

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:

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 2012.

Witness. [Signature]

Purchaser: OWEN SAMUEL D. BRISTOL [Signature]

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 20 day of March 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. * Maher Bitar OB ZB
 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 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): OB

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

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)
 (Witness)
 (Witness)

(Tenant or Authorized Representative) Zena Bitar
 (Tenant or Authorized Representative)
 (Guarantor)

(Seal) DATE April 13, 2017
 (Seal) DATE
 (Seal) DATE

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

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness)
 (Witness)

(Landlord or Authorized Representative) Owen Bristol
 (Landlord or Authorized Representative)

(Seal) DATE 12-April-2017
 (Seal) DATE

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

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.

(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)



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

TENANT (Lessee), Zena Bitar, and

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

PSV2 # 2904
Lease Fee



OMEN BRISTOL

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

5432 0465 5
2017-04-12

27-43245

NAME OF APPLICANT / NOMMÉ D'ÉMETTEUR
PAY TO THE ORDER OF
PAYEE'S ADDRESS
THE SUBMITTER
LA SOUSMISE

TRANSFERRING INSTITUTION

FINANCIAL INSTITUTION

*****1,695.00

AMACON CITY CENTER SEVEN NEW DEVELOPMENT PARTNERSHIP

*****ONE THOUSAND SIX HUNDRED NINETY FIVE

CANADIAN DOLLARS
CAD

HOW CANADIAN IMPERIAL BANK OF COMMERCE
POUR LE BILLET INTERNATIONAL EST ÉMIS PAR

AMACON CITY CENTER SEVEN NEW DEVELOPMENT PARTNERSHIP

TO THE ORDER OF
2904512

CANADIAN IMPERIAL BANK OF COMMERCE
TORONTO
CANADA

Handwritten initials

INTERNATIONAL MONEY ORDER / BILLET INTERNATIONAL

⑆54320465⑆⑆09502⑆⑆040⑆04902⑆⑆2743248⑆

⑆4902⑆

UNIVERSITY AND KING BANKING CENTRE
TORONTO, ONT

2207400 172 BIL 2015/06

FOR THE PURCHASE OF AN INTERNATIONAL MONEY ORDER

1,695.00

PAID TO

DATE Y/A M/M D/M

2017-04-12

AMACON CITY CENTER SEVEN NEW DEVELOPMENT PARTNERSHIP

Total \$ *****1,695.00



Debit Advice / Avis de débit

- MR OMEN 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 MEVWS 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/DBN

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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

Sales: sales@polyflor.ca Samples: 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.



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.

- Total balance for open national card trades.
- Total balance for open trades.
- Number of trades opened in last 12 months.

Your Loan Risk Rating

765 Excellent

Your credit score of 765 is better than 47% of Canadian consumers.

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

The Bottom Line :

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a very low risk. You may qualify for a variety of loan and credit offers at some of the lowest interest rates available. If you're in the market for credit, this is what you might expect:

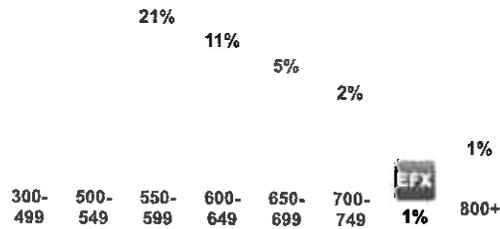
- You may be able to obtain high credit limits on your credit card.
- Many lenders may offer you their most attractive interest rates and offers.

Delinquency Rates*

55%
33%

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

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



* Delinquency 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: 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:

Mortgage Amount:	\$298,320.00	Insurance Premium:	
Purchase Price:	\$372,900.00	Downpayment:	\$74,580.00
Term:	5 Year Fixed Rate		
Interest Rate:	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.

<u>Product</u>	<u>Maximum Rate</u>
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

* 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

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

\$401,438.96

\$401,438.96
