

Worksheet Leasing

Suite: 2610 Tower: PSV2 Date: Mar. 28/17 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
- ✓ ☒ 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: \$ 63,691.00
- ✓ ☒ 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
- N/A ☐ The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

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:

PSV2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
VINCENT J. FERNANDES (the "Purchaser")

Suite 2610 Tower TWO Unit 10 Level 26 (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 Glenay 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 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 25th day of February 2017.



Witness:



Purchaser: VINCENT J. FERNANDES

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 2 day of February 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.


PER: _____
Authorized Signing Officer
I have the authority to bind the Corporation

	510 Curran Pl 2610		Leased: \$1,675		
	Mississauga Ontario L5B 0J8		List: \$1,700		
	Mississauga City Centre Peel				
	SPIS: N	For: Lease	% Dif: 99		
Last Status: Lsd		DOM: 14			
Condo Apt		Locker#: 	Rms: 5		
Apartment		Level: 26	Bedrooms: 1 + 1		
Corp#: TBA / 0		Unit#: 10	Washrooms: 1		
			1x4xMain		
Dir/Cross St: Burnhamthorpe / Confederation					
Prop Mgmt: Duka Property Management Inc.					
MLS#: W3712739 Sellers: Vincent Fernandes					
Holdover: 60		Possession: Immediate		Contact After Exp: N	
Bldg Name:		Occup: Vacant		Status Cert:	
		PIN#:		ARN#:	
Kitchens:	1	Pets Perm:	Restrict	Balcony: Open	
Fam Rm:	N	Locker:	Owned	Exterior: Concrete	
Basement:	None	Maintenanca:		Gar/Pk spcs: Undergrnd / 1.0	
Fireplace/Stv:	N	A/C:	Central Air	Park/Drive: Undergrnd	
Heat:	Forced Air / Gas	Central Vac:		Park Type: Owned	
Apx Age:	New	UFFI:		Park Spcs: 1	
Apx Sqft:	600-699	Elev/Lift:	Y Retirement:	Park \$/Mo:	
Exposure:	Ew	All Incl:	N Water Incl: Y	Prk Lgl Dsc:	
Spec Desig:	Unknown	Heat Incl:	Y Hydro Incl: N	Bldg Amen:	
Lndry Acc:	Ensuite	Cable TV Incl:	N CAC Incl: Y		
Lndry Lav:	Main	Bldg Ins Incl:	Y Prkg Incl: Y		
		ComElem Inc:	Y Energy Cert:		
		Pvt Ent:	N Furnished: N		
#	Room	Level	Length (ft)	Width (ft)	Description
1	Living	Main	11.05	x 10.66	Laminate Combined W/Dining Open Concept
2	Dining	Main	12.40	x 10.66	Laminate Combined W/Living W/O To Balcony
3	Kitchen	Main	13.81	x 7.97	Laminate Stainless Steel Appl Open Concept
4	Master	Main	10.00	x 10.00	Laminate W/W Closet Large Window
5	Den	Main	7.97	x 7.74	Laminate
Client Remks: New Luxury Condo In The Heart Of Mississauga!! Brand New Never Lived In! Unrestricted Views Of Lake & Toronto!! This One Bedroom Plus Den Is 675Sf Including Open Balcony! Open Concept With Modern Finishes Throughout. Stainless Steel Appliances, Granite Counter Top, Engineered Hardwood, Ensuite Laundry, Parking & Locker...					
Extras: Close To All Amenities; 403, Walk To Square One, Public Transit, Ymca, Library, City Hall, Sheridan College, Etc..					
Brkage Remks: Thanks For Showing! Please Provide; Rental App,Credit Report, Employment Letter, References With Offer. Deposit Must Be Certified Cheque.					
Lease Term: 1 Year		App Req: Y		Emplymt Ltr: Y	
Pymt Freq: Monthly		Dep Req: Y		Lease Agreemt:	
Pymt Method: Cheque		Credit Ck: Y		Ref Reqd: Y	
Buy Option:					
List: ORION REALTY CORPORATION, BROKERAGE Ph: 416-733-7784 Fax: 905-286-5271					
SIMON JOSEPH CAMBER, Broker 416-617-7887					
Co-Op: CENTURY 21 PEOPLE'S CHOICE REALTY INC., BROKERAGE					
Raja Zeeshan Khurshid, Salesperson					
Contract Date: 2/23/2017		Leased Date: 3/09/2017		CB Comm: Half Months Rent	
Expiry Date: 5/25/2017		Closing Date: 4/01/2017		Leased Terms: 1 Year	
		Last Update: 3/10/2017		Original: \$1,700	

Agreement to Lease
Residential

Toronto
Real Estate
Board

This Agreement to Lease dated this 9th day of March, 2017

TENANT (Lessee), Mariola Razniak
(Full legal names of all Tenants)

LANDLORD (Lessor), Vincent Fernandes
(Full legal name of Landlord)

ADDRESS OF LANDLORD 2610- 510 Curran Place Mississauga Ontario L5B 0J8
(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:
2610- 510 Curran Place Mississauga Ontario L5B 0J8

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 Seventy-Five Canadian Dollars (CDN\$ 1,675.00), 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
(Hereby/Upon acceptance/as otherwise described in this Agreement)
by negotiable cheque payable to ORION REALTY CORPORATION, BROKERAGE "Deposit Holder"
in the amount of Three Thousand Three Hundred Fifty
Canadian Dollars (CDN\$ 3,350.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the first and last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

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

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

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

INITIALS OF TENANT(S):

[Signature]

INITIALS OF LANDLORD(S):

[Signature]

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Century 21 People's Choice Realty Inc.

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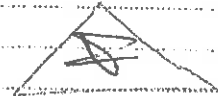
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7. **PARKING:** 1. Underground Parking Spot (Owned) Included

8. **ADDITIONAL TERMS:** 1 Locker (owned) Included

(KIP)



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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 11:00 a m / p m on the 10th 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) 286-5271

(For delivery of Documents to Landlord)

FAX No.: (905) 366-8101

(For delivery of Documents to Tenant)

Email Address: simon@simoncumber.ca

(For delivery of Documents to Landlord)

Email Address: rajazeeshankhurshid@gmail.com

(For delivery of Documents to Tenant)

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

(Tenant or Authorized Representative)

(Tenant or Authorized Representative)

(Guarantor)

(Seal)

(Seal)

(Seal)

DATE

DATE

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)

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

(Landlord or Authorized Representative)

(Landlord or Authorized Representative)

(Seal)

(Seal)

DATE

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 sole evidenced herein.

(Witness)

(Spouse)

(Seal)

DATE

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

finally acceptance by all parties at 9 a.m. this 9th day of March, 2017

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

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

SIMON JOSEPH CAMBER

(Salesperson / Broker Name)

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

Raja Zeeshan Khurshid

(Salesperson / Broker Name)

ACKNOWLEDGEMENT

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

(Landlord)

DATE March 9, 2017

(Landlord)

DATE

Address for Service 2610- 510 Curran Place Mississauga, O.

Mississauga, Ontario Tel.No. (416) 733-7784

Landlord's Lawyer

Address

Email

() Tel.No.

FAX No.

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

(Tenant)

DATE

(Tenant)

DATE

Address for Service 103-120 Matheson Blvd. East L4Z1X1

Mississauga, Ontario Tel.No. (905) 366-8100

Tenant's Lawyer

Address

Email

() Tel.No.

FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Co-operating Brokerage shown on the foregoing Agreement to Lease

In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and 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:

(Authorized to bind the Listing Brokerage)

(Authorized to bind the Co-operating Brokerage)

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Form 401
for use in the Province of Ontario

Schedule A
Agreement to Lease – Residential

Toronto
Real Estate
Board

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

TENANT (Lessee), Mariola Razniak, and

LANDLORD (Lessor), Vincent Fernandes

for the lease of, 2610- 510 Curran Place Mississauga Ontario L5B 0J8

dated the 9th 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.

Tenant agrees to pay the cost of Hydro on the premises during the term of the lease and any extension thereof. 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 acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property. Tenant shall acquire adequate liability insurance and sufficient property insurance and show evidence of such insurances to the Landlord prior to commencement of the lease.

Tenant has to give 10 post dated cheques. The tenant agrees to pay the Landlord for the charges paid to the bank, plus an administrative cost of Fifty dollars (\$50.00) in the event that any rent cheques are returned NSF. The tenant agrees to provide a certified replacement cheque for the monthly rent plus the additional fees within one (1) business day of such occurrence.

The following appliances belonging to the Landlord are to remain on the premises for the tenant's use: Fridge, Stove, Built-in-Dishwasher, Washer and Dryer.

Landlord represents and warrants that the appliances listed in this Agreement to Lease will be in good working order at the commencement of the lease term. Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost.

Landlord may enter the suite to make periodic inspections or repairs with a minimum of twenty-four (24) hours notice.

The tenant agrees that the use of this property is for personal use only and is not to be operated as a business or short-term stay rental property by the Tenant.

Tenant shall comply with all the By-laws of the Condominium Corporation.

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

Tenant agrees that no smoking of cigarettes, pipes or cigars shall take place within the premises.

Continued on next page ..

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

INITIALS OF TENANTS:

INITIALS OF LANDLORD(S):

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Century 21 People's Choice Realty Inc.

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Form 401

for use in the Province of Ontario

Schedule A

Agreement to Lease – Residential

Toronto
Real Estate
Board

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

TENANT (Lessee), Mariola Razniak, and

LANDLORD (Lessor), Vincent Fernandes

for the lease of 2610-510 Curran Place Mississauga Ontario L5B 0J8

dated the 9th day of March, 2017

Tenant, if not default hereunder, shall have the option, by written notice, given to the Landlord at least sixty-one (61) days before the end of the lease, to renew the lease for a further one (1) year term.

Tenant agrees to allow the Landlord or the Landlord's agent to show the property within the last thirty (30) days of the lease term, during all reasonable hours, to prospective Purchasers or Tenants, after giving the Tenant at least twenty-four (24) hours notice of such showings

Tenant further agrees to reimburse the Landlord for any monies he may be obliged to spend to restore the property to the state it was in prior to the Tenant moving in save and except normal wear and tear.

Landlord has the right to inspect the premises for damages prior to the tenant vacating the premises upon termination or end of lease.

Damages, repairs, pre-existing conditions (in case the unit is not clean. Carpets are not shampooed; if applicable), (oil stains are seen in parking etc.) shall be reported to the Landlord in writing/email within seven (7) days from date of moving in. After this period, Tenant will be fully responsible for condition of above unit, parking and locker, if applicable. Normal wear and tear is always exempted.

Landlord agrees to handover the unit professionally cleaned including carpet shampooing (where applicable). At the end of the lease term, Tenant agrees to provide vacant possession of the premises and locker (where applicable), handover the unit professionally cleaned including carpet shampooing (where applicable).

Landlord will provide the Tenant with at least 1 main garage door key, 1 mail box key, including one (1) Fob for access to building and amenities at the commencement of the Lease and 2 Suite door keys. The tenant will provide a refundable security key deposit of \$200.00 which will be returned to the tenant by the Landlord at end of lease term upon return of all keys and fobs by the tenant in a reasonable condition. The Tenant shall be responsible for the replacement of any lost or damaged keys or Fob(s) at their own cost.

The tenant acknowledges and understands that the building amenities such as gym, indoor pool etc are not open for use presently and construction work might still be going on at the building at time of commencement of this lease.

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

INITIALS OF TENANTS:

INITIALS OF LANDLORD(S):

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Century 21 People's Choice Realty Inc.

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Confirmation of Co-operation and Representation

Toronto
Real Estate
Board

BUYER: Mariola Razniak
SELLER: Vincent Fernandes

For the transaction on the property known as 2610-510 Curran Place Mississauga, Ontario L5B 0J8

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

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

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


BUYER


CO-OPERATING/BUYER BROKERAGE


SELLER


LISTING BROKERAGE



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Century 21 People's Choice Realty Inc.

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136815

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
1/2 Month's Rent 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)

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

103-120 Matheson Blvd East, Mississauga ON L

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

[Signature] Date: 9 March/17
 (Authorized to bind the Co-operating/Buyer Brokerage)

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

ORION REALTY CORPORATION BROKERAGE
 (Name of Listing Brokerage)

200-465 Burnhamthorpe Rd W Mississauga L5B0E3

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

[Signature] Date: MARCH 9th 2017
 (Authorized to bind the Listing Brokerage)

SIMON JOSEPH CAMBER
 (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 this transaction)

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

[Initials]
 BUYER'S INITIALS

[Initials]
 SELLER'S INITIALS

ACKNOWLEDGEMENT

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

[Signature] Date: Nov 09 / 17

(Signature of Buyer)

Date:

[Signature] Date: March 9, 2017

(Signature of Seller)

(Signature of Seller)

Date:



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ORION REALTY CORPORATION

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

RECEIVED

DATE: March 10 2017 TIME: 9:57

RECEIVED FROM: Mariola Kazniak

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

AMOUNT \$ 3350

PAYABLE TO:

☒ ORION REALTY CORPORATION

OR: _____

RE: PROPERTY

☒ RENTAL ☐ SALE

RE: 510 Curran Pl # 2610
(PROPERTY ADDRESS)

RECEIVED BY: Kiteu

☒ COPY OF THE CHEQUE FOR THE CLIENTS

☒ COPY OF THIS RECIEPT FOR THE CLIENT

The Toronto-Dominion Bank

925 RATHBURN ROAD EAST
MISSISSAUGA, ON L4W 4C3

80760903

2017-03-10
YYYYMMDD

DATE

Transit-Serial No. 334-80760903

Pay to the Order of Amacon Development (City Centre) corp

\$ *****1,695.00

ONE THOUSAND SIX HUNDRED NINETY FIVE**00/100 Canadian Dollars
Authorized signature required for amounts over CAD \$5,000.00

Re PSVZ # 2610

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

Authorized Officer
[Signature]
Collected

Number

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


⑈80760903⑈ ⑆09612⑈004⑆

⑈3808⑈


PSV2 2610 - Leasing fee

[Signature] March 11/17

PSV2 2610 - Tenant's ID




Government
of Canada



Government
du Canada

MARIO LA RAZNIAK



Y-A

DOB

M

DAY

SEX

SEX

HEIGHT

CM

1969

08

11

F

172

DP-DB

HAIR

EYES/EYES

2009

01

BROWN

30553547

LaRazniak Mario

The Toronto-Dominion Bank

4141 DIXIE ROAD
MISSISSAUGA, ON L4W 1V5

80570997

DATE

2017-03-10

YYYYMMDD

Transit-Serial No.

1741-80570997

Pay to the ORION REALTY CORPORATION, BROKERAGE
Order of

\$ *****3,350.00

THREE THOUSAND THREE HUNDRED FIFTY**00/100

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

Re 1st + last month's Rent 2610-510 Church Ave

Canadian Dollars

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

Authorized Officer

Countersigned

Number

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

⑈80570997⑈ ⑆09612⑈004⑆

⑈3808⑈

PSV2 2610 - first + last month's rent



Equifax Canada

Equifax Canada

Equifax Credit Report and Score™ as of 03/06/2017

Name: Mariola Razniak

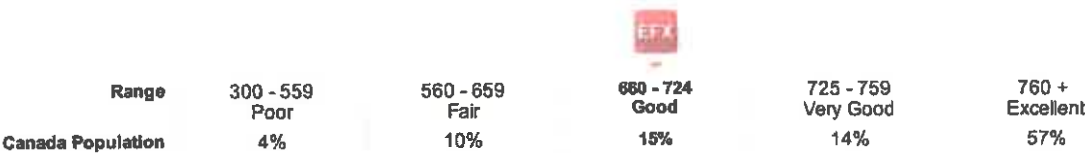
Confirmation Number: 3605945421

Credit Score Summary

719 | 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.



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.

- Utilization for revolving trades.
- Utilization for open trades
- Total balance for open national card trades.

Your Loan Risk Rating

719 | Good

Your credit score of 719 is better than 28% of Canadian consumers.
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

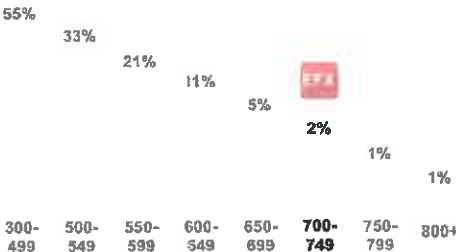
The Bottom Line :

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

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

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

Delinquency Rates*



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

CREDIT REPORT

Personal Information

Personal Data

Name: MARIOLA RAZNIAK
SIN: 545XXX509
Date of Birth: 1969-08-XX

Current Address

Address: 3615 DIXIE RD #1A
MISSISSAUGA, ON
Date Reported: 2016-11 2015-11 2012-04

Previous Address

Address: 3630 BIRCHMEADOW CRES
MISSISSAUGA, ON
Date Reported: 2016-11 2015-11 2012-04

Current Employment

Employer: ARAMARK
Occupation: MANAGERFOOD SERVICE
COMPA

Previous Employment

Employer: PPS FIRE AND SECURITY
ARAMARK
Occupation: GENERAL OFFICE WORKER

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.

TDRCS THE BRICK ROC

Phone Number:	(800)832-3321	High Credit/Credit Limit:	\$1,500.00
Account Number:	XXX...313	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$968.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2011-01	Date of Last Activity:	2014-06
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	12		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

CIBC CARD SERVICES

3/9/2017

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

CIBC BANK SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$13,000.00
Account Number:	XXX...449	Payment Amount:	\$158.00
Association to Account:	Individual	Balance:	\$12,564.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2010-09	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	72		
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		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$8,000.00
Account Number:	XXX...407	Payment Amount:	\$44.00
Association to Account:	Individual	Balance:	\$3,431.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-11	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	72		
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		

BNS FORM. CHASE PL

Phone Number:	(800)265-3675	High Credit/Credit Limit:	\$400.00
Account Number:	XXX...940	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2010-04	Date of Last Activity:	2013-05
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed Monthly payments		

CANADIAN TIRE BANK

Phone Number:	(800)459-6415	High Credit/Credit Limit:	\$14,300.00
Account Number:	XXX...158	Payment Amount:	\$212.00
Association to Account:	Individual	Balance:	\$13,077.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2009-01	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	71		
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		

BNS MC FORM. CHASE

Phone Number:	(866)286-4517	High Credit/Credit Limit:	\$600.00
Account Number:	XXX...820	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2010-04	Date of Last Activity:	2016-05

3/9/2017Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

Date Opened:	2010-04	Date of Last Activity:	2010-00
Status:	Paid as agreed and up to date	Date Reported:	2016-06
Months Reviewed:	64		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

HSBC RETAIL SERVICES

Phone Number:	(514)257-4000	High Credit/Credit Limit:	\$1,500.00
Account Number:	XXX...263	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2011-01	Date of Last Activity:	2013-08
Status:	Paid as agreed and up to date	Date Reported:	2013-08
Months Reviewed:	31		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed Transferred or sold		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...308	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2010-07	Date of Last Activity:	2013-05
Status:	Paid as agreed and up to date	Date Reported:	2013-05
Months Reviewed:	27		
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 1-800-865-3908

Public Records and Other Information

- Bankruptcy

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

Voluntary Deposit – Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2015-01-22 VERICO CLEARVIEW (905)919-9644

The following "soft" inquiries were also generated. These soft inquiries do not appear when lenders look at your file; they are only displayed to you. All Equifax Personal Sol inquiries are logged internally, however only the most current is retained for each month.

2017-03-06 EQUIFAX PERSONAL SOL (800)871-3250
2017-02-28 CIBC ACCOUNT UPDATE (800)465-2255
2017-02-01 TDFS RETAIL CARDS (800)832-3321
2017-01-17 CANADIAN TIRE BANK (800)459-6415
2017-01-10 TDCT (866)222-3456
2016-10-31 AUTH ECONSUMER REQUE (Phone Number Not Available)
2016-10-31 EQUIFAX PERSONAL SOL (800)871-3250
2016-07-12 BNS MC FORM. CHASE (800)267-1660
2016-05-26 AV MANULIFE FINANCIA (Phone Number Not Available)

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.

OREA Ontario Real Estate Association
Form 410
 for use in the Province of Ontario

Rental Application Residential

Toronto
 Real Estate
 Board

I/We hereby make application to rent 2610-510 Curran Place Mississauga, Ontario L5B 0J8
 from the APR 1st day of APRIL 2017 at a monthly rental of \$ 1675

to become due and payable in advance on the 1st day of each and every month during my tenancy.

1. Name MARIONA RAZMINA Date of birth Aug 11, 69 SIN No. (Optional) _____

Drivers License No. N/A Occupation business owner self-employed

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? NO If so, describe _____

Why are you vacating your present place of residence? temporary accommodation

LAST TWO PLACES OF RESIDENCE

Address 3830 BIRCHMEADOW CRES Address 2240 Lakeshore Blvd West #2004

MISSISSAUGA, ON TORONTO, ON

From Oct 15, 2015 To APR 15, 2017 From APR 01, 2012 To Oct 31, 2015

Name of landlord Peter Michopoulos Name of landlord Debbie Bishop

Telephone (647) 290-3961 Telephone Phone # Miss Place D

PRESENT EMPLOYMENT

Employer Self-employed - owner

Business address 3615 Dixie Rd #1A

Business telephone 905-829-2004

Position held owner

Length of employment 5 years

Name of supervisor N/A

Current salary range: Monthly \$ \$1,000-\$5,000

PRIOR EMPLOYMENT

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 336815

SPOUSE'S PRESENT EMPLOYMENT

Employer

Business address

Business telephone

Position held

Length of employment

Name of supervisor

PRIOR EMPLOYMENT

.....

.....

.....

.....

.....

Current salary range: Monthly \$

Name of Bank TD Branch Rockwood Falls Address

Chequing Account # available upon request Savings Account #

FINANCIAL OBLIGATIONS

Payments to N/A Amount: \$

Payments to N/A Amount: \$

PERSONAL REFERENCES

Name Andr Stasiuk Address Mississauga

Telephone: 647-216-2227 Length of Acquaintance 1 year Occupation employee worker

Name Harold Rozmier Address Mississauga

Telephone: 647-864-5852 Length of Acquaintance 1 year Occupation freelance

AUTOMOBILE(S) White Mercury 2006 employee worker

Make 647-432-6102 Model


Make N/A Model

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 Harold Rozmier Date Nov 09/17

Telephone: 416-904-3767 Telephone: (.....)

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Canada Revenue Agency

MARIOLA RAZNIAK

Protected B when completed
SIN: 545-400-509

Income Tax and Benefit Return

T1 GENERAL 2016

Step 1 - Identification and other information

ON7

Identification

First name and initial
MARIOLA

Last name
RAZNIAK

Mailing address: Apt No - Street No Street name
3630 BIRCHMEADOW CRES

PO BoxRR

CityProv./Terr. Postal code
MISSISSAUGAONL4Y 3R7

Email address

I understand that by providing an email address, I am registering for online mail. I have read and I accept the terms and conditions on page 17 of the guide.
Enter an email address:

Information about your residence

Enter your province or territory of residence on December 31, 2016: Ontario

Enter the province or territory where you currently reside if it is not the same as your mailing address above:

If you were self-employed in 2016, enter the province or territory of self-employment:

If you became or ceased to be a resident of Canada for income tax purposes in 2016, enter the date of:
Month DayMonth Day
entry or departure

Information about you

Enter your social insurance number (SIN): 545-400-509
Year Month Day
Enter your date of birth: 1969/08/11
Your language of correspondence: EnglishFrançais
Votre langue de correspondance: EnglishFrançais

Is this return for a deceased person?

If this return is for a deceased person, enter the date of death: Year Month Day

Marital status

Tick the box that applies to your marital status on December 31, 2016:

1X Married2 Living common-law3 Widowed
4 Divorced5 Separated6 Single

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)

Enter his or her SIN:

Enter his or her first name: MACIEJ

Enter his or her net income for 2016 to claim certain credits: 0.00

Enter the amount of universal child care benefit (UCCB) from line 117 of his or her return: 0.00

Enter the amount of UCCB repayment from line 213 of his or her return:

Tick this box if he or she was self-employed in 2016: 1

Do not use this area.

Elections Canada

(For more information, see page 19 in the guide.)

A) Do you have Canadian citizenship? Yes1 No2

Answer the following question only if you have Canadian citizenship.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors? Yes1 No2

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing the information with provincial/territorial election agencies, members of Parliament, registered political parties, and candidates at election time.

Do not use this area.

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MARIOLA RAZNIAK

Protected B when completed
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Step 1 - Identification and other information (continued)

Please answer the following question:

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2016, was more than CAN\$100,000?
See "Specified foreign property" in the guide for more information.

266 Yes ☐ 1 No ☒ 2

If yes, complete Form T1135 and attach it to your return.
If you had dealings with a non-resident trust or corporation in 2016, see "Other foreign property" in the guide.

Step 2 - Total income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada.
When you come to a line on the return that applies to you, go to the line number in the guide for more information.

Employment income (box 14 of all T4 slips)		101	
Commissions included on line 101 (box 42 of all T4 slips)	102		
Wage loss replacement contributions (see line 101 in the guide)	103		
Other employment income		104	
Old age security pension (box 18 of the T4A(OAS) slip)		113	
CPP or QPP benefits (box 20 of the T4A(P) slip)		114	
Disability benefits included on line 114 (box 16 of the T4A(P) slip)	152		
Other pensions and superannuation		115	
Elected split-pension amount (attach Form T1032)		116	
Universal child care benefit (UCCB)		117	
UCCB amount designated to a dependant	186		
Employment insurance and other benefits (box 14 of the T4E slip)		119	
Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (attach Schedule 4)		120	
Taxable amount of dividends other than eligible dividends, included on line 120, from taxable Canadian corporations	180		
Interest and other investment income (attach Schedule 4)		121	
Net partnership income: limited or non-active partners only		122	
Registered disability savings plan income		125	
Rental income	Gross 160	Net 126	
Taxable capital gains (attach Schedule 3)		127	
Support payments received	Total 156	Taxable amount 128	
RRSP income (from all T4RSP slips)		129	
Other income Specify:		130	
Self-employment income			
Business income	Gross 162 104,113 33	Net 135 38,164 55	
Professional income	Gross 164	Net 137	
Commission income	Gross 166	Net 139	
Farming income	Gross 168	Net 141	
Fishing income	Gross 170	Net 143	
Workers' compensation benefits (box 10 of the T5007 slip)		144	
Social assistance payments		145	
Net federal supplements (box 21 of the T4A(OAS) slip)		146	
Add lines 144, 145, and 146 (see line 250 in the guide).		147	
Add lines 101, 104 to 143, and 147.	This is your total income.	150 38,164 55	

MARIOLA RAZNIAK

Protected B when completed
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Attach only the documents (schedules, information slips, forms, or receipts) requested in the guide to support any claim or deduction. Keep all other supporting documents.

Step 3 - Net income

Enter your total income from line 150. 150 38,164 55

Pension adjustment
(box 52 of all T4 slips and box 034 of all T4A slips) 206

Registered pension plan deduction (box 20 of all T4 slips and box 032 of all T4A slips) 207

RRSP/pooled registered pension plan (PRPP) deduction
(see Schedule 7 and attach receipts) 208

PRPP employer contributions
(amount from your PRPP contribution receipts) 205

Deduction for elected split-pension amount (attach Form T1032) 210

Annual union, professional, or like dues (box 44 of all T4 slips, and receipts) 212

Universal child care benefit repayment (box 12 of all RC62 slips) 213

Child care expenses (attach Form T778) 214

Disability supports deduction 215

Business investment loss Gross 228 Allowable deduction 217

Moving expenses 219

Support payments made Total 230 Allowable deduction 220

Carrying charges and interest expenses (attach Schedule 4) 221

Deduction for CPP or QPP contributions on self-employment and other earnings
(attach Schedule 8 or Form RC381, whichever applies) 222 1,715 90

Exploration and development expenses (attach Form T1229) 224

Other employment expenses 229

Clergy residence deduction 231

Other deductions Specify: 232

Add lines 207, 208, 210 to 224, 229, 231, and 232. 233 1,715 90

Line 150 minus line 233 (if negative, enter "0") This is your net income before adjustments. 234 36,448 65

Social benefits repayment (if you reported income on line 113, 119, or 146, see line 235 in the guide)
Use the federal worksheet to calculate your repayment. 235

Line 234 minus line 235 (if negative, enter "0")

If you have a spouse or common-law partner, see line 236 in the guide. This is your net income. 236 36,448 65

Step 4 - Taxable income

Canadian Forces personnel and police deduction (box 43 of all T4 slips) 244

Employee home relocation loan deduction (box 37 of all T4 slips) 248

Security options deductions 249

Other payments deduction
(if you reported income on line 147, see line 250 in the guide) 250

Limited partnership losses of other years 251

Non-capital losses of other years 252 21,417 94

Net capital losses of other years 253

Capital gains deduction 254

Northern residents deductions (attach Form T2222) 255

Additional deductions Specify: 256

Add lines 244 to 256. 257 21,417 94

Line 236 minus line 257 (if negative, enter "0") This is your taxable income. 260 15,030 71

Step 5 - Federal tax and provincial or territorial tax

Use Schedule 1 to calculate your federal tax and Form 428 to calculate your provincial or territorial tax.

MARIOLA RAZNIAK

Protected B when completed

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Step 6 - Refund or balance owing

Net federal tax: enter the amount from line 64 of Schedule 1 (attach Schedule 1, even if the result is "0")	420	<NIL>
CPP contributions payable on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)	421	3,431 79
Employment insurance premiums payable on self-employment and other eligible earnings (attach Schedule 13)	430	
Social benefits repayment (amount from line 235)	422	
Provincial or territorial tax (attach Form 428, even if the result is "0")	428	
Add lines 420, 421, 430, 422, and 428. This is your total payable.	435	3,431 79

Total income tax deducted	437	
Refundable Quebec abatement	440	
CPP overpayment (enter your excess contributions)	448	
Employment insurance overpayment (enter your excess contributions)	450	
Refundable medical expense supplement (use the federal worksheet)	452	
Working income tax benefit (WITB) (attach Schedule 6)	453	
Refund of investment tax credit (attach Form T2038(IND))	454	
Part XII.2 trust tax credit (box 38 of all T3 slips)	456	
Employee and partner GST/HST rebate (attach Form GST370)	457	
Children's fitness tax credit Eligible fees 458 X 15% =	459	
Eligible educator school supply tax credit Supplies expenses 468 X 15% =	469	
Tax paid by instalments	476	
Provincial or territorial credits (attach Form 479 if it applies)	479	
Add lines 437 to 479. These are your total credits.	482	<NIL>

Line 435 minus line 482 This is your refund or balance owing. 3,431 79

If the result is negative, you have a refund. If the result is positive, you have a balance owing. Enter the amount below on whichever line applies.

Refund 484 <NIL> Generally, we do not charge or refund a difference of \$2 or less. Balance owing 485 3,431 79

For more information on how to make your payment, see line 485 in the guide or go to cra.gc.ca/payments. Your payment is due no later than April 30, 2017.

Direct deposit - Enrol or update (see line 484 in the guide)

You do not have to complete this area every year. Do not complete it this year if your direct deposit information has not changed. To enrol for direct deposit, to update your banking information, or to request that all of your CRA payments you may be receiving or owed be deposited into the same account as your T1 refund, complete lines 460, 461, and 462 below. By providing my banking information I authorize the Receiver General to deposit in the bank account number shown below any amounts payable to me by the CRA, until otherwise notified by me. I understand that this authorization will replace all of my previous direct deposit authorizations.

Branch number 460 (5 digits) Institution number 461 (3 digits) Account number 462 (maximum 12 digits)



Ontario opportunities fund

You can help reduce Ontario's debt by completing this area to donate some or all of your 2016 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 484 above		1
Your donation to the Ontario opportunities fund	465	2
Net refund (line 1 minus line 2)	466	3

I certify that the information given on this return and in any documents attached is correct and complete and fully discloses all my income.

Sign here

It is a serious offence to make a false return.

Telephone (416) 904-3637 Date 2017/03/07

490 If a fee was charged for preparing this return, complete the following:

Name of preparer: KOMTAX FINANCIAL SERVICES INC.

Telephone: (905) 624-7444

EFILE number (if applicable): 489 K6977

Personal information is collected under the *Income Tax Act* to administer tax, benefits, and related programs. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other (federal, provincial/territorial government) institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the *Privacy Act*, individuals have the right to access their personal information and request correction if there are errors or omissions. Refer to Info Source cra.gc.ca/gncy/tprints/cnfsrc-eng.html, personal information bank CRA PPU 005

Do not use this area

487

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486

5006-R
RC-16-104

cantax



Canada Revenue Agency
Agence du revenu du Canada

Protected B when completed

Statement of Business or Professional Activities

- This form is used to help calculate self-employed business and professional income
- For each business or profession, fill out a separate Form T2125.
- Fill out this form and send it with your income tax and benefit return.
- For more information on how to fill out this form, see Guide T4002, *Business and Professional Income*.

Identification	
Name MARIOLA RAZNIAK	Social insurance number (SIN) 545-400-509
Business name EUROTAN STUDIOS	Business number (15 characters)
Business address 3615 DIXIE RD	City and province or territory MISSISSAUGA
Fiscal period From: 2016/01/01 To: 2016/12/31	Postal code L4Y 4H4
Main product or service TANNING SERVICES	Was 2016 your last year of business? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Tax shelter identification number	Industry code (see the appendix in Guide T4002) 812990
Partnership business number (9 digits)	Your percentage of the partnership 100.00
Name and address of person or firm preparing this form KOMTAX FINANCIAL SERVICES INC. 1420 BURNHAMTHORPE RD EAST SUITE# 215 MISSISSAU	

Internet business activities
How many Internet web pages does your business earn income from? 0
List below the site addresses (URL addresses) of your main web pages.
http://
http://
http://
http://
http://
What percentage of your gross income is generated from the above web pages? ... 0

Name of taxpayer MARIOLA RAZNIAK	Social Insurance Number 545-400-509	Printed 2017/03/07
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Protected B when completed
T2125

Part 1 - Business income

Fill in Part 1 only if you have business income. If you have professional income, leave this part blank and fill in Part 2.
If you have both business and professional income, you have to fill out a separate Form T2125 for each.

Part 2 - Professional income

Fill in Part 2 only if you have professional income. If you have business income, leave this part blank and fill in Part 1.
If you have both business and professional income, you have to fill out a separate Form T2125 for each.

Part 1 - Business income

Gross sales, commissions, or fees (include GST/HST collected or collectible)	104,113	33	1
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included on line 1)			2
Subtotal (line 1 minus line 2)	104,113	33	3
If you are using the quick method for GST/HST - Government assistance calculated as follows:			
GST/HST collected or collectible on sales, commissions and fees eligible for the quick method			4
GST/HST remitted, calculated on (sales, commissions, and fees eligible for the quick method plus GST/HST collected or collectible) multiplied by the applicable quick method remittance rate			5
Subtotal (line 4 minus line 5)			6
Adjusted gross sales (line 3 plus line 6) - Enter this amount in Part 3 at line 16	104,113	33	7

Part 2 - Professional income

Gross professional fees including work-in-progress (WIP) (include GST/HST collected or collectible)			8
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included on line 8) and any WIP at the end of the year you elected to exclude			9
Subtotal (line 8 minus line 9)			10
If you are using the quick method for GST/HST - Government assistance calculated as follows:			
GST/HST collected or collectible on professional fees eligible for the quick method			11
GST/HST remitted, calculated on (professional fees eligible for the quick method plus GST/HST collected or collectible) multiplied by the applicable quick method remittance rate			12
Subtotal (line 11 minus line 12)			13
Work-in-progress (WIP), start of the year, per election to exclude WIP (see Guide T4002, Chapter 2)			14
Adjusted professional fees (line 10 plus line 13 plus line 14) - Enter this amount in Part 3 at line 16			15

Part 3 - Gross business or professional income

Adjusted gross sales (Part 1 line 7) or adjusted professional fees (Part 2 line 15)	8000	104,113	33	16
Reserves deducted last year	8290			17
Other income Recapture of CCA and/or CEC				
Subtotal (line 17 plus line 18)	8230			18
Gross business or professional income (line 16 plus line 19)	8299	104,113	33	20
Report the gross business or professional income from line 20 on the applicable line of your income tax and benefit return as indicated below:				
• business income at line 162;				
• professional income at line 164; or				
• commission income at line 166.				

Name of taxpayer MARIOLA RAZNIAK	Social Insurance Number 545-400-509	Printed 2017/03/07
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Protected B when completed

For Parts 4, 5 and 6, if GST/HST has been remitted or an input tax credit has been claimed, do not include GST/HST when you calculate the cost of goods sold, expenses, or net income (loss). T2125

Part 4 - Cost of goods sold and gross profit

If you have business income, fill out part 4. Enter only the business part of the costs.

Gross business income (from Part 3 line 20)			104,113	33	21
Opening inventory (include raw materials, goods in process, and finished goods)	8300				22
Purchases during the year (net of returns, allowances, and discounts)	8320	5,444	17		23
Direct wage costs	8340				24
Subcontracts	8360				25
Other costs	8450				26
Subtotal (add lines 22 to 26)		5,444	17		27
Minus:					
Closing inventory (include raw materials, goods in process, and finished goods)	8500				28
Cost of goods sold (line 27 minus line 28)	8518	5,444	17	5,444	29
Gross profit (line 21 minus line 29)		8519	98,669	16	30

Part 5 - Net income (loss) before adjustments

Gross business or professional income (from Part 3 line 20) or Gross profit (from Part 4 line 30)			98,669	16	31
Expenses (enter only business part)					
Advertising	8521	2,307	73		32
Meals and entertainment (allowable part only)	8523				33
Bad debts	8590				34
Insurance	8690				35
Interest	8710				36
Business tax, fees, licences, dues, memberships, and subscriptions	8760				37
Office expenses	8810	2,103	87		38
Supplies	8811				39
Legal, accounting, and other professional fees	8860	477	52		40
Management and administration fees	8871				41
Rent	8910	50,128	76		42
Maintenance and repairs	8960	4,267	44		43
Salaries, wages, and benefits (including employer's contributions)	9060				44
Property taxes	9180				45
Travel (including transportation fees, accommodations, and allowable portion of meals)	9200				46
Telephone and utilities	9220				47
Fuel costs (except for motor vehicles)	9224				48
Delivery, freight, and express	9275				49
Motor vehicle expenses (not including CCA) (Amount from Part 17 at line 15)	9281				50
Allowance on eligible capital property	9935				51
Capital cost allowance (CCA). Enter the amount from Part 11 line G minus any personal part and any CCA for business-use-of-home expenses.	9936				52
Other expenses (specify): BANK CHARGES	9270	1,219	29		53
Total business expenses (add lines 32 to 53)	9368	60,504	61	60,504	54
Net income (loss) before adjustments (line 31 minus line 54)		9369	38,164	55	55

Part 6 - Your net income (loss)

Your share of net income (loss) before adjustments (from Part 5 line 55) or the amount from Form T5013, Statement of Partnership Income		38,164	55		56
GST/HST rebate for partners received in the year	9974				57
Subtotal (line 56 plus line 57)		38,164	55	38,164	58
Other amounts deductible from your share of the net partnership income (loss) (amount from Part 7 at line F)	9943				59
Net income (loss) after adjustments (line 58 minus line 59)				38,164	60
Business-use-of-home expenses (amount from Part 8 line 78)	9945				61
Your net income (loss) (line 60 minus line 61)	9946			38,164	62

Report the net income amount from line 62 on the applicable line of your income tax and benefit return as indicated below.

- business income at line 135;
- professional income at line 137; or
- commission income at line 139.

January
Eurotan Studios
Sales by Department & Division

Department		Sales	Qty	Sales %	Discounts	Qty	Disc %
0	None	\$2,376.60	72	22.94			
2	Packages Bought	\$3,985.00	437	38.47	\$45.40	5	0.44
4	UNLIMITED	\$2,879.65	35	27.80			
6	Tans Used	\$0.00	308	0.00			
8	Single Tans	\$741.60	48	7.16			
11	Australian Gold	\$79.20	2	0.76	\$3.80	1	0.04
15	Other Products	\$278.00	42	2.68			
20	EyeWear	\$20.00	20	0.19			

Division	Service Sales		Product Sales		Misc. Sales		Total Sales	
0	\$0.00	0.00	\$2,376.60	22.94	\$0.00	0.00	\$2,376.60	22.94
1 Tanning	\$7,606.25	73.42	\$357.20	3.45	\$0.00	0.00	\$7,963.45	76.87
6 Accessories	\$0.00	0.00	\$20.00	0.19	\$0.00	0.00	\$20.00	0.19
Division Total:	\$7,606.25	73.42	\$2,753.80	26.58	\$0.00	0.00	\$10,360.05	100.00

Gift Certificates	\$0.00
+ In House Charge	\$0.00
+ Bonus Bucks	\$0.00
+ Prepaid Dollars	\$0.00
= Total Non-Revenue	\$0.00
Missing Pay Method	\$0.00
Cash	\$3,859.87
+ Checks	\$0.00
+ Credit Cards	\$7,370.83
= Total Revenue	\$11,230.70

PCA
\$ 50.05

New Customers	25
Unique Customers	207
Total Customers	597
Tanning Sessions	745
Cost of Goods Sold	\$17.00
Profit On Goods Sold	\$2,736.80
Bonus Bucks Issued	\$0.00
Total Sales	\$10,360.05
Total GST	\$870.65
Total PST	\$0.00
Total Sales Inc Tax	\$11,230.70

Code	Description	Qty	Revenue	% of Revenue
1.00	Walk InTan - \$1.00/min	5	\$43.00	0.42%
1.50	Walk InTan - \$140/min	18	\$250.50	2.42%
1.80	WALK IN SESSION\$1.80	15	\$255.60	2.47%
1M	Buy 1 Month Unltd Mbrshp	5	\$349.95	3.38%
2.50	Walk In Tan \$2.00/min	10	\$192.50	1.86%
25003	AG Accelerator 8.5 oz	1	\$34.20	0.33%
26027	forever after	12	\$360.00	3.47%
27030	AG Sinfully Black	1	\$45.00	0.43%
28011	Kardashian Glow (Iced)	3	\$371.20	3.58%
29089	Daringly Black	5	\$230.40	2.22%
2M	buy 1 month unlimited	17	\$1,359.83	13.13%
30015	Spellbound DS	2	\$313.50	3.03%
30018	Belle SD	2	\$198.00	1.91%
30021	Label Lover	2	\$150.00	1.45%
3M	buy 1 month unlimited	13	\$1,169.87	11.29%
64010	swedish beauty	3	\$188.50	1.82%
64031	SB SEXY TINGLE	2	\$155.00	1.50%
H100	Solaris (160) 100minutes	2	\$200.00	1.93%
H150	Solaris (160) 200 minutes	4	\$600.00	5.79%
H50	Solaris (160) 50minutes	15	\$900.00	8.69%
M100	Solaris 100 minutes	4	\$240.00	2.32%
MT	Member Tan	12	\$0.00	0.00%
MT2	Member Tan	40	\$0.00	0.00%
MT3	Member Tan	75	\$0.00	0.00%
PROMO	Promotional 0.5oz Cup	8	\$40.00	0.39%
PROMOBLACK	Promotional 0.5oz Cup	34	\$238.00	2.30%
PROMOGOLD	HIGH QUALITY LOTIONS	41	\$410.00	3.96%
SP100	Star Power 100 minutes	2	\$240.00	2.32%
SP150	Star Power 175 Minutes	6	\$960.00	9.27%
SP50	Star Power 50 minutes	13	\$845.00	8.16%
T	Tan Client	181	\$0.00	0.00%
TH	Tan Package High Beds	175	\$0.00	0.00%
TM	Tan Package Medium Beds	70	\$0.00	0.00%
TT	RoyalSun Black	146	\$0.00	0.00%
WE	Wink Ease	20	\$20.00	0.19%
		964	\$10,360.05	100.00%

February
Eurotan Studios
Sales by Department & Division

Department		Sales	Qty	Sales %	Discounts	Qty	Disc %
0	None	\$2,616.50	107	24.48			
2	Packages Bought	\$4,365.00	483	40.84	\$39.50	4	0.37
4	UNLIMITED	\$2,139.75	25	20.02			
6	Tans Used	\$0.00	422	0.00			
8	Single Tans	\$1,005.10	73	9.40			
11	Australian Gold	\$200.20	5	1.87	\$3.80	1	0.04
15	Other Products	\$335.00	53	3.13			
20	EyeWear	\$26.00	26	0.24			

Division		Service Sales		Product Sales		Misc. Sales		Total Sales	
0		\$0.00	0.00	\$2,616.50	24.48	\$0.00	0.00	\$2,616.50	24.48
1	Tanning	\$7,509.85	70.27	\$535.20	5.01	\$0.00	0.00	\$8,045.05	75.27
6	Accessories	\$0.00	0.00	\$26.00	0.24	\$0.00	0.00	\$26.00	0.24
Division Total:		\$7,509.85	70.27	\$3,177.70	29.73	\$0.00	0.00	\$10,687.55	100.00

Gift Certificates	\$0.00
+ In House Charge	\$0.00
+ Bonus Bucks	\$0.00
+ Prepaid Dollars	\$0.00
= Total Non-Revenue	\$0.00
Missing Pay Method	\$5.00
Cash	\$3,864.91
+ Checks	\$0.00
+ Credit Cards	\$7,738.14
= Total Revenue	\$11,603.05

PCA
\$ 42.08

New Customers	32
Unique Customers	254
Total Customers	733
Tanning Sessions	921
Cost of Goods Sold	\$34.10
Profit On Goods Sold	\$3,143.60
Bonus Bucks Issued	\$0.00
Total Sales	\$10,687.55
Total GST	\$920.50
Total PST	\$0.00
Total Sales Inc Tax	\$11,608.05

3/11/2017

Roundcube Webmail :: Re: Mortgage approved

Subject **Re: Mortgage approved**
From **Vince Fernandes** <vincentjfernandes@gmail.com>
To **Simon Camber** <simon@simoncamber.ca>
Date **2017-03-10 23:52**



Hi Simon,

Please see below for my mortgage approval.

Regards,
Vince

----- Forwarded message -----

From: <Harpreet_Kaur_Dhillon@hsbc.ca>
Date: Sat, Feb 25, 2017 at 1:09 PM
Subject: Mortgage approved
To: Vince Fernandes <vincentjfernandes@gmail.com>

Hi Vince,

I am pleased to advise you that your mortgage application has been approved . Kindly refer to the following details.

Mortgage approval amount : \$ 230,260

Rate : 2.35% **Rate Guarantee Expiry Date : 28May2017**

Term: 5 years fixed closed.

Mortgage approval is valid for 5 months until July 24th 2017

Condition: Satisfactory property appraisal report.

Have a great weekend.

Best regards

Harpreet Dhillon, PFP®

Mississauga Chinese Centre Branch
B7-4, 888 Dundas Street East, Mississauga, On, L4Y 4G6.

Direct + 1 905 277 8568

Fax. + 1 905 277 5311

Email. Harpreet.Kaur.Dhillon@hsbc.ca

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***** HSBC Bank Canada, 300-885 West Georgia Street, Vancouver, BC, Canada, V6C 3E9 *****

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