Brokerage)

Raja Zeeshan Khurshid  
(Print Name of Broker/Salesperson Representative of the Brokerage)

ORION REALTY CORPORATION, BROKERAGE  
(Name of Listing Brokerage)

200-465 Burnhamthorpe Rd W Mississauga L5B0E3

Tel: (416) 733-7784 Fax: (905) 286-5271

D Nestorovski Date: 5/5/2017  
(Authorized to bind the Listing Brokerage)

DRAGANA NESTOROVSKI  
(Print Name of Broker/Salesperson Representative of the Brokerage)

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

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

BUYER'S INITIALS

SELLER'S INITIALS

ACKNOWLEDGEMENT

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

Ago Date: 5/5/2017  
(Signature of Buyer)

V. Anagnostou Date: 5/5/2017  
(Signature of Buyer)

Mary Lou Bell Date: 05/06/17  
(Signature of Seller)

M. Anagnostou Date: 05/06/2017  
(Signature of Seller)



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**Agreement to Lease**  
**Residential**

This Agreement to Lease dated this 5th day of May, 2017

TENANT (Lessee), Andrew Tyrell Thompson and Vanessa a Imafidon  
(Full legal names of all Tenants)

LANDLORD (Lessor), M. Allan Lucibello & Mary Despina Lucibello  
(Full legal name of Landlord)

ADDRESS OF LANDLORD Suite 4111 - 4011 Brickstone Mews Mississauga Ontario L5B 0J7  
(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:  
Suite 4111 - 4011 Brickstone Mews Mississauga Ontario L5B 0J7

2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing June 1, 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 ORION REALTY CORPORATION 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: Single Family Residence

6. **SERVICES AND COSTS:** The cost of the following services applicable to the premises shall be paid as follows:

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oil	<input type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input type="checkbox"/>	<input type="checkbox"/>	Other: <u>Phone</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Internet</u>	<input type="checkbox"/>	<input checked="" 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):

AT VI

INITIALS OF LANDLORD(S):


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Century 21 People's Choice Realty Inc.

easyOFFER 2017 by

 Reagency Systems Corp.  
www.Reagency.ca

Form 400 Revised 2017

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336813

7. **PARKING:** 1 Underground Owned Parking Spot is Included

8. **ADDITIONAL TERMS:** 1 Locker owned is included

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 10:00 a.m./p.m. on the 6th day of May, 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.: (905) 286-5271

(For delivery of Documents to Landlord)

FAX No.: (905) 366-8101

(For delivery of Documents to Tenant)

Email Address: diukaroska@gmail.com

(For delivery of Documents to Landlord)

Email Address: rajazeeshankhurshid@gmail.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.tlb.gov.on.ca](http://www.tlb.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):

di VT

INITIALS OF LANDLORD(S):

raj sh

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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:

(Witness)

(Tenant or Authorized Representative)

(Seal)

5/5/2017

DATE

5/5/2017

(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)

(Landlord or Authorized Representative)

(Seal)

DATE

(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)

(Spouse)

(Seal)

DATE

**CONFIRMATION OF ACCEPTANCE:** Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties of 12:21 a.m. @ this 6 day of May, 2017.

(Seal)

DATE

#### INFORMATION ON BROKERAGE(S)

Listing Brokerage **ORION REALTY CORPORATION, BROKERAGE** Tel.No. (416) 733-7784

**DRAGANA NESTOROVSKI**  
(Salesperson / Broker Name)

Co-op/Tenant Brokerage **Century 21 People's Choice Realty Inc.** Tel.No. (905) 366-8100

**Raja Zeeshan Khurshid**  
(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)

DATE May 6/17

(Landlord)

DATE 05/06/2017

Address for Service Suite 4111 - 4011 Brickstone Mews Mi  
Mississauga, Ontario Tel.No. (416) 733-7784

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

(Tenant)

DATE

Address for Service 103-120 Matheson Blvd East L4Z1X1  
Mississauga, Ontario Tel.No. (905) 366-8100

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 hold 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:

**D Nestorovski**  
(Authorized to bind the Listing Brokerage)

**R Raja**  
(Authorized to bind the Co-operating Brokerage)

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

TENANT (Lessee), Andrew Tyrell Thompson and Vanessa A Imafidon, and  
LANDLORD (Lessor), M-Allan Lucibello & Mary Despina Lucibello  
Suite 4111 - 4011 Brickstone Mews Mississauga Ontario L5B 0J7  
for the lease of .....  
..... dated the 5th day of May, 2017

TENANT AND LANDLORD AGREE THAT AN ACCEPTED AGREEMENT TO LEASE SHALL FORM A COMPLETED LEASE AND NO OTHER LEASE WILL BE SIGNED BETWEEN THE PARTIES.

The Buyer hereby covenants with the Seller and with the Condominium Corporation that the Buyer, members of the household, and guests, will comply with the Condominium Act, the Declaration, the Bylaws and all Rules and Regulations, in using the unit and the common elements, and will be subject to the same duties imposed by the above as those applicable to other individual unit owners.

The Tenant agrees with the Landlord to pay rent, keep the premises in an ordinary state of cleanliness, and repair in full any damage caused to the premises by his or her willful or negligent conduct or that of persons who are permitted on the premises by him. For the duration of the Lease Term the Tenant shall be responsible for the first (\$60) Sixty Canadian Dollars of all normal wear and tear repairs that occur in the unit, including change of light bulbs, (HVAC) furnace filters, etc.

The Tenant agrees not to make any changes to the decor or the physical structure of the existing premises without the prior consent of the landlord or his authorized agent.

The Tenant acknowledges and agrees that pets are not permitted on the premises.  
The Tenant agrees not to smoke in the apartment.  
The Tenant acknowledges that the use of illegal substances of ANY kind is not permitted on the premises.  
The Tenant further covenants to leave the premises in an ordinary state of cleanliness upon termination of this lease.

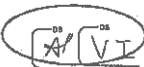
The Tenant agrees to deliver to The Landlord 10 post-dated cheques covering the monthly rental payments payable to M-Allan Lucibello & Mary Despina Lucibello, on the closing of this transaction and a further 12 post-dated cheques on each anniversary date of the lease (if he chooses to renew). Tenant is responsible for a penalty charge of \$50.00 for any returned cheques.

The Tenant agrees to provide the landlord with \$200 refundable security deposit in the form of a cheque payable to M-Allan Lucibello & Mary Despina Lucibello, before taking occupancy of the unit, for the use of keys and fobs. This deposit shall be returned to the tenant when all of the keys and fobs are returned to the Landlord and all are in good working order.

Landlord agrees to provide the tenant with ONE SET of keys and access fobs to the building, parking, suite, and mailbox at his own expense at closing.

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

INITIALS OF TENANTS:



INITIALS OF LANDLORD(S):





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

**TENANT (Lessee),** Andrew Tyrell Thompson and Vanessa A Imafidon, and  
**LANDLORD (Lessor),** M-Allan Lucibello & Mary Despina Lucibello  
for the lease of Suite 4111 - 4011 Brickstone Mews Mississauga Ontario L5B 0J7  
dated the 5th day of May, 2017.

The Tenant agrees that no other than those listed in the rental application submitted in addition to this offer to lease will regularly occupy the unit and he will not assign nor sublet the premises to a sub-tenant without the consent of the landlord. Such consent shall not be arbitrarily or unreasonably withheld.

The following items belonging to the Landlord are to remain on the premises for the Tenant's use: Fridge, Stove, Microwave, Dishwasher, Washer, Dryer, all existing and belonging to the Landlord Electrical Light fixtures. The Landlord warrants that the appliances will be in good working condition at the commencement of the lease and the Tenant warrants that the appliances will be in good working condition at the end of the lease term. Tenant agrees to keep said appliances in a state of ordinary cleanliness at the Tenant's cost.

Sixty Days Prior to the expiry of the lease (in the event that this lease is not renewed), the Tenant hereby agrees to cooperate with the landlord and show the premises to prospective clients during reasonable hours with properly booked appointments, and to allow the landlord to affix a FOR SALE or FOR RENT sign on the property.

The Tenant acknowledges that the landlord's Insurance on the premises does not provide coverage for the tenant's personal property, nor liability coverage on behalf of the tenant. Hence, the tenant is responsible to insure his belongings and to have adequate liability coverage and give evidence of obtaining "Tenant's Insurance" before closing. The Tenant must continue the insurance until the end of the lease and must provide the evidence of continued coverage on every renewal occasion. Proof of this insurance policy must be presented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

The Tenant acknowledges that a Hydro account needs to be set up under the tenants name as of the first day of the commencement of the Lease Term. Proof of the Hydro account must be presented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

Only if specifically required as per this Agreement to Lease, the Tenant will need to set up other utility services (i.e Water, Gas, Etc.) under the Tenant's name, and show proof of such accounts to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

The Tenant shall have the right to renew the lease after the expiration of the term hereby granted, provided that the tenant has performed faithfully all the terms and conditions of the existing lease, under the same terms and conditions for a further term of one year, provided the tenant shall give written notice to the landlord of the tenant's intention to exercise his right to renew no later than 60 days prior to the termination of this lease, failing which the right of renewal shall be null and void and of no effect.  
The rent increases for this term shall be in accordance with the guidelines set by the Rent Control Board of the

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

INITIALS OF TENANTS:

INITIALS OF LANDLORD(S):

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

**TENANT (Lessee),** Andrew Tyrell Thompson and Vanessa A Imafidon, and  
**LANDLORD (Lessor),** M-Allan Lucibello & Mary Despina Lucibello  
for the lease of Suite 4111 - 4011 Brickstone Mews Mississauga Ontario L5B 0J7  
dated the 5th day of May, 2017

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

The Tenant agrees to allow the Landlord or Landlord's Representative access to the unit for the purpose of inspection, maintenance, or completion of uncompleted work, at any time provided that 24 hours notice is given to the Tenant.

The Deposit as per the first page of this Agreement to Lease, must be in the form of a Bank Draft or Certified Cheque payable to ORION REALTY CORPORATION BROKERAGE.

Tenant acknowledges that the subject building is new and may have incomplete work and some of the condominium facilities may not be immediately available for use. Further, some area of the condominium may still be under construction at the time of occupancy. The Tenant shall not make any claims against the Landlord for any inconvenience as a result of such construction and repairs. Tenant agrees to allow the Builder's/ Landlord's customer service and /or trade's people access to the unit during normal business hours to do repair and touch up work to the unit, as required. Landlord agrees to give notice to the tenant at least 24 hours before the time of entry.

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

INITIALS OF TENANTS:

AT VI

INITIALS OF LANDLORD(S):

Mal Wh



Offer Summary Document  
For use with Agreement of Purchase and Sale



Form 801  
for use in the Province of Ontario

For Brokerage submitting the offer on behalf of the Buyer:  
When sent to the Listing Brokerage this form can be used as evidence that you have a written signed offer from a Buyer to the Seller.

REAL PROPERTY ADDRESS: Suite 4111 - 4011 Brickstone Mews Mississauga Ontario L5B 0J7 (the "property")  
(municipal address and/or legal description)

for an Agreement of Purchase and Sale dated: the 5th day of May, 2017 ("offer")

This offer was submitted by: BROKERAGE: Century 21 People's Choice Realty Inc.

SALES REPRESENTATIVE/BROKER: Raja Zeeshan Khurshid

I/We, Andrew Tyrell Thompson and Vanessa a Imafidon, have signed an offer for the property.

Buyer signature: [Signature] Date: 5/5/2017  
Buyer signature: [Signature] Date: 5/5/2017

This offer was submitted, by email and fax (by fax, by email or in person) to the Listing Brokerage at 6:30 a.m./p.m. on the 5th day of May, 2017. Irrevocable until 10:00 a.m./p.m. on the 6th day of May, 2017.

(For Buyer counter offer - complete the following)  
I/We, \_\_\_\_\_, have signed an offer for the property.  
Name of Buyer(s)

Buyer signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Buyer signature: \_\_\_\_\_ Date: \_\_\_\_\_

An offer was submitted, (by fax, by email or in person) to the Listing Brokerage at \_\_\_\_\_ a.m./p.m. on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_. Irrevocable until \_\_\_\_\_ a.m./p.m. on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.


For Listing Brokerage receiving the offer:  
SELLER(S): M-Allan Lucibello & Mary Despina Lucibello  
9052865271 fax and d1ukaroska@gmail.com  
SELLER(S) CONTACT: \_\_\_\_\_ (to phone / email / fax)  
LISTING BROKERAGE: ORION REALTY CORPORATION, BROKERAGE  
SALES REPRESENTATIVE/BROKER: DRAGANA NESTOROVSKI

This offer was received, by email and fax (by fax, by email or in person) by the Listing Brokerage at \_\_\_\_\_ a.m./p.m. on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

This offer was presented, (by fax, by email or in person) to the Seller(s) at \_\_\_\_\_ a.m./p.m. on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

Offer was: ☐ Accepted ☐ Signed Back/Countered ☐ Expired/Declined

Comments: \_\_\_\_\_

**BMO**  Bank of Montreal • Banque de Montréal  
HEARTLAND TOWN CENTRE  
5800 MAVIS ROAD  
MISSISSAUGA, ONTARIO, CANADA L5V 3B7

017196

DATE 20170506  
Y/A M/M D/J

CTI

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

Pay to the order of / Payez à l'ordre de Amazon City Centre Seven New Development Partnership \$ 1695.<sup>00</sup>

BANK OF  
MONTREAL

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

Canadian Dollars Canadiens

Purchaser's Name/Nom de l'acheteur

4111 - 401 Brickstone

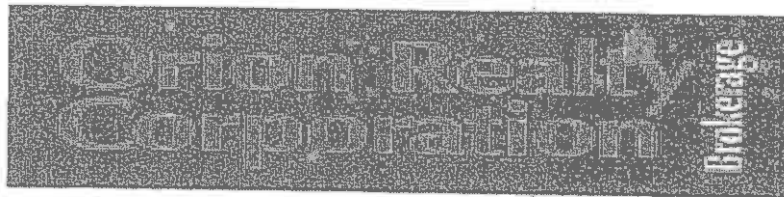
Purchaser's Address/Adresse de l'acheteur



William A. Downe

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

⑆06952⑉00⑆ 3632010171964⑈ 90



## ORION REALTY CORPORATION

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

DATE: May 6 / 2017 TIME: 4:35

RECEIVED FROM: Zaeshan Khurshid

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

AMOUNT \$ 3300.00

PAYABLE TO: ☒ ORION REALTY CORPORATION

OR: \_\_\_\_\_

RE: PROPERTY 4011 Brickstone Mews, Unit #411

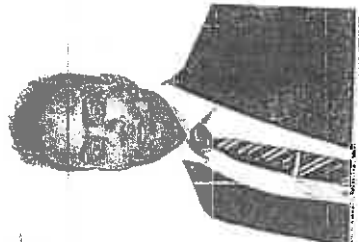
☒ RENTAL ☐ SALE

RE: \_\_\_\_\_  
(PROPERTY ADDRESS)

RECEIVED BY: Helen Chang

☒ COPY OF THE CHEQUE FOR THE CLIENTS

☐ COPY OF THIS RECEIPT FOR THE CLIENT



Century 21 RATA

People's Choice Realty Inc. Brokerage

**Zeeshan Khurshid**  
Sales Representative

**Dir: 647-745-3707**

120 Matheson Blvd. East, Unit 103  
Mississauga ON L4Z 1X1  
Off: 905-366-8100 | Fax: 905-366-8101  
Email: rajazeeshankhurshid@gmail.com

10358 (1013)

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

# The Toronto-Dominion Bank

4188 LIVING ARTS DRIVE UNIT 5  
MISSISSAUGA, ON L5B 0H7

78476629

DATE 2017-05-06  
YYYYMMDD

Transit-Serial No. 1312-78476629

Pay to the  
Order of ORION REALTY CORPORATION, BROKERAGE

\$ \*\*\*\*\*3,300.00

\*\*\*THREE THOUSAND THREE HUNDRED\*\*\*  
Authorized signature required for amounts over CAD \$5,000.00

Re Suite 411 - 4011 Brimstone Ave, 1st and 1st

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

Authorized Officer  
Counter Signed

Number

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

⑈ 78476629 ⑆ ⑆09612004⑆

⑈ 3808 ⑆

*[Signature]*  
Signature of the holder



E C W D 1 2 5 3



GK101609

PASSPORT  
PASSEPORT

CANADA



Type/Type: P Issuing Country/Pays émetteur: CAN

Passport No./N° de passeport: GK101609

Surname/Nom:

THOMPSON

Given name/Prénom:

ANDREW TYRELL

Nationality/Nationalité:

CANADIAN/CANADIENNE

Date of birth/Date de naissance:

19 JAN / JAN 92

Place of birth/Lieu de naissance:

MISSISSAUGA, ONTARIO

Date of expiry/Date d'expiration:

02 OCT / OCT 18


Date of issue/Date de délivrance:

02 OCT / OCT 15

Authority/Agence:


OTTAWA

*[Signature]*  
GK101609

**Ontario**

**Driver's Licence**  
**Permis de conduire**

**ON**  
CANADA



NAME/NO  
IMAFIDON  
VANESSA A

1 408-220 STEELES AVE W  
BRAMPTON, ON, L6Y 2K4

24 NUMBER  
NUMERO  
I5702-76219-85212-1

41 ISS/DEL  
2016/10/05

42 EXP/EXP  
2021/02/12

001 REF  
DP4895710

01 SEX/SEX  
F

02 CLASS  
G

03 CATEG  
X

12 TEST  
COND

13 HGT/HAUT 159 cm

14 WGT/POIDS 55 kg

15 EYES/YEUX  
BROU  
BROU

16 HAIR/CHEVEUX  
BLK  
BLK

17 SKIN/PEAU  
FIR  
FIR

18 BUILD/TAILLE  
MED  
MED

19 DATES  
1993/02/12



# Confidential

Date: May 05, 2017  
To: To Whom It May Concern  
From: TELUS Payroll and Benefits  
Subject: Verification of Employment

The following information regarding my employment is provided in strict confidence:

Team Member Name:	Imafidon, Vanessa
Team Member Id:	00891715
Location:	Mississauga, ON
Status:	Active, Regular Full Time
Employer:	TELUS Retail Limited
Position:	Sales Rep (K)
Employment Start Date:	April 30, 2013
Hourly rate:	\$12.70
Work Hours/Period:	30.00 Bi-weekly
Annual rate (approx):	\$26,504.00

Please note that this excludes any non-regular earnings.

This letter has been generated by me from TELUS' automated SAP payroll system. The information contained herein is accurate to the best of my knowledge as of the above date.

  
TEAM MEMBER SIGNATURE

Any questions about the information provided in this letter can be directed to TELUS Human Resources at 1-866-899-8999.

Corporate Store TELUS Retail Limited		STATUS: Regular Full Time		PAY DATE: 2017/04/13					
DEPOSIT AMOUNT: 706.44		ACCOUNT/BANK INFO: 000421202		03116369433					
DESCRIPTION	CURRENT PAY PERIOD			RETRO ADJUSTMENTS		YEAR TO DATE			
	RATE	HOURS	AMOUNT	TAXABLE BENEFIT	HOURS	AMOUNT	AMOUNT	TAXABLE BENEFIT	
EARNINGS:									
Hourly Pay	12.70	73.99	939.67				6,358.78		
Personal Well Being Day							12.20		
Vacation Pay							495.80		
Vacation Pay Adjustment							607.03		
Sales Incentives (SIP)							1,977.21		
Monthly Performance Bonus							1,682.38		
TMA Allowance			40.00				160.00		
Stat Holiday Pay							618.80		
Sick							278.25		
Taxable Benefit - Other								35.00	
TOTAL EARNINGS:			979.67				11,790.45	35.00	
BENEFITS:									
Defined Cont. Pension			46.98				551.17		
Extended Health			27.81				194.57		
Dental			22.86				160.02		
Benefits Tax ER - ON CLA			0.97				5.79		
ER Long term disability			12.44				84.98		
Non-Tax Health Dollars			40.04				280.28		
Core Life Insurance				1.51				10.57	
Benefits Tax ER & ON				0.01				0.09	
Life Ins ER Tax-ON				0.12				0.85	
Accident Insurance				0.18				1.26	
DEDUCTIONS:									
TELUS Shares			46.98	18.79			551.17	220.46	
STATUTORY DEDUCTIONS:									
Income tax/regular			96.71				750.07		
Income tax/non-reg							750.66		
CPP Employee Contribution			42.85				543.60		
ET Employee Premiums			15.97				192.20		
TOTAL DEDUCTIONS/TAX BENEFIT:			203.23	20.61			3,505.05	213.23	
CURRENT PERIOD TOTALS									
Gross Earnings:	979.67	YEAR-TO-DATE SUMMARY		BANKED BALANCES:		HOURS		AMOUNT	
Deductions:	203.23	YTD Earnings:		Banked Vac. (Blend):		0.00		0.00	
Net Amount:	0.00	YTD Deductions:		Banked OT (Blend):		0.00		0.00	
Claim Repayment:		YTD Taxable Benefits:							
Net Pay:	706.44								
Net Reimbursements:	0.00								
Deposit Amount:	706.44								
OUTSTANDING BALANCES									
TMA Purchase Outstanding:									AMOUNT
Repayment Outstanding:									0.00
Claims:									0.00

Corporate Store  
TELUS Retail Limited

STATUS: Regular Full Time

PAY DATE: 2017/04/27

DEPOSIT AMOUNT: 1,531.72 ACCOUNT/BANK INFO: 000421202 03115369433

DESCRIPTION	CURRENT PAY PERIOD				RETRO ADJUSTMENTS		YEAR TO DATE	
	RATE	HOURS	AMOUNT	TAXABLE BENEFIT	HOURS	AMOUNT	AMOUNT	TAXABLE BENEFIT
<b>EARNINGS</b>								
Hourly Pay	12.70	59.07	750.19				7,108.97	
Personal Well Being Day							12.20	
Vacation Pay							495.80	
Vacation Pay Adjustment							607.03	
Sales Incentives (SIP)			624.20				2,201.41	
Monthly Performance Bonus			609.13				2,291.51	
TMA Allowance							160.00	
Stat Holiday Pay		0.00	127.11				795.91	
Sick		2.50	95.25				373.50	
Taxable Benefit - Other								35.00
<b>TOTAL EARNINGS</b>			2,255.88				14,046.33	35.00
<b>BENEFITS</b>								
Defined Cont. Pension			112.79				663.96	
Extended Health			27.81				222.48	
Dental			22.86				182.88	
Benefits Tax RR - ON - CLA			0.97				7.76	
RR Long term Disability			12.14				97.12	
Non-Tax Health Dollars			40.04				320.32	
Core Life Insurance				1.51				12.08
Benefits Tax RR - ON				0.01				0.10
Life Ins RR Tax-ON				0.12				0.97
Accident Insurance				0.18				1.54
<b>DEDUCTIONS</b>								
TELUS Shares			112.79	45.12			663.96	265.58
<b>STATUTORY DEDUCTIONS</b>								
Income tax/regular			95.57				845.64	
Income tax/non-pec			235.17				985.83	
CPP Employee Contribution			107.13				650.93	
RR Employee Premium			26.77				220.97	
<b>TOTAL DEDUCTIONS/TAX BENE</b>			524.66	46.94			4,229.21	280.17
<b>CURRENT PERIOD TOTALS</b>								
Gross Earnings	2,255.88							
Deductions	524.66							
Adjust. Amounts	0.00							
Claim Repayments								
Net Pay	1,531.72							
Net Reimbursements	0.00							
Deposit Amount	1,531.72							
<b>YEAR TO DATE SUMMARY</b>								
YTD Earnings							14,046.33	
YTD Deductions							4,229.21	
YTD Taxable Benefits							315.47	
<b>BANKED BALANCES</b>								
Banked Vac (blend)							0.00	0.00
Banked OT (blend)							0.00	0.00
<b>OUTSTANDING BALANCES</b>								
TMA Purchase Outstanding							0.00	0.00
Repayments Outstanding							0.00	0.00
Claims							0.00	0.00

Ms Vanessa Inafidon  
Corporate Store  
TELUS Retail Limited

PERSONNEL NUMBER: 00891715

PERIOD: 2016/11/27 - 2016/12/10 PP:26/2016

STATUS: Regular Full Time

PAY DATE: 2016/12/22

DEPOSIT AMOUNT:

1.438,85

ACCOUNT/BANK INFO:

000421202

03116369433

DESCRIPTION	CURRENT PAY PERIOD				RETRO ADJUSTMENTS		YEAR TO
	RATE	HOURS	AMOUNT	TAXABLE BENEFIT	HOURS	AMOUNT	AMOUNT
EARNINGS:							
Hourly Pay	12,20	68,27	832,89		73,50	896,70	20.871,68
Time and One Half		0,20	3,66				80,46
Personal Well Being Day							182,00
Vacation Pay					7,50	91,50	1.057,28
Vacation Pay Adjustment							629,30
Sales Incentives (SIP)			683,84				10.601,70
Monthly Performance Bonus			565,07				2.709,69
TWA Allowance							120,00
EE Advance Offcycle			574,00-				
Stat Holiday Pay							
Unpaid Absence							
Sick		7,00	85,40		115,00-		1.387,08
Taxable Benefit - Other							689,30
TOTAL EARNINGS			1.596,86			988,20	38.329,49

Dear Owner,

Thank you for considering my fiancée and I to be your potential tenants. We love your home! My name is Andrew, and my fiancée's name is Vanessa. We have been dating since June of 2011. On October 4th 2017, we will *finally* tie the knot in Montego Bay, Jamaica. This is something that we've been waiting to do for nearly two years now. Vanessa and I have a lot of goals and ambitions, from starting a small content marketing business, to starting a family. Your condo really aligns with what we've envisioned for our first home and starting point in this new phase of our life and relationship.

Along with the application, I have enclosed my full equifax report as you have required. You may notice that my score is 624 which is considered fair. I wanted to reach out and be honest about why my score is lower than prime. When I was younger, I got a credit card from BMO. At the time, I did not really understand all of the responsibilities and implications that having a credit card holds. Unfortunately, I maxed it out and did not pay it off. The good news is that I've communicated with BMO, and they have offered me settlement plan that will allow me to rectify the problem by July 2017.

My fiancée and I are very responsible young people. We have been following a very detailed budget, and have number of goals that we want to reach which also involves being financially responsible and educated. We would like for you to know that if you granted us tenancy, we would care for your home as if it were our own, and also pay rent on time and in full every month during our time there.

If you have any questions, feel free to reach out to me personally.

Regards,  
Andrew T. Thompson  
647-291-5720

## Equifax Credit Report and Score™ as of 05/04/2017

Name: Andrew T. Thompson

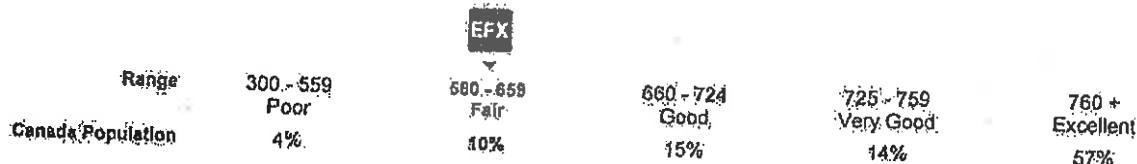
Confirmation Number: 3822206177

### Credit Score Summary

**624** Fair

#### Where You Stand

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score fair. You may have challenges qualifying for credit and you may expect to pay high interest rates when you do qualify.



### What's Impacting Your Score

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

- Number of bank installment trades 90-120 days in last 6 months.
- Number of trades with 60 days or worse within the last 2 years.
- Percentage of rate 1 trades to total trades.

### Your Loan Risk Rating

**624** Fair

Your credit score of 624 is better than 9% of Canadian consumers.

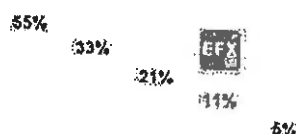
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

#### The Bottom Line :

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

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

#### Delinquency Rates\*



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.

2%

650- 700-  
699 749

800-  
849

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.

1%

750- 800+  
799

## CREDIT REPORT

### Personal Information

#### Personal Data

Name: ANDREW T THOMPSON  
SIN: 524XXX592  
Date of Birth: 1992-01-XX

#### Current Address

Address: 240 ARMSTRONG CRES  
BRADFORD, ON  
Date Reported: 2014-06 2013-05 2011-06

#### Previous Address

Address: 185 TILLER TRAIL  
BRAMPTON, ON  
Date Reported: 2014-06 2013-05 2011-06

#### Current Employment

Employer: ROGERS  
Occupation: SALES REP

#### Previous Employment

Employer: BURGER KING HUMBER  
COLLEGE  
Occupation:

### Special Services

No Special Services Message

### Consumer Statement

No Consumer Statement on File

### Credit Information

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

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

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

#### CAPITAL ONE BANK

Phone Number: (800)728-3277

Account Number: XXX-475

Association to Account: Individual

High Credit/Credit Limit: \$1,000.00

Payment Amount: \$15.00

Balance: \$411.00

Scanned by CamScanner

Type of Account: Revolving  
Date Opened: 2016-11  
Status: Paid as agreed and up to date  
Months Reviewed: 05  
Payment History: No payment 30 days late  
No payment 60 days late  
No payment 90 days late

Past Due: \$0.00  
Date of Last Activity: 2017-04  
Date Reported: 2017-04

Prior Paying History:

Comments: Monthly payments  
Amount in b/c column is credit limit

#### ROGERS COMMUNICATION

Phone Number: (877)764-3772  
Account Number: XXX...106  
Association to Account: Individual  
Type of Account: Open  
Date Opened: 2013-12  
Status: Paid as agreed and up to date  
Months Reviewed: 39  
Payment History: No payment 30 days late  
No payment 60 days late  
No payment 90 days late

High Credit/Credit Limit:  
Payment Amount: Not Available  
Balance: \$663.00  
Past Due: \$0.00  
Date of Last Activity: 2017-04  
Date Reported: 2017-04

Prior Paying History:

Comments: Monthly payments

#### SCOTIA DEALER ADV

Phone Number: (877)375-2771  
Account Number: XXX...656  
Association to Account: Individual  
Type of Account: Installment  
Date Opened: 2014-06  
Status: Paid as agreed and up to date  
Months Reviewed: 33  
Payment History: No payment 30 days late  
No payment 60 days late  
No payment 90 days late

High Credit/Credit Limit: \$17,476.00  
Payment Amount: \$427.00  
Balance: \$12,602.00  
Past Due: \$0.00  
Date of Last Activity: 2017-03  
Date Reported: 2017-03

Prior Paying History:

Comments: Auto  
Monthly payments

#### CDA STUDENT LOANS PR

Phone Number: (888)815-4514  
Account Number: XXX...652  
Association to Account: Individual  
Type of Account: Installment  
Date Opened: 2012-09  
Status: Paid as agreed and up to date  
Months Reviewed: 55  
Payment History: 02 payments 30 days late  
01 payments 60 days late  
05 payments 90 days late

High Credit/Credit Limit: \$3,219.00  
Payment Amount: \$59.00  
Balance: \$2,128.00  
Past Due: \$0.00  
Date of Last Activity: 2017-03  
Date Reported: 2017-04

Prior Paying History: At least 120 days past due (2017-01) At least 120 days past due (2016-12) At least 120 days past due (2016-11)

Comments: Student loan  
Monthly payments

#### CAPITAL ONE BANK



Phone Number:	(800)728-3277	High Credit/Credit Limit:	\$300.00
Account Number:	XXX...617	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	Not Available
Date Opened:	2010-12	Date of Last Activity:	2015-06
Status:	Bad debt, collection account or unable to locate	Date Reported:	2016-04
Months Reviewed:			
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	Three or more payments past due ( 2015-09 ) At least 120 days past due ( 2014-01 ) At least 120 days past due ( 2013-12 )		
Comments:	Settlement made Monthly payments		

#### LONG MCQUADE MUSIC

Phone Number:	(416)588-7886	High Credit/Credit Limit:	\$335.00
Account Number:	XXX...712	Payment Amount:	\$38.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2014-09	Date of Last Activity:	2015-07
Status:	Paid as agreed and up to date	Date Reported:	2015-08
Months Reviewed:	12		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

#### FIDO

Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...372	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	Not Available
Date Opened:	2011-10	Date of Last Activity:	2013-12
Status:	Bad debt, collection account or unable to locate	Date Reported:	2014-07
Months Reviewed:			
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	Two payments past due ( 2014-04 ) One payment past due ( 2014-03 )		
Comments:	Closed at consumer request Account paid		

#### BANK OF MONTREAL M.C.

Phone Number:	(800)263-2263	High Credit/Credit Limit:	\$0.00
Account Number:	XXX...350	Payment Amount:	\$111.00
Association to Account:	Individual	Balance:	\$2,238.00
Type of Account:	Revolving	Past Due:	Not Available
Date Opened:	2013-01	Date of Last Activity:	2012-04
Status:	Bad debt, collection account or unable to locate	Date Reported:	2014-04
Months Reviewed:			
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	At least 120 days past due ( 2012-08 ) At least 120 days past due ( 2012-07 ) Three or more payments past due ( 2012-06 )		

Comments: Written-off,  
Monthly payments

#### ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX, 257	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$189.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2010-10	Date of Last Activity:	2011-09
Status:	Paid as agreed and up to date	Date Reported:	2011-09
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		

## Credit History and Banking Information

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

No Banking Information on file

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

## Public Records and Other Information

### Bankruptcy

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

### Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

### Registered Consumer Proposal

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

### Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

### Secured Loans

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

### Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2014-06
Industry Class:		Creditor's Name and Amount:	696859767 SCOTIA DEALER ADVANTAGE INC \$17476
Maturity Date:			
Comments:	Security Deposit Unknown		

## Collection Accounts

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

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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.

2016-11-28	CAPONE BANK (800)481-3239
2016-06-14	TDCT (866)222-3456
2015-09-11	PC FINANCIAL CIBC (888)872-4724
2014-05-31	SCOTIA DEALER ADVANT (877)375-2771
2014-05-21	TD AUTO FINANCE CAN (800)832-3321
2014-05-21	SCOTIA DEALER ADVANT (877)375-2771

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.

2017-05-04	AUTH ECONSUMER REQ (Phone Number Not Available)
2017-03-10	CAPITAL ONE (800)481-3239
2017-03-09	TDCT (866)222-3456
2016-08-24	ARO INC (905)667-6050

## 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.



May 4, 2017

To Whom It May Concern;

Re: Employment Verification for Andrew Thompson

This letter confirms that Mr. Andrew Thompson has been employed at 604402 N.B. LTD (also DBA UR-Channel and BTV) since October 11, 2016 as a Front End Developer.

Current employment details for Mr. Thompson are as follows:

Position:	Front End Developer
Status:	Full Time Permanent
Annual Salary:	\$50,000.00/annum
Work Location:	6685 Millcreek Drive, Unit 8, Mississauga, Ontario L5N 5M5.

Please contact the undersigned should you have any questions regarding Mr. Thompson's employment.

Sincerely,

Karen Couto  
Director of Human Resources  
UR-Channel Broadcasting Company  
905-403-7245

ANDREW THOMPSON

Employee # 72142

Department #  
Employer # 148437

Period End 2017/04/30 Payday 2017/04/28  
Pay 08 Sequence 65959632

STATEMENT OF EARNINGS BULLETIN DE PAIE					EMPLOYEE DEDUCTIONS AND EMPLOYER CONTRIBUTIONS REVENUES DE L'EMPLOYE ET COTISATIONS PATRONALES					
TYPE	HOURS HEURES	RATE TAUX	AMOUNT MONTANT	Y.T.D. A JOUR	TYPE	CURRENT COURANT	Y.T.D. A JOUR	TYPE	CURRENT COURANT	Y.T.D. A JOUR
REGULAR PAY	86.67		2,083.33	15,208.33	OPP/GRP	100.33	899.46	TAB MEMB-FIN	89.46	89.46
TOTAL EARNING	86.67		2,083.33	15,208.33	EI	33.96	247.88	TOTAL BENEFIT	89.46	89.46
					FED TAX	363.53	2,286.50			
					GRP LIFE	11.11	11.11			
					LTD	16.96	16.96			
					TOT DEDUCTION	525.89	3,261.91			

SUMMARY SOMMAIRE	GROSS PAY PAIE BRUTE	DEDUCTIONS REVENUES	NET PAY PAIE NETTE	NET PAY ALLOCATION DETAILS DE LA PAIE NETTE
Current Courant	2,083.33	525.89	1,557.44	1,557.44
Year-to-date Cumul annuel	15,208.33	3,261.91	11,946.42	DEPOSIT 0004 21202 XXXX433





Expand This Page

Close Window

## Equifax Credit Report and Score™ as of 05/04/2017

Name: Vanessa Imafidon

Confirmation Number: 3916205010

### Credit Score Summary

#### Where You Stand

**787** | Excellent

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

EFX

### 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:

Average age of trades.

Most recent telco inquiry.

Percentage trades opened within the last 2 years to total trades.

### Your Loan Risk Rating

**787** | Excellent

Your credit score of 787 is better than 61% 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.

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

#### Delinquency Rates\*

66%

33%

21%

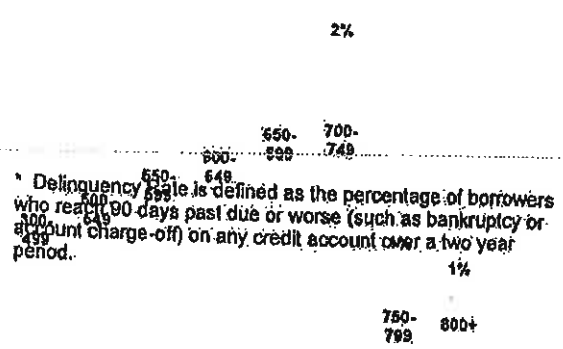
11%

6%

CFX

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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.



## CREDIT REPORT

### Personal Information

#### Personal Data

Name: VANESSA IMAFIDOM  
SIN: 544XXX516  
Date of Birth: 1993-02-XX

#### Current Address:

Address: 220 STEELES AVE W #408  
BRAMPTON, ON  
Date Reported: 2016-06-2011-10

#### Previous Address:

Address: 22 ARDGLEN DR  
BRAMPTON, ON  
Date Reported: 2016-06-2011-10

#### Current Employment:

Employer: TELUS  
Occupation:

#### Previous Employment:

Employer: ROCQUISHA  
Occupation: STUDENT BURGER-KING

### 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.

#### SERV. CARTES DESJ.

Phone Number:	(514)875-8750	High Credit/Credit Limit:	\$993.00
Account Number:	XXX-600	Payment Amount:	Not Available



Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2016-04	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04

Months Reviewed: 12

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

Prior Paying History:

Comments: Account paid  
Deferred payment plan

#### VISA DESJARDINS

Phone Number:	(800)363-3380	High Credit/Credit Limit:	\$750.00
Account Number:	XXX...000	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-04	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-04

Months Reviewed: 13

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

Prior Paying History:

Comments: Account paid  
Monthly payments

#### TDCT TR0136

Phone Number:	(905)457-3201	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...402	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-06	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04

Months Reviewed: 10

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

Prior Paying History:

Comments: Personal line of credit  
Monthly payments

#### BANK OF MONTREAL M-C

Phone Number:	(800)263-2263	High Credit/Credit Limit:	\$2,000.00
Account Number:	XXX...265	Payment Amount:	\$9.00
Association to Account:	Individual	Balance:	\$9.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2011-12	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04

Months Reviewed: 64

Payment History: 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

**KOODO MOBILE**

Phone Number: (866)995-6636  
Account Number: XXX...864  
Association to Account: Individual  
Type of Account: Open  
Date Opened: 2015-06  
Status: Paid as agreed and up to date  
Months Reviewed: 22  
Payment History: No payment 30 days late  
No payment 60 days late  
No payment 90 days late  
Prior Paying History:  
Comments: Monthly payments

High Credit/Credit Limit: \$74.00  
Payment Amount: Not Available  
Balance: \$25.00  
Past Due: \$0.00  
Date of Last Activity: 2017-03  
Date Reported: 2017-04

**CDA STUDENT LOANS PR**

Phone Number: (888)815-4514  
Account Number: XXX...260  
Association to Account: Individual  
Type of Account: Installment  
Date Opened: 2011-09  
Status: Paid as agreed and up to date  
Months Reviewed: 68  
Payment History: No payment 30 days late  
No payment 60 days late  
No payment 90 days late  
Prior Paying History:  
Comments: Student loan  
Monthly payments

High Credit/Credit Limit: \$7,039.00  
Payment Amount: \$82.00  
Balance: \$4,724.00  
Past Due: \$0.00  
Date of Last Activity: 2017-03  
Date Reported: 2017-04

**BANK OF MONTREAL M C**

Phone Number: (800)263-2283  
Account Number: XXX...299  
Association to Account: Individual  
Type of Account: Revolving  
Date Opened: 2014-07  
Status: Paid as agreed and up to date  
Months Reviewed: 33  
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

High Credit/Credit Limit: \$15,500.00  
Payment Amount: Not Available  
Balance: \$0.00  
Past Due: \$0.00  
Date of Last Activity: 2017-01  
Date Reported: 2017-04

**ROGERS COMMUNICATION**

Phone Number: (877)764-3772  
Account Number: XXX...089  
Association to Account: Individual  
Type of Account: Open  
Date Opened: 2012-06  
Status: Paid as agreed and up to date  
Months Reviewed: 35  
Payment History: No payment 30 days late  
No payment 60 days late  
No payment 90 days late  
Prior Paying History:

High Credit/Credit Limit:  
Payment Amount: Not Available  
Balance: \$0.00  
Past Due: \$0.00  
Date of Last Activity: 2015-05  
Date Reported: 2015-06

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.

2016-05-27	BMO 0493 (905)277-0346
2016-04-07	KANEFF PROP (905)454-0221
2015-06-05	KOODO MOBILE (416)279-7844
2014-07-04	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 Soft inquiries are logged internally; however, only the most current is retained for each month.

2017-05-04	AUTH ECONSOMER REQUE (Phone Number Not Available)
2017-04-22	SERV. CARTES DESJ. (Phone Number Not Available)
2017-03-09	TDCT (866)222-3456
2017-02-14	BANK OF MONTREAL (877)304-4121

## 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.

PRELIMINARY MORTGAGE APPROVAL NOTICE



HEARTLAND TOWN CENTRE  
5800 MAVIS ROAD  
MISSISSAUGA  
ONTARIO L5V 3B7

MARY D LUCIBELLO  
MARK A LUCIBELLO  
  
5955 TALISMAN CRT.  
MISSISSAUGA, ONTARIO  
L5M 6A1

Date 04/24/2017

Mortgage Loan No.: 3632  
Application No.: 98143241848470

We are pleased to advise approval<sup>1</sup> of your request for a mortgage on the following property:  
4111-465 BURNHAMTHORPE RD. W. MISSISSAUGA ON L5B 0E3

Loan details are as follows:

Total Loan Amount:	\$ 241,383.34	Term of the Loan: 5 years
Default Insurance Premium:	\$ 0.00	Amortization period: 30 years
Instalment (principal and interest):	\$ 1,265.27	Kind of Term: <sup>5</sup> Closed
Posted Fixed Interest Rate: <sup>2</sup>	4.840 % per year	Payment Frequency: every month
Your Discount: <sup>3</sup>	0.000 %	
Your Fixed Interest Rate: <sup>4</sup>	4.840 % per year	

Rate Guarantee Start Date: 11/09/2016  
Rate Guarantee Expiry Date: 03/31/2017

Date funds are to be advanced: 03/31/2017

Your estimated cost of borrowing expressed as an annual percentage rate (APR) is 4.840 %.  
The calculation of the APR includes your interest cost and, if applicable, the following non-interest costs:  
(i) an estimated appraisal and (ii) the cost of default insurance if required by us for a mortgage with a down payment of 20% or more.

This preliminary approval is subject to the Bank receiving:

- A satisfactory appraisal of the property;
- Verification of the information contained in your application;
- Confirmation of approval by the mortgage insurer, where applicable.

• \_\_\_\_\_  
• \_\_\_\_\_  
• \_\_\_\_\_  
• \_\_\_\_\_  
• \_\_\_\_\_

All mortgage loan approvals are 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 "Our Commitment to Lend and Disclosure Statement" specifying the terms of your mortgage and all closing conditions.<sup>6</sup>

Thank you for your mortgage business.

  
Signature

WAQAR SHAIKH  
Relationship Manager/Financial Services Manager

(905) 567-4840  
Telephone No.

<sup>1</sup> This replaces any Preliminary Mortgage Approval Notices previously provided to you.

<sup>2</sup> This is the Bank's posted interest rate for the type of mortgage product you have selected, effective on the date of your interest rate guarantee. The interest rate is calculated half-yearly, not in advance.

<sup>3</sup> This is the discount applied to the Bank's posted interest rate at the time of your new mortgage request, for the type of mortgage product you have selected. The interest rate guarantee may reduce the amount of the discount because the discount is calculated based on the posted rate shown above.

<sup>4</sup> Your interest rate is calculated half-yearly not in advance. Your fixed interest rate is guaranteed from the Rate Guarantee Start Date to the Rate Guarantee Expiry Date (the "rate guarantee period"), if we make the loan within the rate guarantee period. However, we will set a new rate guarantee period if (a) you and we agree to a different type of mortgage product, or (b) your rate guarantee period is longer than 90 days and you change the date funds are to be advanced to a new date that is more than 90 days after the Rate Guarantee Start Date.

<sup>5</sup> An open mortgage gives you the right to prepay all of what is owed at any time without a prepayment charge. Otherwise, the mortgage is closed. Your mortgage documents will contain the prepayment provisions for your type of mortgage product. You can visit our website at [www.bmo.com](http://www.bmo.com) to learn more about prepaying your mortgage.

<sup>6</sup> By this time, an appraisal would have been completed and the applicable fee would be payable by you, even in the event where we do not make the loan.