

## Worksheet Leasing

Suite: 310 Tower: Two Date: March 30 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 25% payable to Blaney McMurtry LLP in Trust N/A
- ☐ ☒ Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). ✓ \$1695.00
- ☐ ☐ Agreement must be in good standing. Funds in Trust: \$\_\_\_\_\_ Amacon to confirm
- ☐ ☒ 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 Amacon to check
- ☐ ☐ The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

Please note April 1st move in date

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## AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

**KALAJINI ANANDARAJAH** (the "Purchaser")

Suite **310** Tower **TWO** Unit **10** Level **3** (the "Unit")

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

**Insert:**

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

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;  
*201.42.1.*
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

ALL other terms and conditions set out in the Agreement shall remain the same and time shall continue to be of the essence.

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 7 day of Febr

*K.A.*  
*2017*  
*2012.*

Witness:

*Kalajini*  
Purchaser: KALAJINI ANANDARAJAH

THE UNDERSIGNED hereby accepts this offer.

DATED at MISSISSAUGA this 7 day of February

*K.A.*  
*2017*  
*2012.*

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

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

**BUYER:** Roy Phillips

**SELLER:** Kalajini Anandarajah

For the transaction on the property known as: 510 Curran Pl 310

Mississauga

Ontario

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.

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

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

**1. LISTING BROKERAGE**

a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:

- 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 practices;
- The price the Buyer should offer or the price the Seller should accept;
- And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.

However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions

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

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

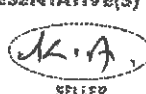
☐ The Brokerage represents the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid  
by the Seller in accordance with a Seller Customer Service Agreement  
or ☐ by the Buyer directly

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



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  
Commission As Indicated In MLS® Information 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:

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 CREA 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)

IPRO REALTY LTD, BROKERAGE

(Name of Co-operating/Buyer Brokerage)

30 EGLINTON AVE W. #C12 MISSISSAUGA

Tel: (905)507-4776

Fax: (905)507-4779

EDWARD SINGH Date: Mar 28 2017  
(Authorized to bind the Co-operating/Buyer Brokerage)

EDWARD SINGH

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

ORION REALTY CORPORATION, BROKERAGE

(Name of Listing Brokerage)

200-465 Burnhamthorpe Rd W MISSISSAUGA

Tel: 416-733-7784

Fax: 905-286-5271

DRAGANA NESTOROVSKI Date: March 29, 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.

[Signature] Date: Mar 28 2017  
(Signature of Buyer)

(Signature of Buyer) Date:

[Signature] Date: March 29, 2017  
(Signature of Seller)

(Signature of Seller) Date: 2017



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This Agreement to Lease dated this 28 day of March 2017

**TENANT (Lessee)** Roy Phillips  
(Full legal names of all Tenants)

**LANDLORD (Lessor)** Kalajini Anandarajah  
(Full legal name of Landlord)

**ADDRESS OF LANDLORD** 510 Curran Pl 310 Mississauga Ontario  
(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:  
510 Curran Pl 310 Mississauga Ontario

2. **TERM OF LEASE:** The lease shall be for a term of 1 Year commencing April 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 ORION REALTY CORPORATION, BROKERAGE 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:

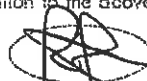
Residential Use

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

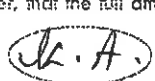
	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oil	<input type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>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

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, said sum to be estimated on the tax rate for the current year, and to be payable in equal monthly installments in addition to the above mentioned rental, provided however, that the full amount shall become due and be payable on demand on the Tenant.

INITIALS OF TENANT(S):



INITIALS OF LANDLORD(S):





7. **PARKING:**

1 Underground Parking

8. **ADDITIONAL TERMS:**

If the Tenant has given any inaccurate information to the Landlord in the Offer to Lease Rental Application, or this Tenancy Agreement, the Landlord shall be entitled to terminate this lease agreement

Landlord and Tenant agrees the Offer to Lease and its contents maybe transmitted through Facsimile/Email and any initialing, witnessing, acceptance of Facsimile/Email of Offer to Lease shall be Firm and binding between both parties.

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 until 11:59 p.m. on the 29 day of March, 2017 after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

11. **NOTICES:** The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices. Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counteroffer, 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.: 905-507-4779

(for delivery of Documents to Tenant)

Email Address: \_\_\_\_\_

(for delivery of Documents to Landlord)

Email Address: edsingh@iprrealty.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. **CONSUMER REPORTS:** The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S):



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19. **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) EDWARD SANGH  
(Witness) \_\_\_\_\_  
(Witness) \_\_\_\_\_

(Tenant or Authorized Representative) [Signature]  
(Tenant or Authorized Representative) \_\_\_\_\_  
(Guarantor) \_\_\_\_\_

(Seal) DATE March 28 2017  
(Seal) DATE \_\_\_\_\_  
(Seal) DATE \_\_\_\_\_

We/1 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) \_\_\_\_\_  
(Witness) \_\_\_\_\_  
(Witness) \_\_\_\_\_

(Landlord or Authorized Representative) [Signature]  
(Landlord or Authorized Representative) \_\_\_\_\_  
(Landlord or Authorized Representative) \_\_\_\_\_

(Seal) DATE MARCH 29, 2017  
(Seal) DATE \_\_\_\_\_  
(Seal) DATE \_\_\_\_\_

**CONFIRMATION OF ACCEPTANCE:** Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and

written was finally acceptance by all parties at 7:00 a.m. on this 29 day of MARCH, 2017. [Signature]  
(Signature of Landlord or Tenant)

**INFORMATION ON BROKERAGE(S)**

Listing Brokerage	<u>ORION REALTY CORPORATION, BROKERAGE</u>	Tel.No. <u>416-733-7784</u>
	<u>200-465 Burnhamthorpe Rd W</u>	<u>MISSISSAUGA</u>
		<u>L5B 0E3</u>
Co-op/Buyer Brokerage	<u>IPRO REALTY LTD, BROKERAGE</u>	Tel.No. <u>(905) 507-4776</u>
	<u>30 EGLINTON AVE W, #C12</u>	<u>MISSISSAUGA</u>
		<u>L5R 3E7</u>

**ACKNOWLEDGEMENT**

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

(Landlord) [Signature] DATE MARCH 29/17  
(Landlord) \_\_\_\_\_ DATE \_\_\_\_\_  
(Landlord) \_\_\_\_\_ DATE \_\_\_\_\_  
Address for Service \_\_\_\_\_ Tel.No. \_\_\_\_\_  
Landlord's Lawyer \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_  
Tel.No. \_\_\_\_\_ FAX No. \_\_\_\_\_

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

(Tenant) [Signature] DATE 03/28/17  
(Tenant) \_\_\_\_\_ DATE \_\_\_\_\_  
(Tenant) \_\_\_\_\_ DATE \_\_\_\_\_  
Address for Service \_\_\_\_\_ Tel.No. \_\_\_\_\_  
Tenant's Lawyer \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_  
Tel.No. \_\_\_\_\_ FAX No. \_\_\_\_\_

**FOR OFFICE USE ONLY**

**COMMISSION TRUST AGREEMENT**

To: Co-operating Brokerage shown on the foregoing Agreement to Lease: IPRO REALTY LTD, BROKERAGE  
In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.

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

Acknowledged by:

[Signature]  
(Authorized to bind the Listing Brokerage)

EDWARD SANGH  
(Authorized to bind the Co-operating Brokerage)



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

**TENANT (Lessee),** ROY PHILLIPS, and

**LANDLORD (Lessor),** KALAJINI ANANDARAJAH

for the lease of 510 GERRARD PL # 310 MISSISSAUGA

ONTARIO dated the 28 day of MARCH, 2017

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

The 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, 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 KALAJINI ANANDARAJAH, 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 security deposit in the form of a cheque payable to KALAJINI ANANDARAJAH, before taking occupancy of the unit, for the use of keys and fobs.

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.

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.

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

INITIALS OF TENANTS:

RP

INITIALS OF LANDLORD(S):

KA.A



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**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),** ROY PHILLIPS, and

**LANDLORD (Lessor),** KALAJINI ANANDARAJAH

for the lease of 510 GERRAN PL #310 MISSISSAUGA

ONTARIO dated the 28 day of MARCH, 2017

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 fire 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 perented 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 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.

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

**INITIALS OF TENANTS:**

RP

**INITIALS OF LANDLORD(S):**

K.A.



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I/We hereby make application to rent 510 Curran Pl Unit 310, Mississauga, Ontario  
from the 1st day of April 2017 at a monthly rental of \$ 1600.00  
to become due and payable in advance on the 1st day of each and every month during my tenancy.  
1. Name Roy Phillips Date of birth April 11 1985 SIN No (Optional) 284XXX685  
Drivers License No P3462-43418-504XX Occupation Call Center Rep  
2. Name \_\_\_\_\_ Date of birth \_\_\_\_\_ SIN No (Optional) \_\_\_\_\_  
Drivers License No \_\_\_\_\_ Occupation \_\_\_\_\_  
3. Other Occupants: Name None Relationship \_\_\_\_\_ Age \_\_\_\_\_  
Name \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_  
Name \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_  
Do you have any pets? No If so, describe None  
Why are you vacating your present place of residence? End of Lease / Need More Space

**LAST TWO PLACES OF RESIDENCE**

Address 911 Sonoma Crt  
Mississauga, Ontario  
From May 2016 To Present  
Name of Landlord Tareq Bawwab  
Telephone 289-218-9589

Address 332 King St N #1  
Waterloo, Ontario  
From Jan 2014 To May 2016  
Name of Landlord Darlene Allen  
Telephone Sold Unit

**PRESENT EMPLOYMENT**

Employer Accolade Bio-Clinical Solutions  
Business address 2700 West Baseline Road, Tempe, AZ  
Business telephone 1-888-823-3410  
Position held Call Center Rep  
Length of employment 2 Years  
Name of supervisor Xavier Smith  
Current salary range: Monthly \$ 58,955.00 / Salary

**PRIOR EMPLOYMENT**

1. Bell Canada  
550 King St N (Conestoga Mall)  
Customer Service / Sales  
3 Years  
Laverne Williams  
48,000 / Salary

**SPOUSE'S PRESENT EMPLOYMENT**

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

**PRIOR EMPLOYMENT**

1. \_\_\_\_\_  
1. \_\_\_\_\_  
1. \_\_\_\_\_  
1. \_\_\_\_\_  
1. \_\_\_\_\_

Name of Bank XXXXXXXXXXXXXXXXXXXXXXX Branch XXXXXXXXXXXXXXX Address XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
Chequing Account # XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX Savings Account # XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

**FINANCIAL OBLIGATIONS**

Payments to Visa Amount \$ 150.00  
Payments to Cable / Phone Bill Amount \$ 200.00

**PERSONAL REFERENCES**

Name Abdul Mansur Address 235 Forum Dr, Mississauga, Ontario  
Telephone 647-774-9189 Length of Acquaintance 6 Years Occupation Sales  
Name Myer Jocel Address 829 Drysdale Dr, Mississauga, Ontario  
Telephone 226-984-8271 Length of Acquaintance 10 Years Occupation Forklift Driver

**AUTOMOBILE(S)**

Make Honda Model Accord LX Year 2009 Licence No BLSK 541  
Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_ Licence No \_\_\_\_\_

The Applicant consents to the collection, use and disclosure of the Applicant's personal information by the landlord and/or agent of the landlord, from time to time, for the purpose of determining the creditworthiness of the Applicant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the landlord and/or agent of the landlord deems appropriate.

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

Signature of Applicant [Signature] Date Mar 28 2017  
Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_  
Telephone 647-642-2832 Telephone \_\_\_\_\_

**Scotiabank®**

CANADIAN DOLLAR DRAFT

984235

3295 KIRWIN AVENUE AT HIGHWAY 10  
MISSISSAUGA ON L5A 4K9DATE 2017 03 30  
Y Y Y Y M M D DPAY TO ORDER OF AMACON CITY CENTRE SEVEN NEW DEVELOPMENT  
PARTNERSHIP

\$ 1,695.00

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

CANADIAN FUNDS

TO:  
ANY BRANCH OF  
THE BANK OF NOVA SCOTIA

AUTH NO. 0311	THE BANK OF NOVA SCOTIA Pmt
AUTH NO.	AUTHORIZED OFFICER L. Wang

AUTHORIZED OFFICER

RE: 310-510 Curran PL.

⑈984235⑈ ⑆38562⑈002⑆ 00000⑈43 13342⑈



Driver's Licence  
Permis de conduire

ON

CANADA

12 NAME / NOM

PHILLIPS

KIESHROY, ANTONIO

11 1-332 KING ST N

WATERLOO, ON, N2J 2Z2

40 NUMBER /  
NUMERO

P3462 - 43418 - 50411

43 ISS / ISS

2014/09/29

45 EXP / EXP 2018/02/28

10 DOB / NEE

DA0911971

16 HGT / HAUT 183 cm

15 SEX / SEXE M

9 CLASS /  
CATEG

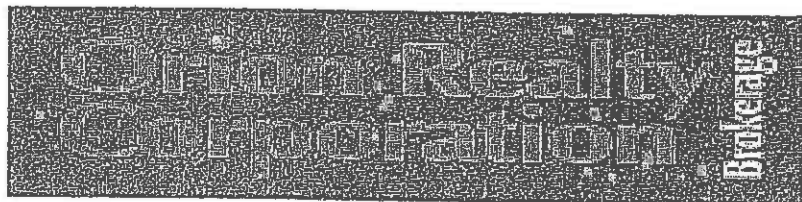
G

12 REST /  
COND

3 DOB / DDN 1985/04/11

*Antonio K. Phillips*

*Antonio K. Phillips*



# ORION REALTY CORPORATION

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

DATE: March 30 2017 TIME: 11:20 AM

RECEIVED FROM: Kieshroy Phillips

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

AMOUNT \$ 3,200

PAYABLE TO:

☒ ORION REALTY CORPORATION

OR:

RE: PROPERTY

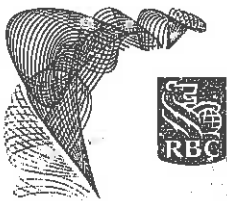
☒ RENTAL ☐ SALE

RE: 510. Conran Pl # 310  
(PROPERTY ADDRESS)

RECEIVED BY: Riley

☒ COPY OF THE CHEQUE FOR THE CLIENTS

☒ COPY OF THIS RECEIPT FOR THE CLIENT



Royal Bank of Canada  
Banque Royale du Canada

700 MATHESON BLVD W UNIT 1  
MISSISSAUGA, ON

58290469 4-516

DATE 20170330  
Y/A M/M D/J

PAY TO THE ORDER OF ORION REALTY CORPORATION, BROKERAGE  
PAYER À L'ORDRE DE

\$3,200.00

EXACTLY \$3,200.00

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER \$5,000.00 CANADIAN / SIGNATURE AUTORISÉE REQUISE POUR UN MONTANT EXCÉDANT \$5,000.00 \$ CANADIENS

CANADIAN DOLLARS CANADIEN

RE/OBJET

PURCHASER NAME

NOM DE L'ACHÉTEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

PURCHASER ADDRESS

ADRESSE DE L'ACHÉTEUR

COUNTERSIGNED / CONTRESIGNÉ

R. Gordon

58290469 00143003 0990135

DEPOSIT  
INTO  
TRUST  
03/30/17



P.O. Box 50152 | Phoenix, AZ 85076  
888.823.3410 | [hr@accoladebioclinicalsolutions.com](mailto:hr@accoladebioclinicalsolutions.com)

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3/27/2017

Subject: **Employment Verification Letter**

To Whom It May Concern:

Per Roy's request, we are providing a verification of employment. The following are the details of demographic and employment information on file:

**Name:** Roy Phillips  
**Position title:** Call Center Representative  
**Remuneration:** \$58,955 per annum  
**Dates of employment:** June 2015 to current

The employee's position provides support to company recruiters in providing updates received from contract employees. Their duties also entail answering inbound calls involving attendance notifications, rudimentary HR concerns, and feedback for onsite employers. Outbound calls are also a requirement to client companies to receive feedback on contract employees' performance.

You may obtain further employment information by contacting our HR Service Center at 888.823.3410 x 2. Any member of the team will be able to answer all legally permissible employee-related questions. Please note that due to the volume of calls, you may be requested to leave a voice mail. To ensure a timely response to your request, ensure to leave the following details:

- **Your full name**
- **Your contact number or e-mail address**
- **Employee's first and last name**
- **Specific employment information needed**

You may also e-mail us at [hr@accoladebioclinicalsolutions.com](mailto:hr@accoladebioclinicalsolutions.com) for faster assistance. Please avoid leaving sensitive information, such as Social Security or Social Insurance numbers.

Respectfully,

A handwritten signature in cursive script that reads "Pierre Johnson".

**Pierre Johnson, SPHR || HR Service Center Manager**

Office: 888.823.3410 | SMS: 480.331.2476 | Facsimile: 888.823.3410

<http://www.accoladebioclinicalsolutions.com> | [hr@accoladebioclinicalsolutions.com](mailto:hr@accoladebioclinicalsolutions.com)

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*Providing top-tier five-star bio-clinical pharmaceutical talent to companies worldwide.*



<b>Employee Name</b>	Roy Phillips	<b>Employer Name</b>	Accolade Bio-Clinical
<b>Employee Number</b>	20160427XS	<b>Employer Phone #</b>	888.823.3410
<b>Employee Address</b>	911 Sonoma Court	<b>Employer Address</b>	P.O. Box 50152
<b>Latest Hire Date</b>	10-Jun 2015		Phoenix, AZ 85076
<b>Location</b>	PHX—CRC		

Pay Period and Salary					
Period Type	Pay Date	Begin Date	End Date	Pay Rate	Annual Salary
Bi-Week	10-Mar 17	26-Feb 17	11-Mar 17	28.34375	55,955.00

Summary						
	Gross	Other Pay	Pre-Tax	Taxes	Post-Tax	Net Pay
Current	2,267.92	0.00	0.00	254.76	0.00	2,013.16
YTD	11,339.60	0.00	0.00	1,273.80	0.00	10,065.80

Hours and Earnings							
Description	Start Date	End Date	Rate	Current Hours	Current Amount	YTD Hours	YTD Amount
Regular Salary	26-Feb 17	11-Mar 17	28.34	80.00	2,267.92	400	11,339.60
Overtime					0.00	0.00	0.00
Overtime 1X					0.00	0.00	0.00
Salary Adj					0.00	0.00	0.00
Group Life Adj					0.00	0.00	0.00

Pre-Tax Deductions		
Description	Current	YTD
ADD Insurance	0.00	0.00
Group Life	0.00	0.00
Medical	0.00	0.00
Medical SA	0.00	0.00
401k_BeforeTx	0.00	0.00

Taxes		
Description	Current	YTD
CPP	21.01	105.05
Income Tax	123.34	616.70
Canada Sav. Bonds	9.54	47.70
EI	10.88	54.40
Province/Other	89.99	449.95

Post-Tax Deductions		
Description	Current	YTD
Grp Sav Plus	00.00	00.00
LTD Insurance	00.00	00.00



Tax Withholding Information			
Type	Marital Status	Exemptions	Additional Amount
Province	n/a		0.00
Federal	n/a		0.00

Net Pay Distribution			
Deposit/Check Number	Account Type	Account Number	Amount
412859814	Checking	2056	2,013.16



Equifax Credit Report and Score™ as of 03/28/2017

Name: Kieshroy Antonio Phillips

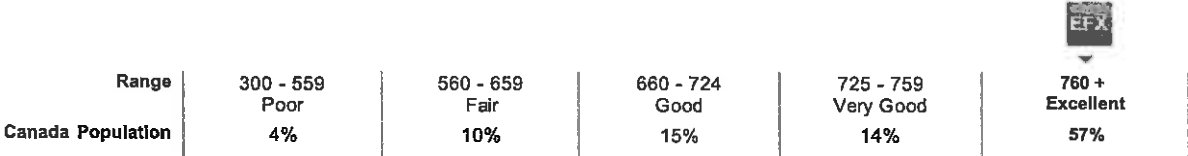
Confirmation Number: 3530871163

Credit Score Summary

Where You Stand

791 | 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.



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.

- Age of oldest trade.
- Age of most recent inquiry.
- Number of inquiries in last 3 months.

Your Loan Risk Rating

791 | Excellent

Your credit score of 791 is better than 64% of Canadian consumers.

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

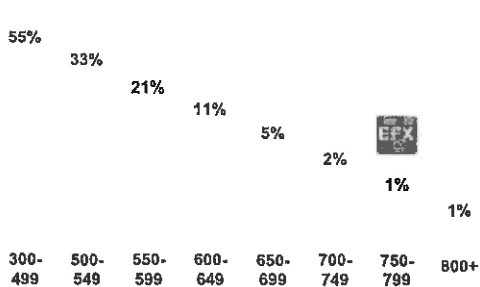
The Bottom Line :

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.

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: KISHROY A PHILLIPS  
SIN: 284XXX685  
Date of Birth: 1985-04-XX

Other Names:

Also Know as: ROY PHILLIPS

Current Address

Address: 911 SONOMA CRT  
MISSISSAUGA, ON  
Date Reported: 2017-02 2016-07

Previous Address

Address: 332 KING ST N #1  
WATERLOO, ON  
Date Reported: 2016-05 2014-05

Current Employment

Employer: ACCOLADE SOLUTIONS  
Occupation: CUSTOMER SERVICE

Previous Employment

Employer: BELL  
Occupation: SUPERVISOR

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.

CIBC

Phone Number:	(888)815-4514	High Credit/Credit Limit:	\$7,500.00
Account Number:	XXX...558	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$436.15
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2015-09	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	42		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior PayingHistory:			
Comments:	Account paid		

PRESIDENTS CHOICE MC			
Phone Number:	(866)246-7262	High Credit/Credit Limit:	\$10,000.00
Account Number:	XXX...684	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-02	Date of Last Activity:	2016-06
Status:	Paid as agreed and up to date	Date Reported:	2016-07
Months Reviewed:	60		
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		

TELUS MOBLITY			
Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...473	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$154.68
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2015-10	Date of Last Activity:	2016-02
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	43		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

TDCT			
Phone Number:	(204)513-8200	High Credit/Credit Limit:	\$6,629.00
Account Number:	XXX...010	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2015-11	Date of Last Activity:	2016-08
Status:	Paid as agreed and up to date	Date Reported:	2016-09
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		

VIRGIN MOBLIE			
Phone Number:	(866)612-8483	High Credit/Credit Limit:	
Account Number:	XXX...950	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2014-04	Date of Last Activity:	2014-05
Status:	Paid as agreed and up to date	Date Reported:	2014-06
Months Reviewed:	07		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

Credit History and Banking Information

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

No Banking information on file

Please contact Equifax for additional information on Deposit transactions at 1-800-865-390

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

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

No Collections Information on file

Credit Inquiries to the File

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

2016-10-09	CIBC ACCOUNT UPDATE (800)465-2255
2016-07-15	TELUS (866)288-2106
2016-02-24	PRESIDENTS CHOICE MC (866)246-7262
2015-06-30	TDCT CANADA (204)513-2599
2014-04-18	VIRGIN MOBILE (866)612-8483

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

2017-03-28	AUTH ECONSUMER REQUE (Phone Number Not Available)
2016-02-05	TD HOME AND AUTO CO (866)454-8910
2014-10-23	SLF INS PROGRAM (800)794-0008

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.