


Worksheet Leasing

Suite: 2106 Tower: P3V2 Date: March 16/17 Completed by: Silvi

Please mark if completed:

- ☐
- ✓ ☒ Copy of 'Lease Prior to Closing' Amendment
- ✓ ☒ Copy of Lease Agreement
- ✓ ☒ Certified Deposit Cheque for Top up Deposit to 20% payable to 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). \$500 + HST
- ✓ ☒ Agreement must be in good standing. Funds in Trust: \$ _____
- ✓ ☒ Copy of Tenant's ID
- ✓ ☒ Copy of Tenant's First and Last Month Rent
- ✓ ☒ Copy of Tenant's employment letter or paystub
- ✓ ☒ Copy of Credit Check
- ✓ ☒ Copy of the Purchasers Mortgage approval
- ☐ The elevator will not be allowed to be booked until all of the Above items have been completed and submitted


March 20, 2017

Note:

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

Administration Notes:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
MOHAMED TAHER SALEM HIGAZY (the "Purchaser")

Suite **2106** Tower **TWO** Unit **6** Level **20** (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 preapprove the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of Five Hundred Dollars (\$500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non-refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 16 day of March 2017.

Witness:

Purchaser: **MOHAMED TAHER SALEM HIGAZY**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 16 day of March 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
 I have the authority to bind the Corporation

This Agreement to Lease dated this 8th day of March 2017

TENANT (Lessee), Praveenraj Balakrishnan
(Full legal names of all Tenants)

LANDLORD (Lessor), Mohamed Taher Higazy
(Full legal name of Landlord)

ADDRESS OF LANDLORD 2487 Confederation Parkway, Mississauga, Ont L5B 1S1
(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:

2106-510 Curran Place Mississauga OS 1

2. **TERM OF LEASE:** The lease shall be for a term of One Year commencing Mardi April 23, 2017 R

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of

One thousand Six hundred and twenty Canadian Dollars (CDN\$ 1620), payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance (Herewith/Upon acceptance/as otherwise described in this Agreement)

by negotiable cheque payable to WEST-100 METRO VIEW REALTY "Deposit Holder"

in the amount of Three thousand two hundred and forty

Canadian Dollars (CDN\$ 3240) 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 residential

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<input 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 checked="" type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Tenant Insurance</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>

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

INITIALS OF TENANT(S): [Signature]

INITIALS OF LANDLORD(S): [Signature]

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7. **PARKING:** Exclusive use of one underground parking space

8. **ADDITIONAL TERMS:** Exclusive use of one locker

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Landlord until 11:59 p.m. on the 8th day of March, 2017 after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

11. **NOTICES:** The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. **Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices.** Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.

FAX No.: 905-238-0020

(For delivery of Documents to Landlord)

FAX No.:

(For delivery of Documents to Tenant)

Email Address: omar.s@rokslogistics.com

(For delivery of Documents to Landlord)

Email Address: pran.2005@gmail.com (647)

(For delivery of Documents to Tenant)

867-1806

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.ttb.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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Form 400 Revised 2015 Page 2 of 4

WEBForms® Jun/2015

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:

x OMAR SHAATH
(Witness)

(Witness)

(Witness)

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

Simon Mahdessian
(Tenant or Authorized Representative)

(Tenant or Authorized Representative)

(Guarantor)

(Seal) DATE March 8, 2017
(Seal) DATE _____
(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:

OMAR SHAATH
(Witness)

(Witness)

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

Simon Mahdessian
(Landlord or Authorized Representative)

(Landlord or Authorized Representative)

(Seal) DATE March 8, 2017
(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 8 a.m./p.m. this 08 day of March, 2017.
(Signature of Landlord or Tenant)

S B/S

INFORMATION ON BROKERAGE(S)

Listing Brokerage	<u>WEST-100 METRO VIEW REALTY LTD.</u>	Tel.No. <u>905-238-8336</u>
<u>129 FAIRVIEW RD.</u>	<u>MISSISSAUGA</u>	<u>OMAR SHAATH</u> (Salesperson / Broker Name)
Co-op/Buyer Brokerage		Tel.No. _____ (Salesperson / Broker Name)

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

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

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

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

Acknowledged by:

Simon Mahdessian
(Authorized to bind the Listing Brokerage)

Simon Mahdessian
(Authorized to bind the Co-operating Brokerage)

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

TENANT (Lessee), Praveenraj Balakrishnan, and

LANDLORD (Lessor), Mohamed Taher Higerzy

for the lease of 2106-510 Curran Place Mississauga Ont.

dated the 8th day of March, 2017

Tenant and Landlord agree that an accepted Agreement to Lease shall form a completed lease and no other lease will be signed between the Parties.

The Tenant agrees to provide the Landlord with 10 post dated cheques starting from May 1, 2017 to April 1, 2018

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

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

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

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

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

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

* In order to prorate rent to the 1st of the month, the rent payable on April 1st will be \$405.00

* Key deposit is \$300.00

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

INITIALS OF TENANT(S):

[Signature]

INITIALS OF LANDLORD(S):

[Signature]

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Form 410 for use in the Province of Ontario

I/We hereby make application to rent 510 Curran place, Apt # 2106 Mississauga
from the 01 day of April 2017 at a monthly rental of \$ 1620
to become due and payable in advance on the 01 day of each and every month during my tenancy.
1. **Name** Balakrishnan Aravindraj Date of birth 1988/06/18 SIN No. (Optional) _____
Drivers License No. B0233-63308-80618 Occupation Super User
2. **Name** _____ Date of birth _____ SIN No. (Optional) _____
Drivers License No. _____ Occupation _____
3. **Other Occupants:** Name _____ Relationship _____ Age _____
Name _____ Relationship _____ Age _____
Name _____ Relationship _____ Age _____
Do you have any pets? _____ If so, describe _____
Why are you vacating your present place of residence? _____

LAST TWO PLACES OF RESIDENCE

Address 4 TIMBERLANE DRIVE Address 243 THORNDALE ROAD
BRAMPTON BRAMPTON
From 2016-06-01 To 2017-03-10 From 2014-10-01 To 2016-05-31
Name of Landlord YAZHILI SOLEPH Name of Landlord TANYI GIRME
Telephone: _____ Telephone: _____

PRESENT EMPLOYMENT

Employer HBC CANADA Employer COGNIZANT TECHNOLOGY SOLUTIONS
Business address 8925 TDR BRAM ROAD, BRAMPTON Business address TORONTO, CANADA
Business telephone _____ Business telephone _____
Position held SUPER USER Position held ASSOCIATE - PROJECTS
Length of employment 2.5 YRS Length of employment 4 YRS
Name of supervisor _____ Name of supervisor _____
Current salary range: Monthly \$ 110,000 Current salary range: Monthly \$ 80,000

SPOUSE'S PRESENT EMPLOYMENT

Employer N/A Employer _____
Business address _____ Business address _____
Business telephone _____ Business telephone _____
Position held _____ Position held _____
Length of employment _____ Length of employment _____
Name of supervisor _____ Name of supervisor _____
Current salary range: Monthly \$ _____ Current salary range: Monthly \$ _____

Name of Bank TD CANADA TRUST Branch 1 Address HURONTARIO & RAY LAWSON - BRAMPTON
Chequing Account # _____ Savings Account # _____

FINANCIAL OBLIGATIONS

Payments to _____ Amount: \$ _____
Payments to _____ Amount: \$ _____

PERSONAL REFERENCES

Name DIYIA RAKENDRAN Address 43 MOFFAT AVE, BRAMPTON
Telephone 416 716 8254 Length of Acquaintance 7 YRS Occupation ASSOCIATE - PROJECTS
Name SUGANYA CHINNUSAMY Address 4065-1907 BRICKSTONE MEWS, MISSISSAUGA
Telephone 647 937 6272 Length of Acquaintance 7 YRS Occupation ASSOCIATE - PROJECTS

AUTOMOBILE(S)

Make CHEVROLET Model CANARO Year 2014 Licence No. BYYN844
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 08-03-2017 Signature of Applicant _____ Date _____
Telephone: 647.867.1806 Telephone: _____

The Toronto-Dominion Bank

77401672

3037 CLAYHILL ROAD
MISSISSAUGA, ON L5B 4L2

DATE

2017-03-15

YYYYMMDD

Transit-Serial No.

1878-77401672

Pay to the Amacon City Centre Seven New Development Partnership
Order of

\$ *****565.00

FIVE HUNDRED SIXTY FIVE**00/100

Canadian Dollars

Authorized signature required for amounts over CAD \$5,000.00

Re ~~PSV2 2106~~ - Leasing fee PSV2 2106The Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Number

Countersigned

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

⑈77401672⑈ ⑆09612⑈004⑆

⑈3808⑈



Ontario

Driver's Licence
Permis de conduire

ON
CANADA

1,2 NAME/NOM

BALAKRISHNAN,
PRAVEENRAJ

3 4 TIMBERLANE DRIVE
BRAMPTON, ON, L6Y 3Y1

4d NUMBER/
NUMERO

B0233 - 63308 - 80618

4a ISS/DEL

2016/08/09

4b EXP/EXP. 2019/10/07

5 DO/REF

DN8422677

16 HGT/HAUT. 170 cm

15 SEX/SEXE

M

9 CLASS/
CATÉG

G

12 REST/
COND

X



Signature

3 DOB/DBN 1988/06/18

B0233-63308-80618

1988/06/18

Signature

(1215)

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

80269151

The Toronto-Dominion Bank

10 CITY CENTRE DRIVE
MISSISSAUGA, ON L5B 2C9

DATE 2017-03-08
YYYYMMDD

Transit-Serial No. 93-80269151

to the WEST-100 METRO VIEW REALTY LTD.
or of

\$ *****3,240.00

*THREE THOUSAND TWO HUNDRED FORTY*****00/100 Canadian Dollars

Authorized signature required for amounts over CAD \$5,000.00

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

Authorized Officer

Number

Countersigned

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

⑈80269151⑈ ⑈09612⑈004⑈

⑈3808⑈

PJV2 2106 - first + Last Month's Rent



October 17, 2014

Confirmation of Employment – Balakrishnan, Praveenraj

To Whom It May Concern:

This letter is to confirm that Mr. Balakrishnan is employed on a contract full time basis with Hudson's Bay Company and has been with the company since October 14, 2014.

In Mr. Balakrishnan's current position as WMOS Super User, he earns an hourly wage of \$60.00 per hour and works approximately 37.5 hours per week.

If additional information is required, please do not hesitate to contact me directly at the number indicated below.

Sincerely,

A handwritten signature in black ink, appearing to read 'Hiralak'.

Hiralak Patel
Human Resources Coordinator
The Hudson's Bay Company
416 256 3302

THE COMPANY OF ADVENTURERS OF ENGLAND TRADING INTO HUDSON'S BAY, ALSO KNOWN AS
HUDSON'S BAY COMPANY

[Print This Page](#)[Close Window](#)

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

Name: Praveenraj Balakrishnan

Confirmation Number: 3928556954

Credit Score Summary

781

Excellent

Where You Stand

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score excellent. Based on this score, you should be able to qualify for some of the lowest interest rates available and a wide variety of competitive credit offers should be available to you.

Range		300 - 599	600 - 699	700 - 799	800 +
		Poor	Fair	Good	Excellent
Canada Population		4%	10%	15%	57%

3/3/2017

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



Print This Page

Close Window

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

Name: Praveenraj Balakrishnan

Confirmation Number: 3928556954

Credit Score Summary

Where You Stand

The Equifax Credit Score TM 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.

781 | Excellent



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




Dear Mohamed Taher Higazy,

I am pleased to advise you that the following loan, to be secured by first mortgage on the property noted below, has been pre-approved providing that all the information supplied is correct and subject to the conditions outlined. This commitment is not transferable, and the benefit may not be assigned.

Property Address: Suite 2106, Unit 6 Level 20, 510 Curran Place, Mississauga, Ontario
Purchase Price: \$293,900.
Down Payment: \$102,865
Mortgage Amount: \$191,035.
Capped Interest rate: 3.79%
Term : 5 years
Amortization: 30 years
Total Payment : \$903.

Final Approval is subject to:

1. Confirmation of credit application details (including income)
2. Confirmation of down-payment from non-borrowed sources.
3. Satisfactory Street Capital credit investigation.
4. No charge in, and the accuracy of the information provided.
5. The property to be mortgaged meeting Street Capital's normal lending requirements



(For Street Capital)
Sukhdeep Lamba



(Date)



A574 2106

Pgx # (905) 273-7112

PA1308876



PA1308876
PA1308876
PA1308876

CACANPA13088768<87778183<<<<5
5941103M1710098EGY<121009<01<6
HIGAZY<<MODAMEO<TAHER<S<<<<<<



thePersonal

Confirmation of Property Insurance

Important: This document is not the insurance policy. It is for information purposes only and is subject to all terms, conditions, definitions and exclusions of the policy, including a "Standard Mortgage Clause" as per the attached. Insurance coverage is bound as of the effective date indicated herein. The full coverage details are contained in the insurance policy, which is being processed and will be mailed to you shortly.

Policy number: H5031419 (Holding coverage 2017-03-23)
Effective from: 2017-03-23 to 2018-03-23
*(12:01 a.m. all times are local times at the named Insured's postal address shown on this Confirmation)

Insured(s)	Address
BALAKRISHNAN PRAVEENRAJ	510, CURRAN PL UNIT 2106 MISSISSAUGA ON L5B 0J8

Location Information

Product:	Home Vista - Tenants
Risk Address:	510, CURRAN PL UNIT 2106 MISSISSAUGA ON L5B 0J8
Description:	Building/apartment occupied as a principal residence and occupied by Insured 50 dwelling units or more
Mortgagee(s):	
Deductible:	\$500

Coverages	Amount of insurance (\$)
C-Personal Property (Contents)	\$20,000
D-Additional living expense/Fair rental value	\$4,000
E-Legal Liability	\$1,000,000
F-Voluntary Medical Payments	\$5,000
G-Voluntary Payment for Damage to Property	\$1,000

2017-03-08	JULIEN MARIE-JOSEE	1-888-277-6481
Date	Insurance Agent	Telephone number
	P.O. Box 7065, Mississauga, Ontario, L5A 4K7	
		940 007 (2015-07)