

Worksheet  
Leasing

Suite: 2904 Tower: PJ2 Date: Apr. 28/17 Completed by: Silvi

Owen Bristol

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust N/A 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: \$ 74,580.
- ✓ ● Copy of Tenant's ID
- Copy of Tenant's First and Last Month Rent
- ✓ ● Copy of Tenant's employment letter or paystub
- ✓ ● Copy of Credit Check
- ✓ ● Copy of the Purchasers Mortgage approval
- ✓ ● The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

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

**OWEN SAMUEL D. BRISTOL** (the "Purchaser")

Suite **2904** Tower **TWO** Unit **4** Level **28** (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 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 19 day of MARCH

2017  
2012.

[Signature]  
Witness.

[Signature]  
Purchaser: **OWEN SAMUEL D. BRISTOL**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 20 day of March

2017  
2012.

**AMACON DEVELOPMENT (CITY CENTRE) CORP.**

PER: [Signature]

Authorized Signing Officer  
I have the authority to bind the Corporation

This Agreement to Lease dated this Twelfth (12th) day of April 2017

**TENANT (Lessee),** Zena Bitar  
(Full legal names of all Tenants)

**LANDLORD (Lessor),** Owen Bristol  
(Full legal name of Landlord)

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:

Unit 2904 - 510 Curran Place L5B 0J8 Mississauga Ontario

2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing May 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 Eight Hundred Seventy-Five Canadian Dollars (CDN\$ 1,875.00),  
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 Owen Bristol "Deposit Holder"  
in the amount of Three Thousand Seven Hundred Fifty

Canadian Dollars (CDN\$ 3,750.00) 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

*\* Maher Bitar* *OB* *ZB*

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 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"/>	Other: <u>Internet</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Hot water heater rental	<input type="checkbox"/>	<input type="checkbox"/>	Other: .....	<input type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input 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): *ZB*

INITIALS OF LANDLORD(S): *OB*



7. **PARKING:**

One parking unit (P3, 179) will be available for use by a vehicle that was previously approved by the Landlord. Located in the Parking Garage is a Storage Locker Floor#3, Room#F1, Locker#25.

8. **ADDITIONAL TERMS:**

Tenant agrees to pay the cost of any utilities as listed above in Clause 6, 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.

The following items belonging to the Landlord are to remain on the premises for the Tenant's use: All existing Fridge, Stove, Microwave, Dishwasher, Washer, Window Coverings, Hood Fan and Dryer.

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. Tenant agrees to maintain said appliances and furnishings in a state of ordinary cleanliness at the Tenant's cost. Any repairs in the unit less than \$50.00 will be the responsibilities of the Tenant. The Tenant agrees to pay for all wilful damages caused by themselves and their guests.

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 12 a.m. on the 12 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 entitled 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 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 is provided herein, when transmitted electronically to that facsimile number.~~

FAX No. .... (For delivery of notices to Landlord) FAX No. .... (For delivery of notices 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.
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. **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. ZB, D.B.
15. **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.
16. **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):

ZB

INITIALS OF LANDLORD(S):

OB



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WEBForms™ Dec/2010

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

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness)

(Tenant or Authorized Representative) Zena Bitar

(Seal)

DATE April 13, 2017

(Witness)

(Tenant or Authorized Representative)

(Seal)

DATE

(Witness)

(Guarantor)

(Seal)

DATE

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

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness)

(Landlord or Authorized Representative) Owen Bristol

(Seal)

DATE 12-April-2017

(Witness)

(Landlord or Authorized Representative)

(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.....p.m.

this.....day of April

2017

(Signature of Landlord or Tenant)

#### INFORMATION ON BROKERAGE(S)

Listing Brokerage.....

Tel.No. ....

Co-op/Buyer Brokerage.....

Tel.No. ....

#### ACKNOWLEDGEMENT

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

(Landlord)

DATE

(Landlord)

DATE

Address for Service.....

Tel.No. ....

Landlord's Lawyer.....

Address.....

Tel.No. ....

FAX No. ....

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

(Tenant)

DATE

(Tenant)

DATE

Address for Service.....

Tel.No. ....

Tenant's Lawyer.....

Address.....

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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WEBForms™ Dec/2010

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

**TENANT (Lessee),** Zena Bitar

**LANDLORD (Lessor),** Owen Bristol

for the lease of Unit 2904 - 510 Curran Place L5B 0J8

Mississauga

Ontario

dated the Eleventh (11th) day of April, 2017

Tenant agrees to return the property to the Landlord in a clean condition as it was on the first day of tenancy. No alterations or painting shall be done to the premises until full written consent is given to the Tenant by the Landlord.

In the event of any bounced (insufficient funds) rental cheques by the Tenant, the tenant agrees to provide replacement funds by way of a bank draft or certified cheque and pay an administration fee of \$25.00, within 24 hours of notification from the Landlord.

Tenant acknowledges that the subject building is new and may have incomplete work and some of the condominium facilities may not be immediately available for use. Further, some area of the condominium may still be under construction at the time of occupancy. The Tenant shall not make any claims against the Landlord for any inconvenience as a result of such construction and repairs and shall allow access to the suite by the Management Corporation for any repairs or upgrades required.

\*Landlord shall pay real estate taxes, [condominium fees and parking if applicable] and maintain fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property. Tenant agrees to be responsible for content and fire insurance for their personal property during the entire period of the tenancy, in full force. 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 canceled or otherwise terminated.

Optional (TENANT'S DECISION) O.B. ZB

Tenant acknowledges that they may not endeavor to assign/sub let the agreement/unit to any unapproved third parties.

The Lessor agrees to supply 2 keys to the unit door, 1 Fob for door access and 1 Fob for garage access, 2 keys for the mailbox. The Lessee shall return all keys to the Lessor at the end of the lease term. Should the Lessee lose any of the keys and need a replacement or should the Lessee lose any keys and not supply them all at the end of this lease term, then the Lessee agrees to pay \$25.00 for each missing key; and \$75.00 and \$50.00 for any missing/additional door and garage Fobs, respectively.

Tenant agrees to provide 10 post dated cheques, payable to the Landlord, on the 1st day of each month, upon receipt of the keys.

Tenant shall be responsible to book their own elevators direct with Property Management.

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

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

INITIALS OF TENANT(S):

ZB

INITIALS OF LANDLORD(S):

OB



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Form 401

Revised 2008

Page 4 of 4

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PSV2 #2904  
Lease Fee



OWEN BRISTOL

INTERNATIONAL MONEY ORDER / BANQUE INTERNATIONALE  
04902 - UNIVERSITY AND KING  
TORONTO, ON

5432 0465 5

2017-04-12

DATE VIA M/R

NAME OF BENEFITARY / BÉNÉFICIAIRE

PAY TO THE ORDER OF

TRANSFER TO  
A BÉNÉFICIAIRE

BRANCH /  
LE BUREAU

AMACON CITY CENTER SEVEN NEW DEVELOPMENT PARTNERSHIP

THE SUM OF  
LA SOMME DE

\*\*\*\*\*ONE THOUSAND SIX HUNDRED NINETY FIVE

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

CANADIAN DOLLAR  
UNITEES CANADIENNES

CAD

HOW CASHED / IMPRIMER: BANK OF CANADA / BANCHE: FOURTEEN (14) DAYS / DATE OF EXPIRATION: 2017-04-12

TO THE ORDER OF  
2405512

CANADIAN IMPERIAL BANK OF COMMERCE  
TORONTO  
CANADA

⑈54320465⑈ ⑆09502⑈0⑆0⑆ 04902⑈2743248⑈

34982

UNIVERSITY AND KING BANKING CENTRE  
TORONTO, ONT

2207400 172 BIL 2015/06

FOR THE PURCHASE OF AN INTERNATIONAL MONEY ORDER

PAID TO

DATE VIA M/R

2017-04-12

AMACON CITY CENTER SEVEN NEW DEVELOPMENT PARTNERSHIP

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

Debit Advice / Avis de débit

- MR OWEN BRISTOL
- 3426 QUEENSTON DR
- MISSISSAUGA
- L5C 2G6

ON



Pro Manager / Pour le directeur  
Le logo CIBC est une marque déposée de la Banque CIBC.



Driver's Licence  
Permis de conduire

ON  
CANADA

1-2 NAME/ NOM

BITAR,  
ZENA

3- 4099 BRICKSTONE MEWS AP1707  
MISSISSAUGA, ON, L5B 0G2

4d NUMBER/  
NUMÉRO

B4688 - 79508 - 95201

4a ISS/ DEL

2015/12/15

4b EXP/ EXP

2018/11/02

5 DD/ REF

DJ1089138

16 HGT/ HAUT

164 cm

15 SEX/ SEXE

F

9 CLASS/  
CATÉG.

G

12 REST/  
COND



1989/02/01

3 DOB/ OBN

For a full list of conditions, please refer to the back of the card.





February 7, 2017

To whom it may concern;

I am happy to confirm that Zena Bitar is currently employed as a Product Consultant for Polyflor Canada Inc. Zena has been employed in this role since October 11, 2016.

Her current salary is \$66,000.00 per annum.

Should any further clarification be required please dont hesitate to contact me.

Yours sincerely,

Nick Dron  
President  
Polyflor Canada Inc

**Polyflor Canada Inc.**

6350 Northwest Drive, Mississauga, ON, Canada L4V 1J7  
Polyflor Canada is a Canadian company.

tel: 1 905 364 3000 [www.polyflor.ca](http://www.polyflor.ca)

Sales: [sales@polyflor.ca](mailto:sales@polyflor.ca) Samples: [samples@polyflor.ca](mailto:samples@polyflor.ca)



Incorporated in Canada Corporation number: 811514-1



Print This Page

Close Window

Equifax Credit Report and Score™ as of 03/04/2017

Name: Zena Bitar

Confirmation Number: 3964405629

Credit Score Summary

765 | Excellent

Where You Stand

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

Range  
Canada Population

300-359

360-419

420-479

480-539

540-599

600-659

660-719

720-779

780-839

840-899

900-959

960-1019

1020-1079

1080-1139

1140-1199

1200-1259

1260-1319

1320-1379

1380-1439

1440-1499

1500-1559

1560-1619

1620-1679

1680-1739

1740-1799

1800-1859

1860-1919

1920-1979

1980-2039

2040-2099

2100-2159

2160-2219

2220-2279

2280-2339

2340-2399

2400-2459

2460-2519

2520-2579

2580-2639

2640-2699

2700-2759

2760-2819

2820-2879

2880-2939

2940-2999

3000-3059

3060-3119

3120-3179

3180-3239

3240-3299

3300-3359

3360-3419

3420-3479

3480-3539

3540-3599

3600-3659

3660-3719

3720-3779

3780-3839

3840-3899

3900-3959

3960-4019

4020-4079

4080-4139

4140-4199

4200-4259

4260-4319

4320-4379

4380-4439

4440-4499

4500-4559

4560-4619

4620-4679

4680-4739

4740-4799

4800-4859

4860-4919

4920-4979

4980-5039

5040-5099

5100-5159

5160-5219

5220-5279

5280-5339

5340-5399

5400-5459

5460-5519

5520-5579

5580-5639

5640-5699

5700-5759

5760-5819

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5880-5939

5940-5999

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6180-6239

6240-6299

6300-6359

6360-6419

6420-6479

6480-6539

6540-6599

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6660-6719

6720-6779

6780-6839

6840-6899

6900-6959

6960-7019

7020-7079

7080-7139

7140-7199

7200-7259

7260-7319

7320-7379

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7500-7559

7560-7619

7620-7679

7680-7739

7740-7799

7800-7859

7860-7919

7920-7979

7980-8039

8040-8099

8100-8159

8160-8219

8220-8279

8280-8339

8340-8399

8400-8459

8460-8519

8520-8579

8580-8639

8640-8699

8700-8759

8760-8819

8820-8879

8880-8939

8940-8999

9000-9059

9060-9119

9120-9179

9180-9239

9240-9299

9300-9359

9360-9419

9420-9479

9480-9539

9540-9599

9600-9659

9660-9719

9720-9779

9780-9839

9840-9899

9900-9959

9960-10019

10020-10079

10080-10139

10140-10199

10200-10259

10260-10319

10320-10379

10380-10439

10440-10499

10500-10559

10560-10619

10620-10679

10680-10739

10740-10799

10800-10859

10860-10919

10920-10979

10980-11039

11040-11099

11100-11159

11160-11219

11220-11279

11280-11339

11340-11399

11400-11459

11460-11519

11520-11579

11580-11639

11640-11699

11700-11759

11760-11819

11820-11879

11880-11939

11940-11999

12000-12059

12060-12119

12120-12179

12180-12239

12240-12299

12300-12359

12360-12419

12420-12479

12480-12539

12540-12599

12600-12659

12660-12719

12720-12779

12780-12839

12840-12899

12900-12959

12960-13019

13020-13079

13080-13139

13140-13199

13200-13259

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13320-13379

13380-13439

13440-13499

13500-13559

13560-13619

13620-13679

13680-13739

13740-13799

13800-13859

13860-13919

13920-13979

13980-14039

14040-14099

14100-14159

14160-14219

14220-14279

14280-14339

14340-14399

14400-14459

14460-14519

14520-14579

14580-14639

14640-14699

14700-14759

14760-14819

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14880-14939

14940-14999

15000-15059

15060-15119

15120-15179

15180-15239

15240-15299

15300-15359

15360-15419

15420-15479

15480-15539

15540-15599

15600-15659

15660-15719

15720-15779

15780-15839

15840-15899

15900-15959

15960-16019

16020-16079

16080-16139

16140-16199

16200-16259

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16320-16379

16380-16439

16440-16499

16500-16559

16560-16619

16620-16679

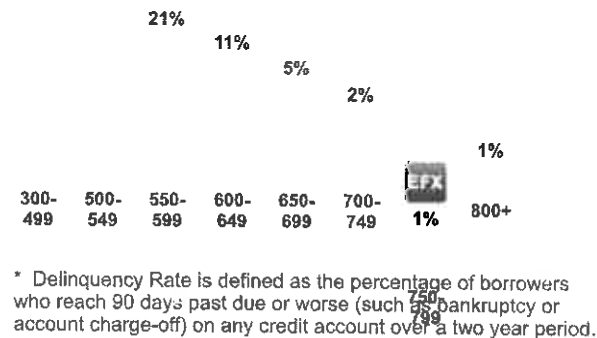
16680-16739

16740-16799

16800-16859

Many lenders may offer you special incentives and rewards that are geared to their most valuable customers.

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



CREDIT REPORT

Personal Information

Personal Data

Name: ZENA BITAR  
SIN: 573XXX391  
Date of Birth: 1989-02-XX

Current Address

Address: 4099 BRICKSTONE MEWS APT 1707  
MISSISSAUGA, ON  
Date Reported: 2014-10 2014-08 2014-04

Previous Address

Address: 1413 GRANROCK CRES  
MISSISSAUGA, ON  
Date Reported: 2014-10 2014-08 2014-04

Current Employment

Employer: CHASE INTNL CONSULTA  
Occupation: INTERIOR DESIGNOR

Previous Employment

Employer: DARWIN  
Occupation:  
Employer: FREELANCER  
Occupation:

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 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.

TOYOTA CREDIT CANADA

Phone Number:	(905)513-8200	High Credit/Credit Limit:	\$12,373.00
Account Number:	XXX...295	Payment Amount:	\$257.00
Association to Account:	Individual	Balance:	\$9,538.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2016-04	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	11		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Lease account Monthly payments		

CAPITAL ONE COSTCO

Phone Number:	(800)728-3277	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...956	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$398.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-05	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	10		
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:	\$17,500.00
Account Number:	XXX...504	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$1,827.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-04	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	34		
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		

ROYAL BANK MC

Phone Number:	(800)769-2511	High Credit/Credit Limit:	\$9,000.00
Account Number:	XXX...187	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$467.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-01	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	37		
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

VIRGIN MOBILE

Phone Number:	(866)612-8483	High Credit/Credit Limit:	\$286.00
Account Number:	XXX...819	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$58.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2013-08	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	24		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:

Comments:Monthly payments

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...340	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2014-10	Date of Last Activity:	2015-12
Status:	Paid as agreed and up to date	Date Reported:	2016-01
Months Reviewed:	10		
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

FIDO

Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...178	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2014-12	Date of Last Activity:	2015-06
Status:	Paid as agreed and up to date	Date Reported:	2015-06
Months Reviewed:	07		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:

Comments:Closed at consumer request  
Account paid

Credit History and Banking Information

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

No Banking information on file

Please contact Equifax for additional information on Deposit transactions at 1-800-865-3908

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.)

Secured Loans			
Court Name:	MINISTRY GOVT SERV	Date Filed:	2016-04
Industry Class:		Creditor's Name and Amount:	715632426 TOYOTA CREDIT CANADA INC
Maturity Date:	2020-04		
Comments:	Security Deposit Unknown		

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2016-03-31 TOYOTA CREDIT CANADA (905)513-8200

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.

2017-02-27	BEST BUY CANADA (250)472-2326
2017-02-26	BEST BUY CANADA (250)472-2326
2017-01-10	TDCT (866)222-3456
2016-04-05	LA CAPITALE UNICA (800)561-7279
2016-04-04	LA CAPITALE UNICA (800)561-7279
2014-09-22	EQUIFAX PERSONAL SOL (800)871-3250
2014-05-08	RGNL MUNI OF PEEL (905)791-7800
2014-05-01	RGNL MUNI OF PEEL (905)791-7800

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.



MCAP

MCAP Service Corporation  
200 King St W, Suite 400  
Toronto, ON M5H 3T4  
www.mcap.com

April 17, 2017

Application Number: 8806889.1  
Broker Reference Number: 10548

**PRE-APPROVED MORTGAGE CERTIFICATE**

**Congratulations Owen Bristol! You have been pre-approved for a mortgage with the following terms:**

<b>Mortgage Amount:</b>	\$298,320.00	<b>Insurance Premium:</b>	
<b>Purchase Price:</b>	\$372,900.00	<b>Downpayment:</b>	\$74,580.00
<b>Term:</b>	5 Year Fixed Rate		
<b>Interest Rate:</b>	2.79%		

With this certificate, we protect you from rising interest rates and guarantee you the rate noted above, up to the expiry date of this pre-approval.

For terms less than 5 years, today's 1-4 year fixed rates have also been reserved for you (as noted below), although the amount you qualify for may vary. The interest rates shown are maximum rates, provided your mortgage is funded with us prior to the expiry date of August 11, 2017.

<b>Product</b>	<b>Maximum Rate</b>
1 Year Fixed Rate	2.64%
2 Year Fixed Rate	2.54%
3 Year Fixed Rate	2.64%
4 Year Fixed Rate	2.69%

Please ensure the following supporting documents\* are readily available and are submitted to us upon you entering into an offer to purchase:

- Proof of income used to qualify
- Proof of non-borrowed downpayment (if applicable)
- Complete Purchase and Sale Agreement
- MLS Listing or Builders Sketch & Floor Plan

We are proud to offer customers a variety of mortgage programs that are available on many of our products. You may become eligible for a special program once you have entered into an Offer to Purchase and selected one of the products shown above. This pre-approval does not guarantee eligibility for any programs.

**This pre-approval is also conditional upon the following:**

- Receipt of satisfactory current credit bureau report at the time of purchase.
- Insurer undertaking to insure the purchased property. (If applicable)

Although you have been pre-approved, we strongly suggest that when you enter into an Offer to Purchase, you make your offer **subject to financing** to protect yourself from risk as this pre-approval is conditional and should not be regarded as a guarantee to provide financing. This Pre-approval is valid for **ONE** Offer to Purchase on one property which is completed on or before the expiry date set out above. If for any reason the designated Offer to Purchase does not complete prior to the expiry date set out above, this Pre-approval Certificate will become void.

We are offering this pre-approval solely based on the information provided to us at time of application for a first mortgage. Final approval and funding is subject to all standard underwriting guidelines being met and all supporting documents being acceptable to us.

**Yours Truly,**  
**MCAP Service Corporation**

MCAP Service Corporation  
Ontario Mortgage Brokerage #10515

OR-094-004E

Page 1 of 2



\* We reserve the right to request additional information or documents based on the nature of the transaction.

## INTERIM STATEMENT OF ADJUSTMENTS

**Vendor:** Amacon Development (City Centre) Corp.

**Purchaser:** Owen Samuel D. Bristol

**Property:** 510 Curran Place, Suite 2904, Mississauga  
dwelling unit Unit 4 Level 28  
parking unit Unit 9 Level C  
storage unit Unit 48 Level 3

**Adjusted as of:** February 8, 2017

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### **SALE PRICE**

Agreed Sale Price:	372,900.00	
- HST Federal Portion (5.0%):	17,707.41	
- HST Ontario Portion (8.0%):	28,331.86	
+ HST Rebate Federal Portion:	6,038.66	
+ HST Rebate Ontario Portion:	21,248.90	
= Net Sale Price:	354,148.29	
Credit Vendor (Net Sale Price):		\$354,148.29

### **DEPOSITS**

December 13, 2012 deposit	2,000.00	
December 21, 2012 deposit	16,645.00	
March 25, 2013 deposit	18,645.00	
August 22, 2013 deposit	9,322.50	
November 26, 2013 deposit	9,322.50	
Credit Purchaser:		\$55,935.00

### **HST ON SALE PRICE**

Federal Portion: 5.0% of \$354,148.29:	17,707.41	
Ontario Portion: 8.0% of \$354,148.29:	28,331.86	
Credit Vendor:		46,039.27

### **HST - REBATE ASSIGNED TO VENDOR**

Based on net sale price of \$354,148.29		
Federal Portion:	6,038.66	
Ontario Portion:	21,248.90	
Credit Purchaser:		27,287.56

### **NOTE**

If Purchaser(s) is not qualified for rebate, the rebate amount will be collected on Final Closing

### **INTERIM OCCUPANCY FEES**

Interest on Deferred Purchase Monies	780.60	
Common Expenses	499.49	
Taxes	388.44	
Total Occupancy Fees	1,668.53	
Purchaser's share for 21 days:	1,251.40	
Credit Vendor:		1,251.40

### **DEFERRED PORTION OF PURCHASE PRICE**

Credit Purchaser:	298,320.00	
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### **BALANCE DUE ON CLOSING**

\$19,896.40	
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\$401,438.96	
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\$401,438.96
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