

Worksheet

Leasing

Suite: 4208 Tower: PSV Date: May 25/17 Completed by: Silvi'

Sukhbir Kaur

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust 2071
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. \$1,000 + HST. Draft NO. 831685
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 44,871.
- ✓ ● Copy of Tenant's ID Tenant + Guarantor
- ✓ ● Copy of Tenant's First and Last Month Rent
- ✓ ● Copy of Tenant's employment letter or paystub (Guarantor's)
- ✓ ● 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:

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

Suite **4208** Tower **ONE** Unit **8** Level **41** (the "Unit")

It is hereby understood and agreed between the Vendor and the Purchaser that the following changes shall be made to the Agreement of Purchase and Sale executed by the Purchaser and accepted by the Vendor (the "Agreement") and, except for such changes noted below, all other terms and conditions of the Agreement shall remain the same and time shall continue to be of the essence:

Insert:

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

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty percent (20%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Dollars (\$1,000.00) 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 24 day of May 2017.



Witness:



Purchaser: **SUKHBIR KAUR**

THE UNDERSIGNED hereby accepts this offer.

DATED at _____ this _____ day of _____ 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: _____

Authorized Signing Officer
I have the authority to bind the Corporation

Form 400

for use in the Province of Ontario

This Agreement to Lease dated this 18th day of May, 2017TENANT (lessee), Antonio Lilon (Full legal names of all tenants)LANDLORD (lessor), Sukhbir Kaur (Full legal name of landlord)ADDRESS OF LANDLORD 4011 Brickstone Mews # 4208
(legal address for the purpose of receiving notices)

The Tenant hereby offers to lease from the Landlord the premises as described herein on the terms and subject to the conditions as set out in this Agreement.

1. **PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:
4011 Brickstone Mews # 4208

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 Canadian Dollars (CDN\$ 1,600.00), payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers Upon Acceptance (Herewith/Upon acceptance/as otherwise described in this Agreement) by negotiable cheque payable to..... "Deposit Holder" in the amount of Three Thousand Two Hundred

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

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

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

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

	LANDLORD	TENANT	LANDLORD	TENANT
Gas	☐	☒	Cable TV	☐
Oil	☐	☐	Condominium/Cooperative fees	☒
Electricity	☐	☒	Garbage Removal	☒
Hot water heater rental	☐	☒	Other Parking	☐
Water and Sewerage Charges	☐	☒	Other Person Liability	☐

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): ALINITIALS OF LANDLORD(S): SK

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7. **PARKING:**

8. **ADDITIONAL TERMS:**

9. **SCHEDULES:** The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: Schedule(s) A A2

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 8 a.m./p.m. on the 18th 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.: (For delivery of Documents to Landlord) FAX No.: (For delivery of Documents to Tenant)

Email Address: (For delivery of Documents to Landlord) Email Address: (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): AL

INITIALS OF LANDLORD(S): SK



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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) _____ DATE 18/05/17
(Tenant or Authorized Representative) Antonino Libon (Seal)
(Witness) _____ DATE _____
(Tenant or Authorized Representative) _____ (Seal)
(Witness) _____ DATE 18/05/17
(Guarantor) JORDAN PIERRE ELLIOTT (Seal)

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

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness) _____ DATE 18-05-17
(Landlord or Authorized Representative) Sukhbir Kaur (Seal)
(Witness) _____ DATE _____
(Landlord or Authorized Representative) _____ (Seal)

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

(Witness) _____ DATE _____
(Spouse) _____ (Seal)

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at 12 a.m./p.m. this 18 day of May, 2017 Sukhbir Kaur
(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage _____ Tel. No. _____
(Commission / Broker Name)
Co-op/Tenant Brokerage _____ Tel. No. _____
(Salesperson / Broker Name)

ACKNOWLEDGEMENT

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

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

Sukhbir Kaur DATE 18-05-17
(Landlord)

Antonino Libon DATE 18/05/17
(Tenant)

(Landlord)
Address for Service 4011 Brickstone Mews # 4208
Tel. No. _____
Landlord's Lawyer _____
Address _____
Email _____
Tel. No. _____ FAX No. _____

(Tenant)
Address for Service _____
Tel. No. _____
Tenant's Lawyer _____
Address _____
Email _____
Tel. No. _____ FAX No. _____

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Cooperating 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 MIS 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 MIS Rules and shall be subject to and governed by the MIS Rules pertaining to Commission Trust.

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

Acknowledged by:

(Authorized to bind the Listing Brokerage)

(Authorized to bind the Co-operating Brokerage)

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Form 400

for use in the Province of Ontario

Agreement to Lease - Residential

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

TENANT (Lessee), Antonio Lilon, and**LANDLORD** (Lessor), Sukhbir Kaurfor the lease of 4011 Brickstone Mews # 4208dated the 18th day of May, 2017

Landlord shall pay real estate taxes, [condominium fees and parking if applicable] and maintain fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property.

Tenant Agrees that there will be no smoking and ~~no~~ pets allowed inside of the premises.

Tenant shall comply with all the By-Laws of the Condominium Corporation under 2516 [AL] [SK]

Tenant shall pay \$25.00 service charge for each NSF cheque or returned cheque or any cheque that the tenant says cannot be cashed. The tenant agrees to provide a certified cheque to cover the rental payment outstanding plus the \$25.00 service charge for each NSF or returned cheque or late payment.

Tenant agrees not to make any decorating changes to the premises without the express written consent of the Landlord or his authorized agent.

Tenant agrees not to assign or subject or take on any new tenant/s aside from those listed in the Agreement to lease, without written consent of the landlord. [AL] [SK]

Tenant is responsible to pay for ~~these~~ damages caused by negligence or wilful act by the tenant or their guests. Landlord shall be responsible to pay for repair costs over one hundred (\$100.00) dollars per repair due to normal wear and tear provided that prior notice is given to the landlord by the tenant of the repairs necessary. The tenant will pay the full cost of those repairs if damage is caused by the tenants negligence or willfulness damage.

Tenant will receive full sets of keys, including one unit door keys, one remote controls for parking opener and one mail box keys. The tenant is responsible for return all above keys and remote key sets to the landlord at the end of the lease, or any extension thereof.

~~Tenant agrees to pay \$200 to the Landlord as security deposit towards the keys and will be refunded in full on the completion of the lease.~~ [AL] [SK]

The Tenant agrees to allow the Landlord access to the unit for the purpose of inspection and maintenance. With reasonable notice given to the Tenant. Any subsequent access shall be pursuant to the By-laws, Rules and Regulations as established by the Board of Directors of the Condominium Corporation

One Underground Parking.

Continued on next page...

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

INITIALS OF TENANT(S): [AL]INITIALS OF LANDLORD(S): [SK]

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Century 21 President Realty Inc.

easyOFFER 2017 by



Form 400 Revised 2017
Reagency Systems Corp.
www.Reagency.ca

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334167

Form 401

for use in the Province of Ontario

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

TENANT (Lessee), Antonio Lilon, and**LANDLORD (Lessor),** Sukhbir Kaurfor the lease of 4011 Brickstone Mews # 4208dated the 18th day of May, 2017

The Tenants & Landlord agree that an accepted agreement to Lease shall form a completed Lease and no other Lease will be signed between the parties.

The Tenant agrees to provide 8 AL SP Post Dated Cheques to the Landlord prior to the commencement of this lease agreement.

The Landlord agrees to clean the premises and agrees to meet with the tenant to review and a record in writing the over all condition of the property and note any cosmetic deficiencies prior to occupancy.

The following appliances, chattels and fixtures belonging to the landlord are to remain on the premises for tenants use washer and dryer, fridge, stove, B/I Dishwasher, B/I Microwave and all electrical Light Fixtures.

The Landlord represents and warrant that the appliances, chattels and fixtures listed in this agreement to lease will be in good working order at the commencement of lease term, tenant agrees to maintain set appliances in state of ordinary cleanliness at the tenants cost.

The tenants shall comply with all the by-laws of the condominium corporation.

Tenant agrees to give 60 days notice if they are not willing to extend the lease.

The Tenant agrees to leave the premises in a clean and broom swept condition upon vacancy of the premises at the end of the Lease Term.

The Tenant agrees to pay first and last month rent in the form of Bank Draft or Certified Cheque to the ~~Landlord~~ Landlord AL SK

The tenant will be paying an additional deposit of 2 Months rent that is \$3200 which will be adjusted as a rent for the last two months of the lease term.

*This offer is conditional pending approval from
builder.*

AL SK

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

INITIALS OF TENANTS:

AL

INITIALS OF LANDLORD(S):

SK

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CANADIAN DOLLAR DRAFT

831685

SQUARE ONE SHOPPING CTRE
MISSISSAUGA ON L5B 2C9

DATE 20 17 05 24

PAY TO ORDER OF AMACON CITY CENTRE SEVEN NEW DEVELOPMENT
PARTNERSHIP.

\$ 1,130.00

SUM OF EXACTLY 1,130 DOLLARS ***** 00/100

CANADIAN FUNDS

TO:

ANY BRANCH OF
THE BANK OF NOVA SCOTIA

AUTH NO THE BANK OF NOVA SCOTIA

AUTH NO AUTHORIZED OFFICER

AUTHORIZED OFFICER

PSV # 4208 Leasing fee

1183168511 1238562000212 000000043 1474611

CHAHAL LAW OFFICE
Barrister & Solicitor

7900 Hurontario Street, Suite 508
Brampton, Ontario L6Y 0P6
Tel: (905) 453 3030
Fax: (905) 453 3031

chahaloffice@gmail.com

May 18, 2017

Ms. Sukhbir Kaur
4011 Brickstone Mews, Unit 4208,
Mississauga ON

Dear Madam:

Re: Your purchase from Amacon Development corp.
4011 Brickstone Mews, Unit 4208, Mississauga
My File No.: 16-604

Kindly be advised that the Occupancy closing was done on April 18, 2017. This letter is to confirm that the cheques were paid out to the Builder and the Builder Lawyer. The payments made were as follows:

1. **Blaney McMurtry LLP, in Trust \$16,653.15**
2. **Amacon City Centre Seven New Development Partnership \$564.36**

Please find enclosed our Trust Ledger for the same as well as the leaflets of the cheques.

Yours very truly,



JC:rk

Plv # 4208
Tenant's ID



Ontario

Temporary Driver's Licence
Permis de conduire temporaire

OR Class M 1 Licence - Province of Ontario
OU de catégorie M 1 - Province de l'Ontario

Driver's Licence No. N° du permis de conduire	Class Cat.	Cond. Rest.	End. Aut.	Height Taille	Sex Sexe	Date of Birth Date de naissance	Effective Date Date d'entrée en vigueur	Date of Expiry Date d'expiration
L4386-05408-90329	G1**	X**	***	178 _{cm}	M/H	1989/03/29 _{Y/M/D}	2017/05/03 _{Y/M/D}	2017/08/01 _{Y/M/D}

LILON, ANTONIO
171 RISING HILL RIDGE
BRAMPTON
L6Y 0C3

Valid without a photo card
Valide sans la carte-photo

X Corrective Lenses /Verres correcteurs

Antonio Lilon

Licencee's Signature / Signature du titulaire
This licence must be signed in ink and earned by the driver
Le conducteur doit signer le permis à l'encre et le porter sur lui

R-LD-053 2016/09

Off. No.	Op. No.	Issue Date	Serial No.
D61	A ON	2017/05/03 _{Y/M/D}	72232957

Minister of Transportation
Ministre des Transports

PSV # 4208

Guarantor's ID

Ontario Driver's License Permis de conduire ON

ELLIOTT,
JORDAN PIERRE
1433-3769 BATTLEFORD RD
MISSISSAUGA, ON, L5N 3A8
E5459 - 41079 - 01203

2016/08/04 45 EXPIRES 2021/06/28
SEX M HEIGHT 184 cm
DOB 04/01/1994 EYES BRN HAIR BRN SKN TANNED

1800/12/03

The Toronto-Dominion Bank

6760 MEADOWVALE TOWN CENTRE CIRCLE
MISSISSAUGA, ON L5N 4B7

81814963

2017-05-18

YYYYMMDD

DATE

159-81814963

Transit-Serial No.

Pay to the
Order of SUKHBIR KAUR

\$ *****3,200.00

THREE THOUSAND TWO HUNDRED**00/100
Authorized signature required for amounts over CAD \$5,000.00

Canadian Dollars

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

Authorized Officer

Sgd Sheedham
Countersigned

Number

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

⑈ 18 1496 3 ⑈ ⑆096 1 2000 ⑆

⑈ 3808 ⑈

10358 (1215)

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

The Toronto-Dominion Bank

6760 MEADOWVALE TOWN CENTRE CIRCLE
MISSISSAUGA, ON L5N 4B7

81814962

2017-05-18

YYYYMMDD

DATE

159-81814962

Transit-Serial No.

Pay to the
Order of SUKHBIR KAUR

\$ *****3,200.00

THREE THOUSAND TWO HUNDRED**00/100
Authorized signature required for amounts over CAD \$5,000.00

Canadian Dollars

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

Authorized Officer

Sgd Sheedham
Countersigned

Number

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

⑈ 18 1496 2 ⑈ ⑆096 1 2000 ⑆

⑈ 3808 ⑈

PSV #4208 first + last rent

PSV. # 4208 Paystub (Guarantor)

GECF Collections Company
2300 Meadowvale Blvd
Mississauga, ON L5N 5P9

Pay Group: A55-Capital GECF Collections B
Pay Begin Date: 04/24/2017
Pay End Date: 05/07/2017

Business Unit
Advice #: 000000020251966
Advice Date: 05/05/2017

Jordan Pierre Elliott Unit 1433 2757 Battelford Road Mississauga, ON L5N 3A8	Employee ID:	121013441	TAX DATA:		Quebec	ON
	Department:	CAEA5S0001-GECF Collections Company	Net Claim Amount:	Federal	23,109.00	18,671.00
	Location:	Mississau(2300)ON CA	Special Letters:			
	Job Title:	GECF Collections Company	Addl. Percent:			
Pay Rate:		\$5,002.50 Monthly	Addl. Amount:			

HOURS AND EARNINGS						TAXES	
Description	Rate	Current		YTD		Description	YTD
		Hours	Earnings	Hours	Earnings		
Regular Pay			2,308.85	720.00	20,311.17	CIT	318.38
						CPP	108.35
						EI	37.63
TOTAL:						TOTAL:	464.36
							4,015.35

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	YTD	Current	Description	YTD	Current	Description	YTD	Current
CEF DC Vol Pension	812.46	92.36	Use of facility/IT/Meat		5.65	CEF DC Pension-ER	50.85	46.18
			Club Dues MEAD		2.26	CEF DC Vol Pension	18.08	406.26
						Life Insurance*		46.18
						AD&D*		13.88
								0.86
								7.74
TOTAL:	812.46	92.36	TOTAL:	7.91	7.91			



Equifax Credit Report and Score™ as of 05/18/2017

Name: Jordan Elliott
Confirmation Number: 4095628774

Credit Score Summary

Where You Stand

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

688 | Good



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 inquiries in previous 12 months.
- Number of telco inquiries in the last 12 months.
- Total number of other inquiries.

Your Loan Risk Rating

688 | Good

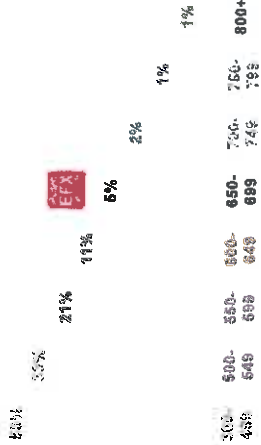
Your credit score of 688 is better than 20% of Canadian consumers. The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

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

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

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

Delinquency Rates*



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

CREDIT REPORT

Personal Information

Personal Data
Name: JORDAN ELLIOTT
SIN: 583XXX865
Date of Birth: 1990-12-XX

Current Address
Address: 2757 BATTLEFORD RD APT 1433
Date Reported: 2017-01 2016-05
Previous Address
Address: 2399 YEOVIL RD
Date Reported: 2017-01 2016-05

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

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

VISA DESJARDINS
Phone Number: (800)363-3390
Account Number: XXX...000
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2016-09
Status: Paid as agreed and up to date
Months Reviewed: 08
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Monthly payments
Amount in h/c column is credit limit
High Credit/Credit Limit: \$500.00
Payment Amount: \$14.00
Balance: \$278.00
Past Due: \$0.00
Date of Last Activity: 2017-04
Data Reported: 2017-04

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 1-800-865-3908

Public Records and Other Information

5/18/2017

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.

2017-01-16	FREEDOM MOBILE INC. (877)946-3184
2018-03-30	VISA DESJARDINS (800)963-3380
2016-07-25	ROYAL BANK VISA CLAS (416)974-3191
2018-05-13	ROGERS WIRELESS INC (800)267-2070
2017-05-10	INTLUSA 030ZB00011 ONSITE
2018-06-06	INTLUSA 030ZB00011 ONSITE

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.

2017-05-16	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-05-18	EQUIFAX PERSONAL SOL (800)671-3250
2017-04-22	SERV. CARTES DESJ. (Phone Number Not Available)
2017-01-16	FREEDOM MOBILE INC. (416)673-0106
2017-01-16	AUTHWIND MOBILE (416)572-0108
2016-07-12	SECURITY NATL INS CO (866)454-8010

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 100 Jean Talon Station
Montreal, Quebec H3S 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 200 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.

5/18/2017

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

before the change was made.

The Bank of Nova Scotia
Airport Rd. & Yellow Avens Blvd.
160 Yellow Avens Blvd.
Brampton, ON
Canada L6R 0M5

Tel 905.792.5150
Fax 905.792.5140

October 31, 2016



MS SUKHBIR KAUR

22 FLORENCE DR
BRAMPTON ON L7A 2M4

Dear MS SUKHBIR KAUR and

Re: 4011 Brickstone Mews Suite 4208 Mississauga ON L5B 0G3

We are pleased to advise that your mortgage loan application in the amount you applied for has been approved for the purchase of the above referenced Residential Property. Your approval is subject to your Application for Credit dated October 31, 2016 and meeting any conditions of financing, including the Terms and Conditions of your Purchase and Sale Agreement dated March 11, 2012.

This approval is subject to there being no material change to your financial status, as disclosed in the Credit Application and, no material changes to the subject property.

Thank you for choosing Scotiabank as your Mortgage provider.

Yours truly,

A handwritten signature in black ink, appearing to read 'Sukhpreet Arora', written over a horizontal line.

Sukhpreet Arora, Sr Financial Advisor
160 YELLOW AVENS BLVD.
BRAMPTON ON L6R 0M5
Phone: 905-792-5137 x 4201

The Bank of Nova Scotia
Airport Rd. & Yellow Avens Blvd.
160 Yellow Avens Blvd.
Brampton, ON
Canada L6R 0M5

Oct 31, 2016

Tel 905.792.5150
Fax 905.792.5140



SUKHBIR KAUR
22 FLORENCE DR
BRAMPTON, ON. L7A 2M4

Dear SUKHBIR KAUR

Congratulations! You have been pre-approved for a Scotia® Mortgage!

We are pleased to advise that based on the information you provided, you qualify for a residential mortgage on your principal residence¹. The details of the approval are as follows:

Mortgage Loan Amount²:	\$232,200.00
Maximum Approved Amount³:	\$280,500.46
Amortization:	30 Years 0 Months
Posted Rate:	4.4900 %
Rate Adjustment:	0.150 %
Interest Rate⁴:	4.6400 %
Terms⁵:	5 Years Closed

- ☐ This mortgage pre-approval and interest rate shown above is for Scotiabank Value Mortgage and expires on Jan 29, 2017
- ☐ This mortgage pre-approval and interest rate shown above is for Scotiabank Flexible Mortgage and expires on Feb 28, 2017
- ☐ This mortgage pre-approval and interest rate shown above is for Scotiabank Rewards Mortgage and expires on Feb 28, 2017

Your interest rate is guaranteed until the expiry of this approval. Please note that if you change the mortgage term selected or the interest rate, the mortgage loan amount may require revision.

Thank you for applying for a pre-approved mortgage with Scotiabank. Please contact us when you find the home that meets your needs, or if you have any questions regarding your financial requirements.

Yours truly,

Scotiabank Representative

1. Subject to the home meeting our residential mortgage standards, an appraisal report being obtained that is satisfactory to us, verification of employment, income, required equity, and maximum permitted loan amounts. It is also based on the estimated taxes, heating and condo fees provided.
2. The Mortgage Loan Amount stated includes any mortgage default insurance premium that may be required. Mortgage Loans in excess of 80% of the home's value require mortgage default insurance. This amount is based on your requested amount.
3. The Maximum Approved Amount stated includes any mortgage default insurance premium that may be required. Mortgage Loans in excess of 80% of the home's value require mortgage default insurance. This amount is the maximum amount you qualify for.
4. Interest rate is calculated semi-annually not in advance.
5. If the term chosen is less than 5 years, you must qualify using the Bank of Canada Benchmark rate.

1341618 (01/16)

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