

Worksheet  
Leasing

Suite: 2609 Tower: psv2 Date: Apr. 26/17 Completed by: Silvi

Abadir Nasr

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 Not Required.
- ✓ ● 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). \$1500 + HST
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 55,485.
- ✓ ● 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 verify)
- ✓ ● The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

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## AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

**ABADIR N. NASR** (the "Purchaser")

Suite **2609** Tower **TWO** Unit **9** Level **25** (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;
- (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 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 30 day of MARCH 2017

Witness:

Purchaser: **ABADIR N. NASR**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 30th 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 23 day of April, 2017

**TENANT (Lessee),** Stephanie McConnell and Todd McConnell  
(Full legal names of all Tenants)

**LANDLORD (Lessor),** Abadir Nasr  
(Full legal name of Landlord)

**ADDRESS OF LANDLORD** N/A  
(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:  
#2609-510 Curran Pl Mississauga L5B 0J8

2. **TERM OF LEASE:** The lease shall be for a term of 1 Year commencing May 1st 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 Two Thousand Fifty Canadian Dollars (CDN\$ 2,050.00), 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 Century 21 New Age Realty Inc Brokerage "Deposit Holder"  
in the amount of Four Thousand One Hundred

Canadian Dollars (CDN\$ 4,100.00) 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

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 type="checkbox"/>
Oil	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Property Taxes</u>	<input checked="" type="checkbox"/>	<input 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): SM McConnell

INITIALS OF LANDLORD(S): A.N.

7. **PARKING:** 1 Parking Included in the Monthly Rent (not an additional cost)

8. **ADDITIONAL TERMS:** 1 Locker is Included in the Monthly Rent ( not an additional cost)

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 pm a.m./p.mon the 24 day of April 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: Irene nasr@hotmail.com (For delivery of Documents to Landlord) Email Address: cindybrancloud@gmail.com (For delivery of Documents to Tenant)

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



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

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness) .....  
(Witness) .....  
(Witness) .....

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

X Stephane Robitaille (Seal)  
(Tenant or Authorized Representative)  
X J M [Signature] (Seal)  
(Tenant or Authorized Representative)  
(Guarantor)

DATE 04/23/17  
DATE 04/23/17  
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:

(Witness) .....  
(Witness) .....  
(Witness) .....

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

Abedin Nasr (Seal)  
(Landlord or Authorized Representative)  
(Landlord or Authorized Representative)

DATE 24/April/2017  
DATE .....

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

(Witness) ..... (Spouse) ..... 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 6 a.m./p.m. this 24 day of April, 2017. Abedin Nasr (Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)	
Listing Brokerage <u>CENTURY 21 NEW AGE REALTY INC.</u>	Tel.No. <u>(905) 567-1411</u>
<u>IRINY NASR</u>	(Salesperson / Broker Name)
Co-op/Tenant Brokerage <u>CLOUD REALTY</u>	Tel.No. <u>(905) 997-6000</u>
<u>CINDY NATHALIE BRAN</u>	(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.

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

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

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

FOR OFFICE USE ONLY	
<b>COMMISSION TRUST AGREEMENT</b>	
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. <u>[Signature]</u> (Authorized to bind the Listing Brokerage)	Acknowledged by: <u>[Signature]</u> (Authorized to bind the Co-operating Brokerage)

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**Schedule A**  
**Agreement to Lease - Residential**

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

**TENANT (Lessee),** Stephanie McConnell and Todd McConnell, and

**LANDLORD (Lessor),** Abadir Nasr

for the lease of #2609-510 Curran Pl. Mississauga

L5B 0J8 dated the 23 day of April, 2017

The Offer to lease is conditional upon the Landlord satisfying himself concerning the personal/or credit worthiness of the Tenant. Credit Check(s) herewith the Offer.

Landlord shall pay real estate taxes, (condominium fees and parking, if applicable) and maintain fire insurance on the premises. The Tenant(s) acknowledge that the Landlord's fire insurance on the premises provides no coverage for the Tenant's personal property. The Tenant agrees to provide proof of Tenants insurance prior to move in date to the Landlord.

The Tenant(s) and Landlord agree that the Tenant shall ensure that the home is returned to its pre-occupancy condition before vacating of the home (normal wear and tear excepted). The Tenant agrees that any repairs required for this purpose shall be completed at the Tenant(s) sole expense, before, or upon expiration of this Lease or renewal thereof.

The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use: Existing Fridge, Stove, Dryer, Washer, Microwave, B/I Dishwasher, and Bathroom Mirrors and Blinds/Window Coverings. The Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in good working order at the commencement of the lease term.

The Tenant(s) agree to maintain the said appliances in good state of ordinary cleanliness save for normal wear and tear.

The Tenant(s) agrees to report promptly any required repairs or breakdown of appliances; plumbing, electrical, etc. and the Landlord shall have the problem rectified as soon as possible and at least contact the tenant within 24-48 hours for such arrangement.

The Landlord agrees that ONE (1) parking space is included in the rent and ONE (1) Locker.

The Tenant(s) shall have the option if not in default, by written notice, given to the Landlord at least sixty (60) days before the end of the lease term to renew the Lease on a month to month basis, at the same terms and conditions.

The Landlord agrees that should any of the blinds require repair that they will be repaired or replaced before commencement of the Lease.

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

INITIALS OF TENANT(S):

*[Handwritten initials: SM and TM]*

INITIALS OF LANDLORD(S):

*[Handwritten initials: AN]*



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

**TENANT (Lessee),** Stephanie McConnell and Todd McConnell....., and

**LANDLORD (Lessor),** Abadir Nasr.....

for the lease of #2609-510 Curran Pl,..... Mississauga.....

L5B 0J8..... dated the 23..... day of April....., 2017.....

The tenant agrees during the last 60 days of the term of extension thereof, the premises may be shown at reasonable times, with 24 hours notice by appointments to prospective tenants or buyers.

The Tenant agrees to offer a REFUNDABLE key deposit of \$100.00 (One Hundred Dollars) to the landlord on or before the commencement of the lease term. The landlord agrees to provide the tenant with 2 keys, and 2 mail keys. The Tenant must return all keys upon expiration of the lease or any extension thereof to the landlord in order to receive the key deposit back. Should the tenant comply with returning all keys to the Landlord on expiration date, the Landlord agrees to return the deposit to the Tenant in full without any deductions.

The tenant agrees to pay the cost of minor repairs up to \$50.00 (FIFTY DOLLARS) per incident. The Landlord agrees to pay the BALANCE of repairs in excess of \$50.00 (FIFTY DOLLARS). The Tenant agrees that should the Tenant damages the unit and its appliances due to willful negligence that he/she will pay the full cost of repair.

The Tenant agrees to provide 10 post dated checks to the Landlord or his or her authorized agent prior to commencement of lease term.

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

**INITIALS OF TENANT(S):**

*[Handwritten initials: SM, TM]*

**INITIALS OF LANDLORD(S):**

*[Handwritten initials: A.N.]*



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# Schedule A

## Agreement to Lease - Residential

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

**TENANT (Lessee),** ~~André De Silva Bactman~~ *Stephanie McCormell & Todd McCormell* and

**LANDLORD (Lessor),** Abadir Nasr

for the lease of ~~4011 Brickstone Mews~~ *610 Curran* *Am/ur* mississauga

dated the *15 24* day of April, 20 *17*

\*Tenant agrees and acknowledges that only the people named in the agreement will be the people living in the property and that there will be no smoking and no pets on the property.

\*The Landlord shall also have the right for reentry for non-payment of rent or non performance of covenants.

\*The landlord shall have the right to enter the premises from time to time at a mutually agreeable time, provided at least 24 hours notice is given to the tenant.

\*This Offer is conditional upon the builder approval to lease the unit, Unless the Buyer gives notice in writing delivered to the tenant personally or in accordance with any other provisions for the delivery of notice in this Agreement of lease or any Schedule thereto not later than Five (5) business days (excluding Saturdays and Sundays and all Statutory holidays) upon acceptance of this Agreement that this condition is fulfilled, this offer shall be null and void and the deposit shall be returned to the buyer in full without deduction.

\*Tenant agrees & acknowledge that only the people named in the agreement will be the people living in the property and that there will be no pets.

\*Tenant agrees to pay the landlord \$35 for each & every cheque which landlord bank or depository requires to honor. tenant agrees to deliver cash or certified cheque to the landlord for replacement or returned cheques.

\*Tenant understand that the property has a no pet and no smoking policy. the tenant and his or her guests herby agree that they shall not bring pets on the property and all smoking shall be conducted outside of the property.

\*Tenant agrees to pay the cost of all utilities required on the premises during the term of lease and any extension thereof, including but not limited to electricity. Tenant further agrees to provide proof to the landlord on or before the date of possession that the service have been transferred to the tenant's name.

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

INITIALS OF TENANT(S):

*Am/ur*

INITIALS OF LANDLORD(S):

*A.N.*

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# Confirmation of Co-operation and Representation

**BUYER:** Stephanie McConnell and Todd McConnell

**SELLER:** Abadir Nasr

For the transaction on the property known as: #2609-510 Curran Pl, Mississauga L5B 0J8

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

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

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

## 1. LISTING BROKERAGE

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

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

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

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

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

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

*[Signature]*  
**BUYER**

*[Signature]*  
**CO-OPERATING/BUYER BROKERAGE**

*[Signature]*  
**SELLER**

*[Signature]*  
**LISTING BROKERAGE**



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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  
Half months rent plus HST 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 OREA recommended MLS® rules and regulations shall apply to this Commission Trust Agreement. For the purpose of this Commission Trust Agreement, the Commission Trust Amount shall be the amount noted in Section 3 above. The Listing Brokerage hereby declares that all monies received in connection with the trade shall constitute a Commission Trust and shall be held, in trust, for the Co-operating Brokerage under the terms of the applicable MLS® rules and regulations.

SIGNED BY THE BROKER/SALESPERSON REPRESENTATIVE(S) OF THE BROKERAGE(S) (Where applicable)

CLOUD REALTY

(Name of Co-operating/Buyer Brokerage)

3180 RIDGEWAY DRIVE #36 MISSISSAUGA

Tel.: (905) 997-6000 Fax: (905) 997-6303

Date: April 23, 2017  
(Authorized to bind the Co-operating/Buyer Brokerage)

CINDY NATHALIE BRAN

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

CENTURY 21 NEW AGE REALTY INC.

(Name of Listing Brokerage)

5618 TENTH LINE W UNIT 9 MISSISSAUGA

Tel.: (905) 567-1411 Fax: (905) 567-4410

Date: April 24, 2017  
(Authorized to bind the Listing Brokerage)

IRINY NASR

(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 of Buyer)

Date: April 23, 2017

(Signature of Buyer)

Date: April 23, 2017

(Signature of Seller)

Date: April 24, 2017

(Signature of Seller)

Date:



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**Rental Application**  
**Residential**

I/We hereby make application to rent 4011 Brimstone Meadows, #2609  
from the 1st day of May, 2017, at a monthly rental of \$ 1950.00 2050.00  
to become due and payable in advance on the \_\_\_\_\_ day of each and every month during my tenancy.

1. Name Stephanie McConnell Date of birth 03/22/81 Sex F No. (Optional) \_\_\_\_\_  
Drivers license No. N/A Occupation Administrative and Branch File Associate  
2. Name Todd McConnell Date of birth 11/17/69 Sex M No. (Optional) \_\_\_\_\_  
Drivers license No. M2269-74656-9117 Occupation Security Officer

3. Other Occupants: Name \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_  
Name \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_  
Name \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_

Do you have any pets? No If so, describe \_\_\_\_\_

Why are you vacating your present place of residence? Want to move into a new condo near Square One.

**LAST TWO PLACES OF RESIDENCE**

Address <u>4-16 Stavebank Road</u> <u>Mississauga, ON L5A 2T4</u> From <u>Dec 2007</u> to <u>Present</u> Name of landlord <u>208869 Ontario Inc.</u> <u>(John Reddy)</u> Telephone <u>416-806-6035</u>	Address <u>5K-96 Glenard Street East</u> <u>Toronto, ON M5B 1G7</u> From <u>2002</u> to <u>Dec 2007</u> Name of landlord <u>Neill Wyeik Co-op</u> Telephone <u>416 977 2320</u>
---	---

**PRESENT EMPLOYMENT**

Employer Great West Life  
Business address 110-330 University Avenue  
Toronto, ON, M5G 1R8  
Business telephone (416) 306 2976 x 7445  
Position held Admin + Branch File Associate  
Length of employment 5 years  
Name of supervisor Marella March  
Current salary range: Monthly \$ 3,200.00

**PRIOR EMPLOYMENT**

Avision Young Commercial Real Estate  
301-77 City Centre Drive  
Mississauga, ON, L5B 1M5  
(905) 712 2100  
Research Associate  
1 year  
Martha Dockrill



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## SPOUSE'S PRESENT EMPLOYMENT

Employer York University  
 Business address 4700 Keele Street, Toronto  
 Business telephone (416) 650-8000  
 Position held Security Official 2  
 Length of employment 6 years, 7 months  
 Name of supervisor Norm Ferriss  
 Current salary range: Monthly \$ 4,665.00

## PRIOR EMPLOYMENT

Sears Canada Inc.  
290 Yonge Street (Toronto Eaton Centre)  
Store is now closed for business  
Security Officer  
13 years  
Brenda McCoy

Name of Bank \_\_\_\_\_ Branch \_\_\_\_\_ Address \_\_\_\_\_

Chequing Account # \_\_\_\_\_ Savings Account # \_\_\_\_\_

## FINANCIAL OBLIGATIONS

Payments to National Student Loan Service Centre Amount: \$ 5,987.00  
 Payments to Scotiabank (Car Loan) Amount: \$ 812,718.00

## PERSONAL REFERENCES

Name Les Coates Address 48 Fairington Crescent, St Catharines, ON  
 Telephone (905) 646-5502 Length of Acquaintance 34 years Occupation Retired Principal L2N 6616  
 Name Don Bedford Address 32 Willow Drive, Barrie, ON, L4W 8T2  
 Telephone (905) 984-1181 Length of Acquaintance 25 years Occupation Loss Prevention Manager

## AUTOMOBILE(S)

Make Hyundai Model Elantra Year 2013 Licence No. B5DB 523  
 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 deem 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.

Stephanie McConnell April 24/17  
 Signature of Applicant  
 Telephone: (416) 567-1985

[Signature] April 24/2017  
 Signature of Agent  
 Telephone: 647-637-9510



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81507336  
4/25/17  
PSV2 2609

10358 (1215)

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

# The Toronto-Dominion Bank

81507336

2955 EGLINTON AVENUE WEST  
MISSISSAUGA, ON L5M 6J3

DATE  
2017-04-25

\*\*\*\*\*1,695.00

Transit-Serial No. 1305-81507336

Pay to the Order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

\$ \*\*\*\*\*1,695.00

\*\*\*ONE THOUSAND SIX HUNDRED NINETY FIVE\*\*\*\*\*00/100

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

Re

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

Authorized Officer  
Counter-Signed  
Number

OUTSIDE CANADA: NEGOTIABLE BY COHESION PAPER MILLS AT THEIR BUYING RATE FOR DEMAND NOTE IN CANADA

81507336 09612004

3808



Ontario Photo Card Carte-photo ONTARIO

NAME: MCCORMICK  
STEPHANIE DUNYA  
418 STAVEBANK RD  
MISSISSAUGA, ON  
L5G 2T4

ALTERNATIVE NUMBER: 938 - BX93 - 08314

EXPIRATION DATE: 2017/01/24

ISSUANCE DATE: 2016/03/22

HEIGHT: 173 cm

Signature: *Stephanie Dunya*

Ontario Driver's Licence Permis de conduire ONTARIO CANADA

NAME: MCCORMICK  
STEPHANIE DUNYA  
418 STAVEBANK RD  
MISSISSAUGA, ON, L5G 2T4

ALTERNATIVE NUMBER: M1169 - 74656 - 91117

EXPIRATION DATE: 2017/01/13

ISSUANCE DATE: 2014/01/13

HEIGHT: 173 cm

SEX: F

DOB: 1989/11/17

Signature: *Stephanie Dunya*

PSV2 260q 10

MR TODD J MCCONNELL OR  
MISS STEPHANIE SCHIFFERT

MCCONNELL on

044

DATE 2017-04-24  
Y Y Y Y M M D D

PAY TO THE  
ORDER OF

Century 21 New Age Realty Inc. Brokerage  
Four thousand one hundred dollars \$4,100.00



Canada Trust

254 LAKESHORE ROAD WEST  
MISSISSAUGA, ONTARIO L5H 1G5

MEMO

(For Builder Approval)

Stephanie McConnell

⑈044⑈ ⑆05352⑈004⑆ 8389⑈6493279⑈

PSV2 2609 first + last month rent

April 20, 2017


To Whom It May Concern:

As per the authorization received from Stephanie McConnell, this letter confirms that she has been an employee of Great-West Life since August 15, 2012.

Stephanie is employed on a permanent full-time basis. Her current annual salary is \$42,500.00 and she is an Administrative and Branch File Associate in our Toronto Financial Centre.

In the event you require verification of this information, please contact me at 416-552-5918.



Sincerely,



Leona Lai  
Human Resources

cc. HR File

1542 2609



Equifax Credit Report and Score **As of 04/20/2017**

Member: **Sharonne Schuppert**

Confirmation Number: **0040105285**

Credit Score Summary

818

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.

Score Range	Percent of Canadian Population
300 - 579 Poor	16%
580 - 659 Fair	25%
660 - 729 Good	19%
730 - 799 Very Good	14%
800 - 850 Excellent	8%

What's Impacting Your Score

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

- Average age of active accounts
- Payment history (trends to increased or decreased)
- Payment history (paid credit cards closed within the last 12 months)

Your Loan Risk Rating

818

Excellent

Your credit score of 818 is better than 89% 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. It should allow you to qualify for some of the lowest interest rates available.

Why may we offer you a lower risk interest rate on your loan or card? Many lenders may offer you that lower attractive interest rate just when you need it. They offer you that lower attractive interest rate just when you need it. They offer you that lower attractive interest rate just when you need it.

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 levels, and may consider other elements, such as your income, when assessing your creditworthiness for a particular loan.

**Delinquency Rates\***



Score Range	Percent of Delinquency
300 - 579	16%
580 - 659	25%
660 - 729	19%
730 - 799	14%
800 - 850	8%

\* Delinquency Rate is defined as the percentage of borrowers who reach delinquency (30 days past due) on their account, charged off on the credit account over a 12-month period.

CREDIT REPORT

Personal Information

Personal Data

Name

0040105285

DOB

0040105285

Date of Birth

0040105285

Current Address

Payment Address

Address:	16 STAVESBURG RD UNIT 2, MIDLEBURY, ON	Address:	36-3288 MID ST E UNIT 104, TORONTO, ON
Date Reported:	2007-12-2023-10-202008	Date Reported:	2007-12-2023-10-2008
Current Employment:		Previous Employer(s):	
Employer:	TRUST WEST LIFE ASSURANCE CORP	Employer:	AVISON YOUNG
Occupation:		Occupation:	RESEARCH ASSOCIATE
		Employer:	STZ MANAGER LTD
		Occupation:	RESEARCH ASSISTANT

Special Services

GPS Special Services/Case Description:	Case or case(s) name of identification:
Case Reported:	2012-03
GPS Special Services/Case Description:	Case or case(s) name:
Case Reported:	2015-11

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 ordered in our database by how many years since the date of last activity.  
An example of a loan is a fixed payment loan in which the monthly payment stays the same from month to month. A number of such loans are a portion of a student loan. Mortgage information may appear in your credit report. SA 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.

CCA STUDENT LOANS RR			
Phone Number:	888-875-5714	High Credit Credit Limit:	\$18,000.00
Account Number:	984-1272	Payment Amount:	\$100.00
Association or Account:	Student Loan	Balance:	\$5,940.00
Type of Account:	Revolving	Payment Due:	\$0.00
Date Opened:	2007-04	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	12		
Payment History:	12 payments 30 days late No payment 60 days late No payment 90 days or late		
Prior Payment History:			
Comments:	Student loan Monthly payments		
FICO TRILLI			
Phone Number:	888-875-5714	High Credit Credit Limit:	\$5,000.00
Account Number:	145-1281	Payment Amount:	\$10,000.00
Association or Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Payment Due:	\$0.00
Date Opened:	2011-01	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	12		
Payment History:	12 payments 30 days late No payment 60 days late No payment 90 days or late		
Prior Payment History:			
Comments:	Personal loan Monthly payments		
SCOTIA BANK VISA			
Phone Number:	888-875-5714	High Credit Credit Limit:	\$1,000.00
Account Number:	414-1281	Payment Amount:	\$14.70
Association or Account:	Individual	Balance:	\$652.00
Type of Account:	Revolving	Payment Due:	\$0.00
Date Opened:	2015-04	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	12		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days or late		
Prior Payment History:			
Comments:	Monthly payments Amount of 10.00 payment 6/20/2016		
ACCREDIT COMMUNICATION			
Phone Number:	877-754-2722	High Credit Credit Limit:	
Account Number:	500-1281	Payment Amount:	\$0.00



Associated to Account	Individual	Balance	\$240.00
Type of Account	Open	Past Due	\$0.00
Date Opened	2007-05	Date of Last Activity	2017-05
Status	Paid as agreed until 10/1/16	Date Reported	2/17/17
Months Reviewed	62		
Payment History	No payment 30 days late No payment 60 days late No payment 90 days late		
Past Payment History			
Comments	Monthly payments		
TD CREDIT CARDS			
Phone Number	(800) 663-3472	High Credit/Credit Limit	\$4,000.00
Account Number	XXXX-XXXX	Payment Amount	Not Available
Associated to Account	Individual	Balance	\$0.00
Type of Account	Revolving	Past Due	\$0.00
Date Opened	2007-04	Date of Last Activity	2017-05
Status	Paid as agreed until 10/1/16	Date Reported	2/17/17
Months Reviewed	71		
Payment History	No payment 30 days late No payment 60 days late No payment 90 days late		
Past Payment History			
Comments	Monthly payments Amount in this column is \$0.00 (not late)		
TDOT TRUCKS			
Phone Number	(800) 222-3456	High Credit/Credit Limit	\$1,000.00
Account Number	XXXX-XXXX	Payment Amount	\$0.00
Associated to Account	Individual	Balance	\$0.00
Type of Account	Revolving	Past Due	Not Available
Date Opened	2014-02	Date of Last Activity	2017-01
Status	Paid as agreed until 10/1/16	Date Reported	2/17/17
Months Reviewed	10		
Payment History	No payment 30 days late No payment 60 days late No payment 90 days late		
Past Payment History			
Comments	Amount paid Monthly payments		
SANTAL			
Phone Number	(800) 456-7890	High Credit/Credit Limit	\$5,000.00
Account Number	XXXX-XXXX	Payment Amount	Not Available
Associated to Account	Individual	Balance	\$0.00
Type of Account	Revolving	Past Due	\$0.00
Date Opened	2015-08	Date of Last Activity	2015-08
Status	Paid as agreed until 10/1/16	Date Reported	2/17/17
Months Reviewed	25		
Payment History	No payment 30 days late No payment 60 days late No payment 90 days late		
Past Payment History			
Comments	Closed at consumer's request Amount paid		
ADRIAN CAN TRAILERS			
Phone Number	(800) 666-6600	High Credit/Credit Limit	\$6,000.00
Account Number	XXXX-XXXX	Payment Amount	Not Available
Associated to Account	Individual	Balance	\$0.00
Type of Account	Open	Past Due	\$0.00
Date Opened	2014-07	Date of Last Activity	2014-08
Status	Paid as agreed until 10/1/16	Date Reported	2/17/17
Months Reviewed	18		
Payment History	No payment 30 days late No payment 60 days late No payment 90 days late		
Past Payment History			
Comments	Closed at consumer's request Amount paid		
PRESIDENTS CHOICE MC			
Phone Number	(800) 567-8901	High Credit/Credit Limit	\$2,000.00
Account Number	XXXX-XXXX	Payment Amount	Not Available
Associated to Account	Individual	Balance	\$0.00
Type of Account	Revolving	Past Due	Not Available
Date Opened	2013-01	Date of Last Activity	2016-05
Status	Paid as agreed until 10/1/16	Date Reported	2/16/17
Months Reviewed	72		
Payment History			

Post-Paying History		No payment 30 days late No payment 60 days late No payment 90 days late	
Comments		Closed at consumer request Account closed	
SCOTIABANK Visa			
Phone Number	(800) 671-8300	High Credit/Credit Limit	\$1.00
Account Number	XXX XXX	Payment Amount	Not Available
Association to Account	Individual	Balance	\$0.00
Type of Account	Revolving	Paid Due	\$0.00
Date Opened	2013-06	Date of Last Activity	
Status	Paid as agreed and up to date	Date Reported	2013-02
Months Reviewed	37		
Payment History	No payment 30 days late No payment 60 days late No payment 90 days late		
Post-Paying History			
Comments		Account Closed - Monthly payments	
TD Bank			
Phone Number	(888) 761-2002	High Credit/Credit Limit	\$1,000.00
Account Number	XXXX XXX	Payment Amount	Not Available
Association to Account	Individual	Balance	\$0.00
Type of Account	Revolving	Paid Due	\$0.00
Date Opened	2013-08	Date of Last Activity	
Status	Paid as agreed and up to date	Date Reported	2013-07
Months Reviewed	40		
Payment History	No payment 30 days late No payment 60 days late No payment 90 days late		
Post-Paying History			
Comments		Closed at consumer request Monthly payments	
TDCT TRAVIS			
Phone Number	(888) 221-3448	High Credit/Credit Limit	\$1,000.00
Account Number	XXXX XXX	Payment Amount	\$112.00
Association to Account	Individual	Balance	\$0.00
Type of Account	Revolving	Paid Due	Not Available
Date Opened	2013-02	Date of Last Activity	2015-09
Status	Paid as agreed and up to date	Date Reported	2015-09
Months Reviewed	33		
Payment History	No payment 30 days late No payment 60 days late No payment 90 days late		
Post-Paying History			
Comments		Account paid Monthly payments	
CAPITAL ONE SEC			
Phone Number	(888) 846-7883	High Credit/Credit Limit	\$10,000
Account Number	XXXX XXX	Payment Amount	Not Available
Association to Account	Individual	Balance	\$0.00
Type of Account	Revolving	Paid Due	\$0.00
Date Opened	2013-08	Date of Last Activity	2015-08
Status	Paid as agreed and up to date	Date Reported	2015-08
Months Reviewed	26		
Payment History	No payment 30 days late No payment 60 days late No payment 90 days late		
Post-Paying History			
Comments		Account Closed - Inactive account	

Credit History and Banking Information

• Credit Information will automatically purge from the system after 10 years from the date of last activity. All banking information on opening or closing accounts will automatically purge from the system after 90 days from the date of registration.

No Banking information to be

Please contact Equifax for additional information on Credit Information at 1-800-858-3636

Public Records and Other Information

Bankruptcy

• Bankruptcy information purges after 10 years from the date of discharge in the case of a single bankruptcy. The company declares we will be notified the events of bankruptcy information. • Public Records are not available to be added to





**HUMAN RESOURCES**

4700 KEELE ST.  
TORONTO, ONT.  
M3J 1P3

April 19, 2017

To Whom It May Concern:

This letter confirms that **Todd McConnell (ID102064228)** has been an employee of York University since **September 9, 2010**. He is currently employed on a full time, continuing basis as a **Security Officer I**. His gross annual salary is **\$56,652.96**, and he works 42 hours per week.

Should you have any further questions, please contact the undersigned.

Yours truly,

A handwritten signature in cursive script, appearing to read "P. Calippe".

Penny Calippe  
Employee Records Coordinator  
HR-Records Dept.  
(416) 736-2100 Ext. 77147

PC:pc

Equifax Credit Report and Score™ as of 04/20/2017

Name:

Todd McConnell

Confirmation Number:

27567631025

Credit Score Summary

661

Good

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.

Range

300 - 329 Fair

330 - 359 Fair

661 - 774 Good

725 - 784 Very Good

785 - 900 Excellent

Canada Standard

2%

10%

15%

14%

2%

What's Impacting Your Score

Below are the aspects of your credit profile and history that are reported 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.

Download Details

Number of credit inquiries made

Number of delinquent trade items on file

Your Loan Risk Rating

661

Good

Your credit score of 661 is better than 54% 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 loan 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 credit with higher scores if you're in the market for credit. This is what you might expect.

The only way to qualify for top credit rates on your next loan, say, a home to live in, is to get the highest credit score of more than 800, with no higher scores.

The bottom line: you should not be put off by a moderate rating.

Delinquency Rates\*

66%

65%

2%

6%

5%

3%

1%

300 329 359 379 399 419 439 459 479 499 519 539 559 579 599

\* Delinquency Rate is defined as the percentage of borrowers who report 30 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:

Todd McConnell

DOB:

1989/02/11

Date of Issue:

04/20/2017

Current Address:

Address:

Previous Address:

Address:

https://www.econsumer.equifax.ca/canadaote/viewPopUpDetail.ehtml?prod\_cd=CAUPL... 21/04/2017



15 STURGEON ROAD UNIT 4 MISSISSAUGA, ON		7521 WOODBINE AVE MARKHAM, ON	
Date Received: 2014-02-20 04:01:2015-12		Date Received: 2014-02-20 04:01:2015-12	
Current Employment Employer: TD Bank		Previous Employment Employer: SEARS CANADA INC	
Occupation:		Occupation: SECURITY OFFICER	
		Employer: CAN-CAS WINDERMERE INC	
		Occupation: SECURITY	

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 10 years, except credit accounts for not more than 5 years from the date of last activity.

An installment loan is a fixed payment loan in which the monthly payment stays the same 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 we will not disclose 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.

SCOTIA BANK			
Phone Number:	(888)777-6640	High CreditCheck Line:	\$22,360.00
Account Number:	0001-1000	Payment History:	\$295.00
Association to Account:		Balance:	\$11,715.00
Type of Account:	Revolving	Next Due:	\$0.00
Date Closed:	2013-03	Date of Last Activity:	2017-02
Status:	From as agreed and up to date	Date Reported:	2017-02
Monthly Payment:	\$0		
Payment History:	No late fees, 30 days late No payment 60 days late No payment 90 days late		
First Payment:			
Comments:	Secured Not a Co-signer		
TELUS MOBILITY			
Phone Number:	(800)777-1888	High CreditCheck Line:	\$402.00
Account Number:	838-1-200	Payment History:	799.44/2000.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Credit	Next Due:	\$0.00
Date Closed:	2009-11	Date of Last Activity:	2015-01
Status:	From as agreed and up to date	Date Reported:	2015-07
Monthly Payment:	\$0		
Payment History:	0% payments 30 days late No payments 60 days late No payments 90 days late		
First Payment:	One payment past due, 2015-07	One payment past due, 2015-07	One payment past due, 2015-07
Comments:	Account Closed Monthly payment		

Credit History and Banking Information

A credit transaction will automatically purge from the system 6 to 10 years from the date of last activity, or bankruptcy information including or revolving accounts will automatically purge from the system 6 to 10 years from the date of discharge.

No Banking Information on File

Please contact Equifax for additional information on Credit History at 1-800-685-3508

Public Records and Other Information

Bankruptcy

A bankruptcy is a legal process for 10 years from the date of discharge in the name of a single person. If the bankruptcy declares several bankruptcies, the system will only report bankruptcy for up to 10 years from the date of each discharge. All accounts included in a bankruptcy appear in the following "Records or Information" and will not purge 10 years from the date of last activity.

Voluntary Chapter 7 Creditors Payment of Debt (Credit Clearance)

When voluntary Chapter 7 Creditors Payment of Debt is paid, it will automatically purge from the system 10 years from the date of last activity.

Registered Consumer Address

When a registered consumer is added to a list, it will automatically purge from the system 10 years from the date of last activity.

Supplemental Section of Mortgage Information - Government Of Wages

The above will automatically purge from the system in 10 years from the date listed.

Secured Loans

A secured loan will automatically purge from the system in 10 years from the date listed.

Exception: If E.I. Public Records saves (11/1/14/10 years)

Education Loans			
Loan Name	MINISTRY GOVT SERV	Date Filed	2013-05
Industry Code		Creditor Name and Address	66000118 BANK OF CANADA 300 The CityPlace 22200
Maturity Date			
Comments	Secured Deposit Unknown		

Collection Accounts

A collection account (underpaid) would be automatically purge from the system in 10 years from the date credit activity.

2541888 ONTARIO LIMITED

Date Assigned	2014-03	Account Number	MO010000
Collection Agency	SMITH COLLECTIONS	Reason	
Amount	\$1,322.30	Balance/Amount	\$132.30
Date of Last Payment	2011-01	Date Paid	
Date verified			
Comments			

Credit Inquiries to the File

The following inquiries were generated because the lender/company requested a copy of your credit report. An inquiry made by a lender will automatically purge from 10 years from the date of the inquiry. This system will keep a three month active (3) inquiries.

2015-04-26	PRESIDENTS CHOICE MC (MM2487262)
2015-05-08	SCOTIABANK (41612881480)

The following "soft" inquiries were also generated. These soft inquiries do not appear when lenders look at your file, they are only displayed to you. All Equifax Personal Soft Inquiries are logged monthly, however only the most recent is retained for next month.

2017-04-20	WORTHINGTON GROUP REQUEST (Phone Number Not a sample)
2017-04-27	EQULIAX AFFORDABLE (eqy 20000111000)
2017-05-08	TOOT (06200111111)
2015-05-01	AVIATION (00111111111)

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 180 Jean Jacques Station  
Montreal, Quebec H3B 2Z2

By fax: (514) 355-5330

Equifax will make any new additions you provide and compare it to the information in your file. If our website view 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 why concerns you have. Equifax will include your statement on all future credit reports we produce in a minimum 400 characters or less.

If Equifax changes our file in response to your request, we will automatically send you an updated credit report to thank you for the changes. At your request, we will also send an updated credit report to one of our creditors who received one within 60 days before the change was made.