

# Worksheet Leasing

Suite: 3210 Tower: PSV2 Date: Mar. 27/17 Completed by: Silvi

Please mark if completed:

- 
- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 20% payable to Blaney McMurtry LLP in Trust
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). \$ 1500 + HST
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 20% on occupancy
- ✓ ● 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

**Note:**

*Once all of the above is completed, email the full package immediately to Stephanie and Dragana. Dragana will inform Property Management that a Tenant has been authorized to book an elevator to move in. The Parkside Admin team must courier the full hardcopy package Amacon Attention Dunja.*

Administration Notes:

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## AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

**AJAYDEEP SINGH HUNDAL and SANJAM HUNDAL** (the "Purchaser")

Suite **3210** Tower **TWO** Unit **10** 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 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 13 day of FEB

20 Feb 2012

Witness:

Witness:

Purchaser AJAYDEEP SINGH HUNDAL

Purchaser SANJAM HUNDAL

THE UNDERSIGNED hereby accepts this offer.

DATED at MISSISSAUGA this 13 day of February

20 Feb 2012

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

PER:

Authorized Signing Officer  
I have the authority to bind the Corporation

**Rental Application**  
**Residential**

I/We hereby make application to rent 510 Curran Place #3210 Mississauga LPW074  
from the first day of April 2017 at a monthly rental of \$ 1700

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

1. Name Adam McInnis Date of birth 01/31/1994 SIN No. (Optional) \_\_\_\_\_  
Drivers License No. M1593-00809-40131 Occupation Student - Sheridan College

2. Name \_\_\_\_\_ Date of birth \_\_\_\_\_ SIN No. (Optional) \_\_\_\_\_  
Drivers License No. \_\_\_\_\_ Occupation \_\_\_\_\_

3. Other Occupants: Name None Relationship \_\_\_\_\_ Age \_\_\_\_\_  
Name \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_  
Name \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_

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

Why are you vacating your present place of residence? \_\_\_\_\_

**LAST TWO PLACES OF RESIDENCE**

Address 100-383 Prince of Wales Drive Address \_\_\_\_\_  
From May 2012 To present From \_\_\_\_\_ To \_\_\_\_\_

Name of Landlord Family owned Property Name of Landlord \_\_\_\_\_  
Telephone: 416-276-9450 Telephone: \_\_\_\_\_

**PRESENT EMPLOYMENT**

Employer N/A - Student at Sheridan \_\_\_\_\_  
Business address Last Year of Marketing \_\_\_\_\_  
Business telephone Management Degree \_\_\_\_\_  
Position held \_\_\_\_\_  
Length of employment \_\_\_\_\_  
Name of supervisor \_\_\_\_\_  
Current salary range: Monthly \$ \_\_\_\_\_

**PRIOR EMPLOYMENT**

1. \_\_\_\_\_  
1. \_\_\_\_\_  
1. \_\_\_\_\_  
1. \_\_\_\_\_  
1. \_\_\_\_\_



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**OREA** Ontario Real Estate  
Administration  
**Form 901**  
Lease of Real Property (Residential)

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

**Toronto**  
**Real Estate**  
**Board**

This Schedule A, which is a part of the Agreement to Lease between:  
Adam McIntosh and Jeff McIntosh (Co-Signer)

**TENANT(S)** (Name):  
Ajay/Deep Singh (Ajay) and Jerran (Jerran)

**LANDLORD** (Name):  
520 Carman Rd. Unit 8210, Mississauga

\_\_\_\_\_ dated this \_\_\_\_\_ day of \_\_\_\_\_ 3/24/2017 at 3:54 PM PST. 30

The Tenant agrees that he/she/they/those listed in the verbal application submitted in addition to this offer to lease will regularly occupy the unit and he/she/they/those listed in the premises to a sole tenant without the consent of the landlord. Each consent shall not be automatically or unreasonably withheld.

The following items belonging to the Landlord are to remain on the premises for the Tenant's use: Stove, Microwave, Dishwasher, Washer, Dryer, all heating and belonging to the Landlord. 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 (or the event that the lease is not renewed), the Tenant hereby agrees to cooperate with the landlord and show the premises to prospective tenants 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 endorse the insurance policy and 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 meter needs to be set up under the tenant's name as of the first day of the commencement of the Lease Term. Proof of this meter set up 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 by the Agreement to Lease, the Tenant will need to set up other utility services for Water, Gas, Electric, Telephone, Internet, and show proof of such services 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 all the terms and conditions of the existing lease, under the same tenancy arrangement or further term or any year, provided that the tenant shall give written notice to the landlord of his/her intention to exercise his right to renew no later than 60 days prior to the termination of this lease, noting which the right of renewal must be null and void and of no effect. The rent increases for this lease shall be ascertained in the guidelines set by the Rent Control Board of the City of Toronto.

One true and correct copy of the Agreement to Lease is hereby made.

SIGNATURE OF TENANT(S)



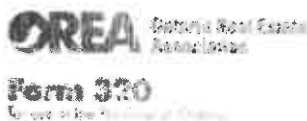
INITIALS OF LANDLORD(S)



**IR**

The Ontario Real Estate Association (OREA) is a not-for-profit corporation. It is the only real estate association in Ontario that is a member of the International Real Estate Federation (UIA).

OREA is a member of the International Real Estate Federation (UIA). OREA is a not-for-profit corporation. It is the only real estate association in Ontario that is a member of the International Real Estate Federation (UIA).



# Confirmation of Co-operation and Representation



**BUYER:** Adam McNabb and Jeff McNabb (Co-signers)

**SELLER:** Al-yann Singh Hingor and Nargam Hingor

For the purchase of the property known as: 3370 - 5100 RRANPI MISSISSAUGA L7W 0L8

**DEFINITIONS AND INTERPRETATIONS:** For the purposes of this Confirmation of Co-operation and Representation: "Seller" includes a vendor, a landlord, or a co-operative seller, similar to landlord and "Buyer" includes a purchaser, a tenant, or a prospective buyer, purchaser or tenant. "Lister" includes a lister, and "Agreement of Purchase and Sale" includes an Agreement to Purchase. Commission shall be deemed to include all commissions.

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 set out below.

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

## 1. LISTING BROKERAGE

- a) ☒ The Listing Brokerage (hereby) the Agents of the Seller in this transaction, it is hereby acknowledged and agreed that:
- 1) ☒ The Listing Brokerage is not cooperating in providing Customer Service to the Buyer. If the Broker is working with a Co-operating Brokerage, Section 2.1 is to be completed by Co-operating Brokerage.
  - 2) ☐ The Listing Brokerage is providing Customer Service to the Buyer.
- b) ☐ **MULTIPLE REPRESENTATION:** If a Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and consents to the execution of the Offer 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 relevant information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:
- The fact the Seller may be selling less than the listed price, unless disclosure is required in writing by the Seller;
  - The fact the Buyer may not will only receive the offered price, unless otherwise indicated in writing by the Buyer;
  - The retention of or withdrawal of offers about the Seller or Buyer, unless otherwise indicated in writing by the party to which the immediately preceding disclosure applies; or
  - The fact the Buyer should offer up the price the Seller should accept;
  - And, the Listing Brokerage shall not disclose to the Buyer the name of any other offer.
- However, it is understood that for such limited information also in comparable properties and information known to the Listing Brokerage, such as the name of the Seller's property, will be disclosed to both Seller and Buyer, subject to their own discretion.

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 SELLING

- ☐ The Brokerage is not providing customer service to the Buyer in this transaction. The Brokerage will be paid by the Seller in accordance with a Sales Customer Service Agreement.

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

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

BUYER: [Signature] CO-OPERATING/BUYER BROKERAGE: [Signature] SELLER: [Signature] LISTING BROKERAGE: [Signature]



Form 161

Form 161 in the Province of Ontario

## Registrant's Disclosure of Interest Disposition of Property



This Statement is made in accordance with the requirements of the Real Estate and Business Brokers Act and Code of Ethics Regulations of the Province of Ontario.

AJAY HUNDAL

(Name of Registrant)

declares that I am a registered

Real Estate Subsidiary

(Brokerage/Firm/Company)

representing

KINGSWAY REAL ESTATE BROKERAGE

(Name of Brokerage)

In connection with a proposed Offer to Purchase/Sale/Lease/Purchase your property known as #3210 - 510 CUBAN PL

MISSISSAUGA, ON

L5B 0G4

Please be advised that I own the Property or that I have an interest in the Property.

NOTE: If the Registrant's interest is indirect, explain the nature of the interest in accordance with the definition of a "Related Person", contained in the Code of Ethics Regulations of the Real Estate and Business Brokers Act.

EXPLANATION:

I hereby declare that the following is a full disclosure of all facts within my knowledge that either do or will affect the value of the Property:

*I HAVE NO INFORMATION TO DISCLOSE THAT WILL AFFECT THE VALUE OF THE PROPERTY.*

AND

For the purposes of this Registrant's disclosure as Seller, "Seller" includes vendor, landlord and lessor, and "Buyer" includes purchaser, tenant and lessee.

Signature of Registrant Ajay Hundal

DATE 16 MARCH 2017

Signature of Broker or Agent of Brokerage

Mar 16 / 2017

Title

Broker, Margaret

### ACKNOWLEDGEMENT

I/We, the undersigned, as Buyer(s) of the Property have read and clearly understood the statement and acknowledge it is true having received a copy of same, PRIOR TO MAKING AN OFFER TO PURCHASE, LEASE, PURCHASE, OR OPTION.



## SPOUSE'S PRESENT EMPLOYMENT

Employer .....  
Business address .....  
Business telephone .....  
Position held .....  
Length of employment .....  
Name of supervisor .....  
Current salary range: Monthly \$ .....

## PRIOR EMPLOYMENT

I .....  
I .....  
I .....  
I .....  
I .....  
I .....

Name of Bank Royal Bank Private Branch Robert Spec Address 4 ROBERT SPECK PARKWAY-SUITE 104  
Chequing Account # 00942-5084454 Savings Account # .....

## FINANCIAL OBLIGATIONS

Payments to ..... Amount: \$ .....  
Payments to ..... Amount: \$ .....

## PERSONAL REFERENCES

Name Aeyoung Cho Address 4 Robert Speck Parkway - Suite 1100, Mississauga, ON, L4Z 1S1  
Telephone: 905-897-8224 Length of Acquaintance 10 years Occupation Advisor & Financial Planner  
Name ..... Address .....  
Telephone: ..... Length of Acquaintance ..... Occupation .....

## AUTOMOBILE(S)

Make ..... Model ..... Year ..... Licence No .....  
Make ..... Model ..... Year ..... Licence No .....

The Applicant consents to the collection, use and disclosure of the Applicant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Applicant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

The Applicant represents that all statements made above are true and correct. **The Applicant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this rental.** The Applicant authorizes the verification of the information contained in this application and information obtained from personal references. This application is not a Rental or Lease Agreement. In the event that this application is not accepted, any deposit submitted by the Applicant shall be returned.

J. F. MacInnis March 23, 17  
Signature of Applicant Date Signature of Applicant Date  
Telephone: 360-600-8639 Telephone: .....



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Royal Bank of Canada  
Banque Royale du Canada

700 MATHESON BLVD W UNIT 1  
MISSISSAUGA, ON

58290402 5-516

DATE 20170326  
Y/A M/M D/J

PAY TO THE ORDER OF  
PAYEZ À L'ORDRE DE

AMECON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP \$1,695.00

EXACTLY \$1,695.00

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

CANADIAN DOLLARS CANADIENS

RE/OBJET AJAY HUNDAL (3210-510 CURRAN PLACE)

PURCHASER NAME

NOM DE L'ACHÉTEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

PURCHASER ADDRESS

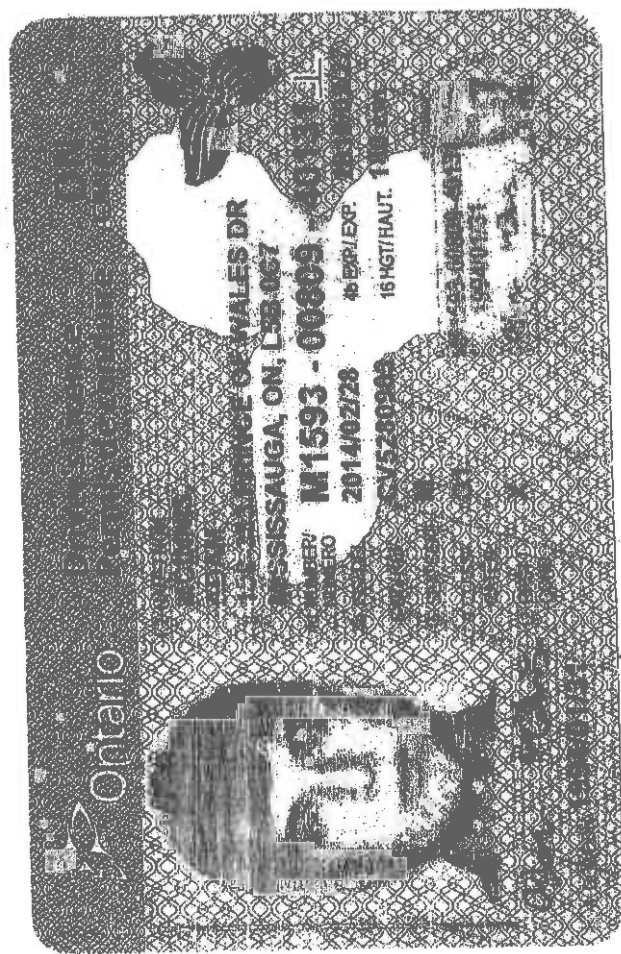
ADRESSE DE L'ACHÉTEUR

COUNTERSIGNED / CONTRESIGNÉ

⑈ 58 290402 ⑈ ⑆00143⑈003⑆ 099⑈013⑈5⑈

PSV2 3210 Leasing Fee

Rec'd Mar 26/17  
KL



24

From: Dragana Nestorovski dragana@in2it.com  
Subject: Fwd: Driver's Licence from Father  
Date: March 25, 2017 at 10:13 PM  
To: Ajay Hundal ajay.hundal@gmail.com

DN

See below

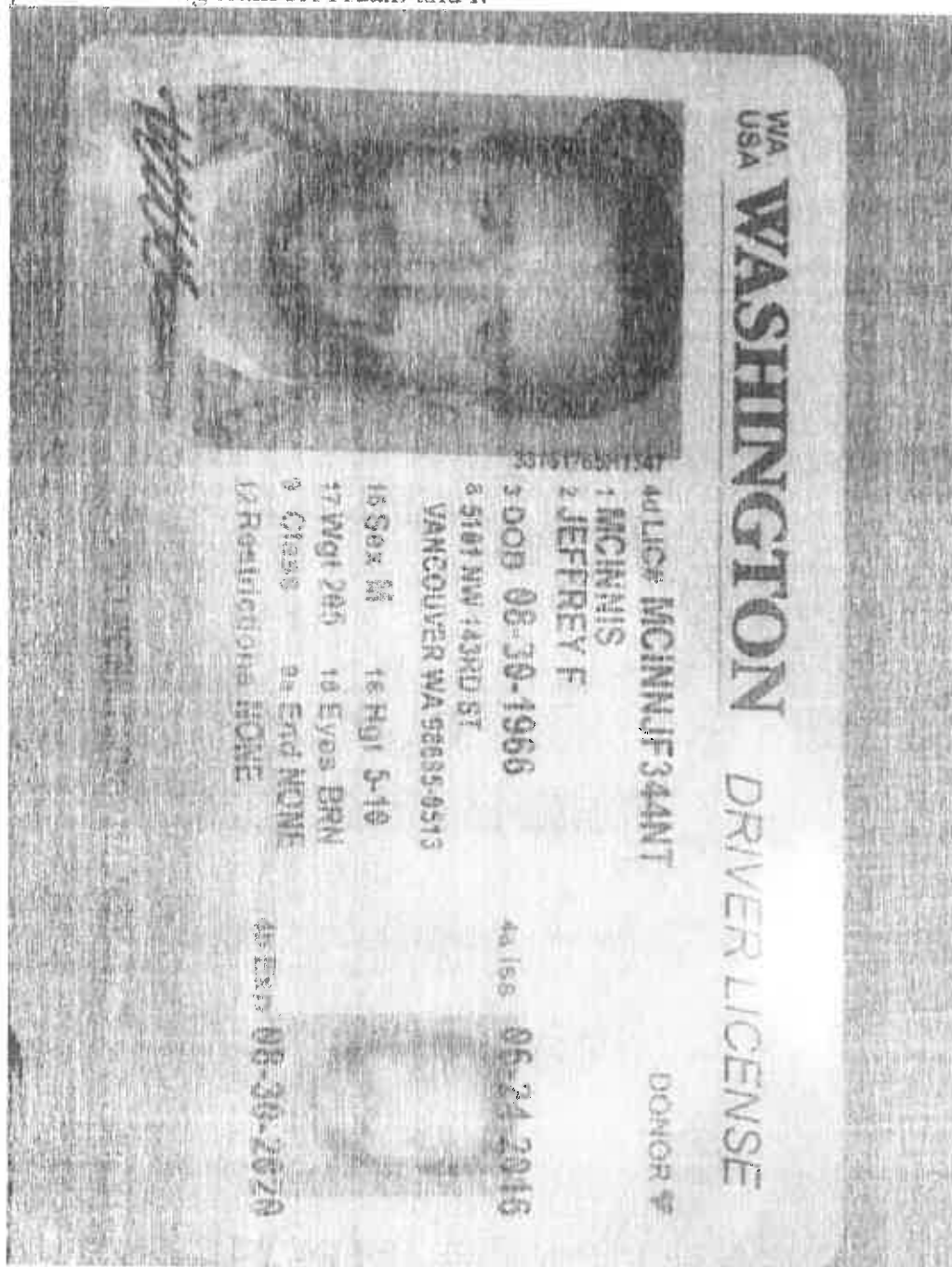
**Dragana Nestorovski - Broker**

**ORION REALTY CORPORATION BROKERAGE I 465 Burnhamthorpe Road  
West, Suite 200 I Mississauga, ON I L5B 0E3**

**B: 416-733-7784 I C: 416-844-4805 I lukaroska@gmail.com I**

Sent from my iPhone

Juan.. I am not able to use the equifax system with a US address. My license is attached and you will have to wait until Monday when I can get credit letters from My RBC private banking team for Adam and I.



The Toronto-Dominion Bank

100 CITY CENTRE DRIVE  
MISSISSAUGA, ON L5B 2C9

80269639

2017-03-27

DATE

93-80269639

Transit-Serial No.

Pay to the ORION REALTY CORPORATION  
Order of

\$ \*\*\*\*\*3,400.00

\*\*\*THREE THOUSAND FOUR HUNDRED\*\*\*00/100 Canadian Dollars

Authorized Signature Required For Payment Over CAD \$500.00

RE

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

Authorized Officer

Countermark

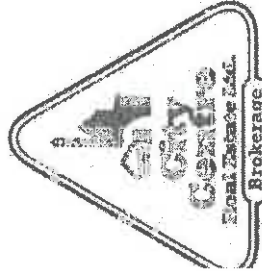
Mark

OUTSIDE CANADA: DEPOSITED BY CREDIT TRANSFER TO THEIR PAYING RATE FOR DEMAND DRAFTS ON CANADA

⑈80269639⑈ ⑈09612⑈004⑈

⑈3808⑈

psv2 3210 - First + Last Monthly Rent



Juan Santos

MBA, ABR, PGCV  
Broker Of Record

Post-Graduate Certificate  
in Real Property Valuation  
Appraisal Institute of Canada  
Candidate Member

T: (905) 232-5000  
F: (905) 766-2700  
C: (416) 881-5826

juansantos@trebnet.com

www.CityCentreRealEstate.ca

City Centre Real Estate Ltd., Brokerage  
130 Dundas Street West, Suite 1100  
Toronto, Ontario M5G 1C4

From: Dragana Nestorovski [dragana@dnrealty.com](mailto:dragana@dnrealty.com)  
Subject: FW: Offer for 3210-510 Curran Pl  
Date: March 24, 2017 at 7:48 PM  
To: Ajay Hundal [ajayhundal@gmail.com](mailto:ajayhundal@gmail.com)



See attached offer.

Let me know what you think? I think we should ask for credit report for both the father and the son

**Dragana Nestorovski | Broker | Leasing Manager**  
**ORION REALTY CORPORATION BROKERAGE** | 465 Burnhamthorpe Road West, Suite  
200 | Miss, ON L5B 0E3  
B: 416-733-7784 | C: [416-844-4805](tel:416-844-4805) | [lukaroska@gmail.com](mailto:lukaroska@gmail.com) |

Hi Dragana,

Please find attached Offer and supporting documents for the lease of unit 3210-510 Curran Pl, summarized as follow:

- 1) Agreement to Lease
- 2) Your Schedule "A"
- 3) Confirmation of Coop. & Rep.
- 4) Disclosure
- 5) Rental Applications for Adam (son) and Jeff (father), photo-id for Adam
- 6) MLS of the townhouse owned by Adam at 108-383 Prince of Wales purchased in 2012 which we are going to list for sale after Adam moves to a rental unit
- 7) Land Registry Office record as Adam's proof of ownership for unit 108-383 Prince of Wales Dr

Comments:

- The tenant is my past client Adam McInnis (23 years old, single), full time student at Sheridan College City Centre Campus. Adam's father, Jeff McInnis, is acting as a cosigner.
- I help Jeff McInnis (father) buying the townhouse 108-383 Prince of Wales Drive in 2012 for Adam McInnis (son) to live there while studying at Sheridan College. In fact the unit 108 is owned by Adam McInnis.
- Now that the property prices are high, Adam's family decided to put the townhouse 108 for sale (which I am going to listed on MLS after we find a rental unit for Adam).
- **Jeff McInnis is a CEO for SmartRG** you can see him at [www.smartrg.com](http://www.smartrg.com) at the video in the main page promoting their products (home routers for broadband internet providers), Jeff if the business owner.
- Please note Adam Photo ID address is matching with the unit 108-383 Prince of Wales Drive.
- Adam is single, only one occupants, well behave, mature and responsible, no pets, no smoking, and you had an opportunity to see him while we were asking you for the floorplan at your office.

Please let me know any comments about this offer.



PSV2 3210 Credit Check for tenant

From: Jeff McInnis [mailto:jeff.mcinnis@smartrg.com]  
Sent: Saturday, March 25, 2017 10:25 PM  
To: Juan Santos, Broker of Record  
Subject:

Here is my US FICO score. (it's the US Equivalent of Equifax) I get this report for free from my AMEX.

Menu

AMERICAN EXPRESS

HelpLog Out



Good evening, Jeffrey | Member Since 2014  
Delta Reserve (ending 71004)

Home

Statements & Activity

Payments

Account Services

Benefits

Personal Details

Account Alerts

Card Management

Credit Management

Payment Options

Communication and Privacy Preferences

Inquiry and Dispute Center

Personal Detailsfor your Delta Reserve ending 71004

Contact Information

Name:JEFFREY F MCINNIS | Edit

Address Details

Home Address:5101 NW 543RD ST | Edit

Alternate Address:Provide your Alternate Address. | Add

NOTE: Your Billing and Card Mailing Address is your Home Address.

Phone Numbers | Edit

Home:(XXX) XXX 8639

Office:(XXX) XXX 3400

Mobile:(XXX) XXX 8639 Enroll this number to receive Text Alerts.

Tap Results for "FICO"

Top Results

Your FICO® Score as of March 18<sup>th</sup>

773

On February 15<sup>th</sup> your score was 769

Learn more about Your FICO® Score

800+

740-799

670-739

580-669

579 or less

Excellent

Very Good

Good

Not Good

Poor



TD Canada Trust  
PERSONAL CR - MMS/BROKER  
3600 STEELES AVE E 4TH FLR TWR 3  
MARKHAM, ON L3R0X1  
www.tdcanadatrust.com

January 23, 2017

AJAYDEEP HUNDAL  
SANJAM HUNDAL  
5331 TERRY FOX WAY  
MISSISSAUGA, ON L5V 0G5

Dear Valued Customer:

**Re: Mortgage Approval Confirmation**

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust"), secured by the property at 510 CURRAN PLACE, UNIT 3210, MISSISSAUGA, ON (the "Property"), with the following terms and on the following conditions, including the Standard Conditions included at the bottom of the letter, following the signature line:

|                                |                                                                                                                                                                                                                                                                                                           |
|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Applicant(s):                  | AJAYDEEP HUNDAL<br>SANJAM HUNDAL                                                                                                                                                                                                                                                                          |
| Principal Amount:              | \$221,175.00                                                                                                                                                                                                                                                                                              |
| Variable Annual Interest Rate: | TD Mortgage Prime Rate minus 0.25% per annum, calculated monthly not in advance.<br>Rate variance from TD Mortgage Prime Rate expires 120 days from the date of this letter. The rate variance is subject to change after this period.<br>TD Mortgage Prime Rate today is 2.85% and is subject to change. |
| Prepayment Option:             | Closed to prepayment privileges, subject to terms of mortgage                                                                                                                                                                                                                                             |
| Term:                          | 5 years                                                                                                                                                                                                                                                                                                   |
| Amortization:                  | 25 years                                                                                                                                                                                                                                                                                                  |
| Anticipated Closing Date:      | June 23, 2017                                                                                                                                                                                                                                                                                             |

Other charges may be payable to TD Canada Trust on closing, including Appraisal and Administration fees (including our legal fees and costs for registering the mortgage).

This Approval Confirmation is valid until July 13, 2017.

**Conditions**

- Confirm ROYAL BAN INT 36411767093001 has already been closed
- SATISFACTORY CONFIRMATION OF DOWN PAYMENT IS REQUIRED
- COPY FIRM PURCHASE & SALE AGREEMENT, IF MLS, LISTING WITH PHOTO REQUIRED
- max ltv 75% with max amort of 25yrs
- confirm PR mtg not > \$2394/mth, RBC Heloc 28001 is secured against ...
- ...PR with mthly pymnt not > \$281, confirm PR ppty tax not > \$6235/yr
- conf RBC loan 93001 has been paid in full & closed
- conf dep of min \$30k has been made to builder
- conf savings of \$min \$150k
- TAB2 RWS to conf min avg DSC 0.80 with max avg deficit of \$688/mth
- conf valid leases + condo fee on subj ppty where condo fee included ...
- ...utilities or tenant pays for utilities on subj & existing rental + ...
- ...ppty tax on existing rental, recent 3mths of bank dep/rent chq for ...
- ...existing rental & copy of 1st & last rent chq/bank dep for subj ppty