

Worksheet

Leasing

Suite: 3208 Tower: Two Date: May 2022 Completed by: Dagana

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 Amazon to verify ✓
- ☒ Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership ✓
- ☒ Agreement must be in good standing. Funds in Trust: \$ Amazon to verify
- ☒ 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 Amazon to verify
- ☒ 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
GABRIELA PODGURSCHI (the "Purchaser")

Suite **3208** Tower **TWO** Unit **8** Level **31** (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 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. *25% GP*
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (as a result of the assignment of Occupancy Licence) from any and all costs, liabilities and/or expenses which it has or may incur 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 1st APR day of April 2017. *GP*

[Signature]

Witness:

[Signature]

Purchaser: **GABRIELA PODGURSCHI**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 30th day of April 2017. *GP*

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

[Signature]
 Authorized Signing Officer
 I have the authority to bind the Corporation



Ontario Real Estate
Association

Agreement to Lease Residential

Toronto
Real Estate
Board

Form 400

for use in the Province of Ontario

This Agreement to Lease dated this 28 day of April, 2017

TENANT (Lessee), DESAI TEJAS & DESAI SNEHAL

(Full legal names of all tenants)

LANDLORD (Lessor), Gabriela Podgurschi

(Full legal name of Landlord)

ADDRESS OF LANDLORD

(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:

#3208-510 CURRAN PL Mississauga L5B 0J8

2. TERM OF LEASE: The lease shall be for a term of 12 months commencing 06-01-2017

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 Canadian Dollars (CDN\$ 1,600.00), 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, by negotiable cheque payable to ORION REALTY CORPORATION, BROKERAGE "Deposit Holder"

(Hereby/Upon acceptance/as otherwise described in this Agreement)

in the amount of Three Thousand Two Hundred Canadian Dollars (CDN\$ 3,200.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all

terms, covenants and conditions of the Agreement and to be applied by the Landlord against the first and last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

Premises to be used only for: residential

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

	LANDLORD	TENANT	LANDLORD	TENANT
Gas	☒	☐	☐	☒
Oil	☐	☐	☒	☐
Electricity	☐	☒	☒	☐
Hot water heater rental	☒	☐	☒	☐
Water and Sewerage Charges	☒	☐	☒	☐

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):

TD SD

INITIALS OF LANDLORD(S):

GP

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7. **PARKING:** Undergrnd / 1 spot

8. **ADDITIONAL TERMS:** Locker 1

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 4:00 p.m. on the 1

day of May 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 Acknowledgment 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.: 416-844-4805 FAX No.: 416-321-0002 (for delivery of Documents to Landlord) (for delivery of Documents to Tenant)

Email Address: dlukaroska@gmail.com Email Address: realtordinesh@gmail.com (for delivery of Documents to Landlord) (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.tlb.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): TD

INITIALS OF LANDLORD(S): GP



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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) [Signature]
(Witness) [Signature]
(Witness) _____

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

(Tenant or Authorized Representative) [Signature] DATE 04-28-2017
(Seal)
(Tenant or Authorized Representative) [Signature] DATE 04-28-2017
(Seal)
(Guarantor) _____ DATE _____
(Seal)

We/1 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) [Signature]
(Witness) _____
(Witness) _____

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

(Landlord or Authorized Representative) [Signature] DATE 04-28-17
(Seal)
(Landlord or Authorized Representative) _____ DATE _____
(Seal)
(Landlord or Authorized Representative) _____ DATE _____
(Seal)

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

(Witness) _____
(Spouse) _____ DATE _____
(Seal)

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 3:45 a.m. on 28th day of April, 2017. [Signature]
(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage	ORION REALTY CORPORATION	Tel. No.	(416) 733-7784
	DRAGANA NESTOROVSKI		
	(Salesperson / Broker Name)		
Co-op/Tenant Brokerage	ROYAL LEPAGE VISION REALTY	Tel. No.	(416) 321-2228
	DINESH KUMAR PATEL		
	(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) GABRIELA PURGATORU DATE 4-28-17

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) [Signature] DATE 04-28-2017
(Tenant) [Signature] DATE 04-28-2017

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

Address for Service _____ Tel. No. _____
Tenant's Lawyer _____
Address _____
Email _____
Tel. No. _____ FAX No. _____

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

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

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

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

(Authorized to bind the Listing Brokerage) [Signature]

Acknowledged by [Signature]
(Authorized to bind the Co-operating Brokerage)

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Form 400

for use in the Province of Ontario

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

TENANT (Lessee), DESAI TEJAS & DESAI SNEHAL, and**LANDLORD (Lessor),** Gabriela Podgurschifor the lease of #3208 -510 CURRAN PL MississaugaLSB 0J8 dated the 28 day of April 20 17**TENANCY AGREEMENTS TERMS**

The landlord has to provide Tenant the rental units in a good state of repair and fit for habitation and complying with health, safety, housing, and maintenance standards of which it includes an appliances, fixtures and all electrical fittings(ELF),

Tenant warrants that all Appliances, ELF's, Window Coverings, Kitchen and Washroom Faucets and Fixtures belonging to the property will be in working order at the end of the lease term. Tenant agrees to maintain said Items in a state of ordinary cleanliness at the Tenant's cost.

Tenant agrees to permit Landlord to inspect the premise anytime upon giving 24 hours of advance notice. The Tenant agrees to allow the Landlord or his Brokerage agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least twenty-four [24] hours notice of such showing towards the end of terms of this agreement.

Tenant will return all property keys including mailbox keys to the Landlord at the end of the terms also agrees to handover the property to the Landlord in a clean and broom swept condition at the end of the terms or on the last day of notice period, Key deposit(FOB-Deposit) held by Landlord shall be returned to Tenant.

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

INITIALS OF TENANT(S):

(TD) ST

INITIALS OF LANDLORD(S):

(GP)

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Ontario Real Estate
Association

Schedule A
Agreement to Lease – Residential

Toronto
Real Estate
Board

Form 401

for use in the Province of Ontario

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

TENANT (Lessee): DESAI TEJAS SNEHAL DESAI

LANDLORD (Lessor): Gabriela Podgurski

for the lease of 510 CUPPARI PLACE UNIT 3208, MISSISSAUGA ON L5B 8L8

dated the 28 day of APRIL, 2017

TENANT AND LANDLORD AGREE THAT AN ACCEPTED AGREEMENT TO LEASE SHALL FORM A COMPLETED LEASE AND NO OTHER LEASE WILL BE SIGNED BETWEEN THE PARTIES.

The Buyer hereby covenants with the Seller and with the Condominium Corporation that the Buyer, members of the household, and guests, will comply with the Condominium Act, the Declaration, the Bylaws and all Rules and Regulations, in using the unit and the common elements, and will be subject to the same duties imposed by the above as those applicable to other individual unit owners.

The Tenant agrees with the Landlord to pay rent, keep the premises in an ordinary state of cleanliness, and repair in full any damage caused to the premises by his or her willful or negligent conduct or that of persons who are permitted on the premises by him. For the duration of the Lease Term the Tenant shall be responsible for the first (\$60) Sixty Canadian Dollars of all normal wear and tear repairs that occur in the unit, including change of light bulbs, (HVAC) furnace filters, etc.

The Tenant agrees not to make any changes to the decor or the physical structure of the existing premises without the prior consent of the landlord or his authorized agent.

The Tenant acknowledges and agrees that pets are not permitted on the premises.

The Tenant agrees not to smoke in the apartment.

The Tenant acknowledges that the use of illegal substances of ANY kind is not permitted on the premises.

The Tenant further covenants to leave the premises in an ordinary state of cleanliness upon termination of this lease.

The Tenant agrees to deliver to The Landlord 10 post-dated cheques covering the monthly rental payments payable to GABRIELA PODGURSKI, on the closing of this transaction and a further 12 post-dated cheques on each anniversary date of the lease (if he chooses to renew). Tenant is responsible for a penalty charge of \$30.00 for any returned cheques.

The Tenant agrees to provide the landlord with \$200 refundable security deposit in the form of a cheque payable to GABRIELA PODGURSKI, before taking occupancy of the unit, for the use of keys and fobs. This deposit shall be returned to the tenant when all of the keys and fobs are returned to the Landlord and all are in good working order.

Landlord agrees to provide the tenant with ONE SET of keys and access fobs to the building, parking, suite, and mailbox at his own expense at closing.

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

INITIALS OF TENANTS:

TD SD

INITIALS OF LANDLORD(S):

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

TENANT (Lessee), DESAI TEJAS : SNEHAL DESAI

and

LANDLORD (Lessor), Gabriela Poturkshvili

for the lease of 510 CLIFTON PLACE UNIT 3208, MISSISSAUGA ON L5B0J8

dated the 28 day of APRIL 2017

The Tenant agrees that no other than those listed in the rental application submitted in addition to this offer to lease will regularly occupy the unit and he will not assign nor sublet the premises to a sub-tenant without the consent of the landlord. Such consent shall not be arbitrarily or unreasonably withheld.

The following items belonging to the Landlord are to remain on the premises for the Tenant's use: Fridge, Stove, Microwave, Dishwasher, Washer, Dryer, all existing and belonging to the Landlord Electrical Light fixtures. The Landlord warrants that the appliances will be in good working condition at the commencement of the lease and the Tenant warrants that the appliances will be in good working condition at the end of the lease term. Tenant agrees to keep said appliances in a state of ordinary cleanliness at the Tenant's cost.

Sixty Days Prior to the expiry of the lease (in the event that this lease is not renewed), the Tenant hereby agrees to cooperate with the landlord and show the premises to prospective clients during reasonable hours with properly booked appointments, and to allow the landlord to affix a FOR SALE or FOR RENT sign on the property.

The Tenant acknowledges that the landlord's Insurance on the premises does not provide coverage for the tenant's personal property, nor liability coverage on behalf of the tenant. Hence, the tenant is responsible to insure his belongings and to have adequate liability coverage and give evidence of obtaining "Tenant's Insurance" before closing. The Tenant must continue the insurance until the end of the lease and must provide the evidence of continued coverage on every renewal occasion. Proof of this insurance policy must be presented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

The Tenant acknowledges that a Hydro account needs to be set up under the tenant's name as of the first day of the commencement of the Lease Term. Proof of the Hydro account must be presented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

Only if specifically required as per this Agreement to Lease, the Tenant will need to set up other utility services (i.e. Water, Gas, Etc.) under the Tenant's name, and show proof of such accounts to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

The Tenant shall have the right to renew the lease after the expiration of the term hereby granted, provided that the tenant has performed faithfully all the terms and conditions of the existing lease, under the same terms and conditions for a further term of one year, provided the tenant shall give written notice to the landlord of the tenant's intention to exercise his right to renew no later than 60 days prior to the termination of this lease, failing which the right of renewal shall be null and void and of no effect. The rent increases for this term shall be in accordance with the guidelines set by the Rent Control Board of the

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

INITIALS OF TENANTS:

TS DS

INITIALS OF LANDLORD(S):

GP

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

TENANT (Lessee), DESAI TEJAS; SNEHAL DESAI

LANDLORD (Lessor), Gabriela Podgurski

for the lease of 510 CURRIAN PLACE UNIT 3208, MISSISSAUGA ON L5B 4L8

dated the 28 day of APRIL, 2017.

Province of Ontario, once every twelve (12) months.

The Tenant agrees to allow the Landlord or Landlord's Representative access to the unit for the purpose of inspection, maintenance, or completion of uncompleted work, at any time provided that 24 hours notice is given to the Tenant.

The Deposit as per the first page of this Agreement to Lease, must be in the form of a Bank Draft or Certified Cheque payable to ORION REALTY CORPORATION BROKERAGE.

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. Tenant agrees to allow the Builder's/ Landlord's customer service and/or trade's people access to the unit during normal business hours to do repair and touch up work to the unit, as required. Landlord agrees to give notice to the tenant at least 24 hours before the time of entry.

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

INITIALS OF TENANTS:

TS

INITIALS OF LANDLORD(S):

GP

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Form 320

for use in the Province of Ontario

BUYER: DESAI TEJAS & DESAI SNEHAL

SELLER: Gabriela Podgurschi

Mississauga L5B 0J8

For the transaction on the property known as: #3208 -510 CURRAN PL

DEFINITIONS AND INTERPRETATIONS: For the purposes of this Confirmation of Co-operation and Representation:

"Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to include other remuneration.

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

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

1. LISTING BROKERAGE

a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:

1) ☒ The Listing Brokerage is not representing or providing Customer Service to the Buyer.
(If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage)

2) ☐ The Listing Brokerage is providing Customer Service to the Buyer.

b) ☐ **MULTIPLE REPRESENTATION:** The Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and

represents the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brokerage must be impartial and equally protect the interests of the Seller and the Buyer in this transaction. The Listing Brokerage has a duty of full disclosure to both the Seller and the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:

- That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;
 - That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;
 - The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute (fraudulent, unlawful or unethical practice);
 - The price the Buyer should offer or the price the Seller should accept;
 - And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.
- However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

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

2. PROPERTY SOLD BY BUYER BROKERAGE - PROPERTY NOT LISTED

☐ The Brokerage (does/does not) represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid

☐ by the Seller in accordance with a Seller Customer Service Agreement

or: ☐ 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)

TD SD
BUYER

GP
CO-OPERATING/BUYER BROKERAGE

GP
SELLER

DN
LISTING BROKERAGE

The trademarks REALTOR®, REALTOR®, and the REALTOR logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017 Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the Standard Great portion. OREA bears no liability for your use of this form.

3. Co-operating Brokerage completes Section 3 and Listing Brokerage completes Section 1.

CO-OPERATING BROKERAGE- REPRESENTATION:

- a) ☒ The Co-operating Brokerage represents the interests of the Buyer in this transaction.
b) ☐ The Co-operating Brokerage is providing Customer Service to the Buyer in this transaction.
c) ☐ The Co-operating Brokerage is not representing the Buyer and has not entered into an agreement to provide customer service(s) to the Buyer.

CO-OPERATING BROKERAGE- COMMISSION:

- a) ☒ The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property
Half Month 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)

ROYAL LEPAGE VISION REALTY
(Name of Co-operating/Buyer Brokerage)

2210 MARKHAM ROAD, #1 TORONTO

Tel.: (416) 321-2228 Fax: (416) 321-0002

[Signature] Date: 04-28-2017
(Authorized to bind the Co-operating/Buyer Brokerage)

DINESH KUMAR PATEL
(Print Name of Broker/Salesperson Representative of the Brokerage)

ORION REALTY CORPORATION
(Name of Listing Brokerage)

200-465 BURNHAMTHORPE RD MISSISSAUGA

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

[Signature] Date: April 29, 2017
(Authorized to bind the Listing Brokerage)

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

CONSENT FOR MULTIPLE REPRESENTATION (To be completed only if the Brokerage represents more than one client for the transaction)

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

BUYER'S INITIALS

SELLER'S INITIALS

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

[Signature] Date: 04-28-2017
(Signature of Buyer)

[Signature] Date: 04-28-2017
(Signature of Buyer)

[Signature]
(Signature of Seller)

[Signature]
(Signature of Seller)

Date: 04-28-17

Date:

ACKNOWLEDGEMENT
The trademarks REALTOR®, REALTOR®, and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.
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The Toronto-Dominion Bank

80818297

3037 CLAYHILL ROAD
MISSISSAUGA, ON L5B 4L2

DATE

2017-05-01

YYYYMMDD

Transit-Serial No.

1878-80818297

Pay to the Order of BLANEY MCMURTRY LLP IN TRUST

\$ *****30,000.00

THIRTY THOUSAND**00/100 Canadian Dollars

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

Re 3208-510 Curran PLThe Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Number

Countersigned

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

⑈80818297⑈ ⑆09612⑈004⑆

⑈3808⑈

The Toronto-Dominion Bank

80818293

3037 CLAYHILL ROAD
MISSISSAUGA, ON L5B 4L2

DATE

2017-05-01

YYYYMMDD

Transit-Serial No.

1878-80818293

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

\$ *****1,695.00

ONE THOUSAND SIX HUNDRED NINETY FIVE**00/100 Canadian Dollars

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

Re 3208-510 Curran PLThe Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer

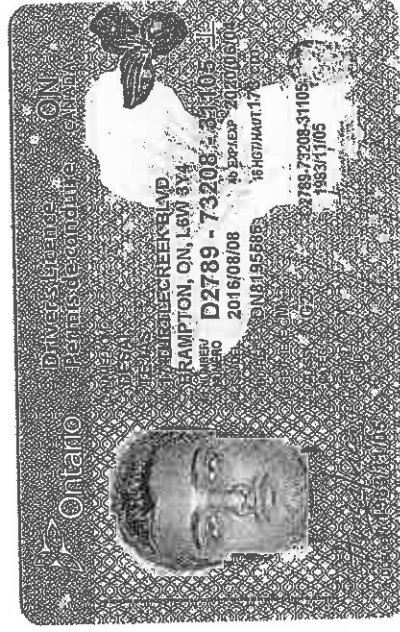
Number

Countersigned

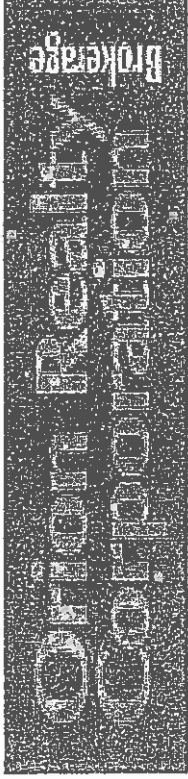
OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAFTS ON CANADA

⑈80818293⑈ ⑆09612⑈004⑆

⑈3808⑈







ORION REALTY CORPORATION

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

DATE: April 30 2017 TIME: 4:26

RECEIVED FROM: TEJAS & SNEHAL DESAI

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

AMOUNT \$ \$3,200

PAYABLE TO: ☒ ORION REALTY CORPORATION

OR: _____

RE: PROPERTY 510 Curran Pl # 3208

☒ RENTAL ☐ SALE

RE: _____
(PROPERTY ADDRESS)

RECEIVED BY: Annie Pngam

☒ COPY OF THE CHEQUE FOR THE CLIENTS

☒ COPY OF THIS RECEIPT FOR THE CLIENT



Royal Bank of Canada
Banque Royale du Canada
208 COUNTY COURT BOULEVARD
BRAMPTON, ON

58189952 3-516

DATE 20170429 Y/A M/M D/J

PAY TO THE ORDER OF ORION REALTY CORPORATION
PAYEZ À L'ORDRE DE

EXACTLY \$3,200.00
EXACTEMENT \$3,200.00

\$3,200.00

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER \$5,000.00 CANADIAN / SIGNATURE AUTORISÉE REQUISE POUR UN MONTANT EXCÉDANT \$5,000.00 \$ CANADIENS

RE/OBJET

PURCHASER NAME

NOM DE L'ACHÉTEUR

TEODAS DESAI SNEHAL DESAI

PURCHASER ADDRESS

ADRESSE DE L'ACHÉTEUR

#3208 - 510 CURRAN PL

MISSISSAUGA L5B 0J8

CANADIAN DOLLARS CANADIENS

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

COUNTERSIGNED / CONTRESIGNÉ

⑈58189952⑈ ⑆08932⑈003⑆ 099⑈013⑈5⑈

DETACH BEFORE CASHING
DÉTACHER AVANT D'ENCAISSER

5992352 +
FORM 16516 (09-2016)



April 28, 2017

RE: Employment of Tejas Desai at Amazon.com, Inc.

Dear Sir/Madam,

We write to confirm the current full-time employment of Tejas Desai by AMZN CAN Fulfillment Svcs, Inc, as a FC Associate at our facilities in Brampton, Ontario. Tejas began employment with Amazon.com, Inc. on October 25th 2015. Tejas is compensated at a rate of \$ 14.90 per hour.

Amazon.com, Inc. is a customer-oriented company that sells a range of products through its eleven global Websites: www.amazon.com, www.amazon.co.uk, www.amazon.de, www.amazon.fr, www.amazon.co.jp, www.amazon.ca, www.amazon.cn, www.amazon.es, www.amazon.it, www.amazon.com.br, and www.amazon.in. The Company offers a diverse selection of new, used, refurbished and collectible items. Through its Syndicated Stores program, Amazon utilizes its e-commerce services, features and technologies to sell its products through other businesses' Websites.

If you have any questions, please do not hesitate to contact us at 877.467.1383.

Sincerely,

A handwritten signature in black ink, appearing to read "Helen Key R.", written over a faint horizontal line.

Helen Key R.

Employee Resource Center
Amazon.com, Inc.

P.O. BOX 81226, SEATTLE, WA 98108-1226
WWW.AMAZON.COM



7330 GOREWAY DRIVE, UNIT 20,
MISSISSAUGA, ON L4T 4J2
TEL: 905-612-8222
FAX: 905-612-8752
gorewayphysio@gmail.com
www.gorewayphysiotherapy.com

April 28, 2017

To whom it may concern

This letter is to confirm that Snehal Desai has been employed by Goreway Physiotherapy as Reg. Physiotherapist . She has been working at this location since July 2015.

Should you have any questions , please contact the undersigned

Sincerely

Sridhar Krishnaswami
Clinic Director



Equifax Credit Report and Score [™] as of 04/28/2017

Name: Snehil Desai

Confirmation Number: 4092859984

Credit Score Summary

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.

811 | Excellent



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.

Total balance for open revolving trades.

Your Loan Risk Rating

811 | Excellent

Your credit score of 811 is better than 76% 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.

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

55%

33%

21%

11%

5%

2%

1%



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:	SNEHAL DESAI
SIN:	
Date of Birth:	1985-05-XX
Current Address	
Address:	17 TURTLECREEK BLVD BRAMPTON, ON
Date Reported:	2016-04

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.

CAPITAL ONE COSTCO			
Phone Number:	(800)728-3277	High Credit/Credit Limit:	\$3,000.00
Account Number:	XXX...017	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$583.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-04	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	13		
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		

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.

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.

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.



Equifax Credit Report and Score TM as of 04/25/2017

Name: Tejas Desai

Confirmation Number: 4086685270

Credit Score Summary

Where You Stand

The Equifax Credit ScoreTM 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.

770 | Excellent



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.

- Number of revolving trades.
- Total balance for open trades.
- Total balance for open revolving trades.

Your Loan Risk Rating

770 | Excellent

Your credit score of 770 is better than 50% of Canadian consumers.

The Equifax Credit Score TM 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.
- Many lenders may offer you special incentives and rewards that are geared to their most valuable customers.

55%

33%

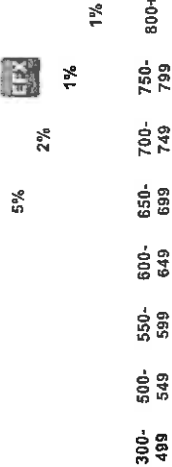
21%

11%

5%

2%

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: TEJAS DESAI
SIN:
Date of Birth: 1983-11-XX

Current Address
Address: 17 TURTLECREEK BLVD
BRAMPTON, ON
Date Reported: 2016-02

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.

VOLKSWAGEN CRED			
Phone Number:	(514)332-4333	High Credit/Credit Limit:	\$11,334.00
Account Number:	XXX...810	Payment Amount:	\$266.00
Association to Account:	Individual	Balance:	\$8,028.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2016-02	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
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		
ROGERS COMMUNICATION			
Phone Number:	(877)764-3772	High Credit/Credit Limit:	Not Available
Account Number:	XXX...547	Payment Amount:	\$149.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	

4/25/2017Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more			
Date Opened:	2016-11	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	04		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

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:	2016-02
Industry Class:		Creditor's Name and Amount:	713926323 VW CREDIT CANADA INC \$20465
Maturity Date:	2020-02		
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.

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.

2017-04-25	AUTH ECONSUSER REQUE (Phone Number Not Available)
2017-04-25	EQUIFAX PERSONAL SOL (800)871-3250

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.