

Worksheet

Leasing

Suite: 3305 Tower: PSV2 Date: MAR. 28/17 Completed by: Silvi
Wael Ahmed El-Akkawi

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). \$ 500 + HST
- ✓ ☒ Agreement must be in good standing. Funds in Trust: \$ 44,835.
- ✓ ☒ Copy of Tenant's ID
- ✓ ☒ Copy of Tenant's First and Last Month Rent
- ✓ ☒ Copy of Tenant's employment letter or paystub
- ✓ ☒ Copy of Credit Check
- ✓ ☒ Copy of the Purchasers Mortgage approval
- N/A ☐ The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Note:

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

Administration Notes:

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor"), and
WAEI AHMED EL-AKKAWI (the "Purchaser")

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:

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:

- ALL other terms and conditions set out in the Agreement shall remain the same and time shall continue to be of the essence.

DATED at Mississauga, Ontario this 22nd day of August 2017

Purchaser: **WAEEL AHMED EL-AKKAWI**

DATED at _____ this _____ day of _____, 2017.

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

This Agreement to Lease dated this 20 day of March, 2017

TENANT (Lessee), Pakoma Arboleda

LANDLORD (Lessor), Hani Al-Akkawi Wael Ahmed El-Akkawi
(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:
310 Curran Pl Unit 3305 Miss On

2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing Mar 31st 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 Fifty Canadian Dollars (CDN\$ 1,650.00),
payable in advance on the first day of each and every month during the currency of the said term. First and last month's 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 WEST-100 METRO VIEW REALTY LTD. BROKERAGE Deposit Holder
in the amount of Three Thousand Three Hundred four thousand nine hundred and fifty
Canadian Dollars (CDN\$ 3,300.00 - \$4950)

The 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 held by the Landlord against the first, second last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

Premises to be used only for:
single condo living

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	☒	☐	Cable TV	☐	☒
Oil	☐	☐	Condominium/Cooperative fees	☒	☐
Electricity	☐	☒	Garbage Removal	☐	☒
Hot water heater rental	☒	☐	Other:	☐	☐
Water and Sewerage Charges	☒	☐	Other:	☐	☐

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): PA

INITIALS OF LANDLORD(S): CSA

7. PARKING: ONE SPOT

8. ADDITIONAL TERMS: 1 locker

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 until 5 10 PM on the 21 day of March 2017, after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

11. NOTICES: The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices. Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.

FAX No.: (For delivery of Documents to Landlord) FAX No.: (For delivery of Documents to Tenant)
Email Address: Dman.S@volcslogistics.com Email Address: NickCrozier@kw.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 or gender or number required by the context.
18. 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):

PM
6821127
75794 E01

INITIALS OF LANDLORD(S):

CSA

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7. **PARKING:** ONE SPOT

8. **ADDITIONAL TERMS:** 1 locker

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FAX No.: (For delivery of Documents to Landlord) FAX No.: (For delivery of Documents to Tenant)
Email Address: oamar.S@voleslogistics.com Email Address: NickCrozier@kw.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.

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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. **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):

PK
03/21/17
23794161

INITIALS OF LANDLORD(S):

CKA

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19. 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)

Paloma Rabelede

dataoop verified
09/21/17 2:57PM EDT
0382-1188-1024-1874

DATE

(Witness)

(Tenant or Authorized Representative)

DATE

(Witness)

(Guardian)

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)

CHAZA

DATE

March 21, 2017

(Witness)

(Landlord or Authorized Representative)

DATE

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement, and finally acceptance by all parties at *a.m./p.m.* day of *March* 2017.

Paloma Rabelede

dataoop verified
09/21/17 8:23PM EDT
1681-0902-1604-7944

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)	
Listing Brokerage	WEST-100 METRO VIEW REALTY LTD. BROKERAGE
	Tel. No. 905-238-8336
	OMAR KANAAN SHAAATH & SIMON MAHDESSIAN
	(Salesperson / Broker Name)
Co-op/Buyer Brokerage	KELLER WILLIAMS REAL ESTATE ASSOCIATES
	Tel. No. (905) 812-8123
	NICK CROZIER
	(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.

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

(Landlord)

DATE

March 21, 2017

Paloma Rabelede

dataoop verified
09/21/17 2:57PM EDT
0382-1188-1024-1874

DATE

(Landlord)

DATE

(Tenant)

DATE

Address for Service

Address for Service

Tel. No.

Tel. No.

Landlord's Lawyer

Tenant's Lawyer

Address

Address

Email

Email

Tel. No.

FAX No.

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 day and date of the acceptance of the foregoing Agreement to Lease.	
(Authorized to bind the Listing Brokerage)	<i>Nick Crozier</i>
	dataoop verified 09/21/17 2:57PM EDT 0382-1188-1024-1874
	(Authorized to bind the Co-operating Brokerage)

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19. 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) Paloma Rebolada dotloop verified 03/21/17 8:27PM EDT LGIU-DHSL-LGCM-784 DATE _____
 (Witness) _____ (Tenant or Authorized Representative) DATE _____
 (Witness) _____ (Guarantor) 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) [Signature] DATE March 21, 2017
 (Witness) _____ (Landlord or Authorized Representative) DATE _____

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all its terms and conditions. I finally acceptance by all parties at _____ a.m./p.m. this _____ day of _____
Paloma Rebolada dotloop verified 03/21/17 8:29PM EDT LGIU-DHSL-LGCM-784
 (Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)	
Listing Brokerage	<u>WEST-100 METRO VIEW REALTY LTD. BROKERAGE</u> Tel.No. <u>905-238-8336</u>
<u>OMAR KANAAN SHAATH & SIMON MAHDESSIAN</u> (Salesperson / Broker Name)	
Co-op/Buyer Brokerage	<u>KELLER WILLIAMS REAL ESTATE ASSOCIATES</u> Tel.No. <u>(905) 812-8123</u>
<u>NICK CROZIER</u> (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.

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) <u>[Signature]</u> DATE <u>March 21, 2017</u>	(Landlord) <u>Paloma Rebolada</u> dotloop verified 03/21/17 8:27PM EDT LGIU-DHSL-LGCM-784 DATE _____
(Landlord) _____ DATE _____	(Tenant) _____ DATE _____
Address for Service _____ Tel.No. _____	Address for Service _____ Tel.No. _____
Landlord's Lawyer _____	Tenant's Lawyer _____
Address _____	Address _____
Email _____	Email _____
Tel.No. _____ FAX No. _____	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:

[Signature] Nick Crozier dotloop verified 03/21/17 8:27PM EDT LGIU-DHSL-LGCM-784
 (Authorized to bind the Listing Brokerage) (Authorized to bind the Co-operating Brokerage)

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

TENANT (Lessee), Paloma Arboleda and

LANDLORD (Lessor), Hani Al Akkawi Wael Ahmed El-Akkawi

for the lease of 510 Curran Pl Unit 3305 Miss On

dated the 20 day of March 2017

The Tenant agrees that they will be the sole occupants of this unit.

The Landlord shall pay real estate taxes and maintain fire insurance on the premises, pay common elements fees and building insurance.

The Tenant and the Landlord agree that in the absence of any other Lease for the premises, the terms set forth in this Offer to Lease when accepted by both parties, shall in fact form the lease. If the tenant is not in default here undershall have the option, by written notice given to the Landlord at least sixty (60) days before the end of the Lease term, to renew the Lease on a month to month basis, at the same terms and conditions. The Tenant shall deliver notice in writing sixty (60) days prior to termination of the tenancy agreement.

The Tenant agrees to report promptly any required repairs or breakdown of appliances.

The Tenant shall maintain said premises in clean and good repair and should any damages result through their neglect, the tenant shall be responsible for any repairs.

The Landlord agrees to pay for and be responsible for any major repairs such as plumbing, electrical, etc. The Tenant shall notify the Landlord immediately of any such problems which include breakdown of appliances, plumbing (defective water pipes), water leakage, electrical wiring and light fixtures, heating system and air condition etc. and the Landlord shall have the problem rectified as soon as possible.

Should the Tenant decide not to exercise her option to renew the Lease, The Tenant agrees that during the last sixty (60) days of the term or any extension thereof, the premises may be shown at reasonable times, by appointment, to prospective purchasers or tenants with 24 hour notice.

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

INITIALS OF TENANT(S):

PA
Arboleda

INITIALS OF LANDLORD(S):

HA
Al Akkawi

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TENANT (Lessee), Paloma Arboleda _____, and

LANDLORD (Lessor), Hani Al-Akkawi _____ Wael Ahmed El-Akkawi _____

for the lease of 510 Curran Pl Unit 3305 Miss On _____

dated the 20 _____ day of March _____, 2017

The Tenant agrees that they will be the sole occupants of this unit.

The Landlord shall pay real estate taxes and maintain fire insurance on the premises, pay common elements fees and building insurance.

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INITIALS OF TENANT(S):

PA

INITIALS OF LANDLORD(S):

HA



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

TENANT (Lessee), Paloma Arboleda, and

LANDLORD (Lessor), Wael Ahmed EL-AKAWI

for the lease of 3305 - 510 Cummer Place, Mississauga, Ont.

dated the 21 day of March, 2017

Tenant and Landlord agree that an accepted Agreement to Lease shall form a completed lease and no other lease will be signed between the Parties.

The Tenant agrees to provide the Landlord with 9 post dated cheques starting from May 1st, 2017

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

The Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least twenty four (24) hours written notice of such showing, and to allow the Landlord to affix a For Sale or For Rent sign on the property within 60 days prior to the end of the Lease term.

Landlord shall pay real estate taxes, 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 have tenant/liability insurance valid and will give a copy of policy to Landlord prior to occupancy.

Tenant agrees to pay the cost of hydro electricity required on the premises during the term of the lease. Tenant further agrees to provide proof to the Landlord on or before the date of possession that the services have been transferred to the Tenant's name.

Tenant agrees to pay the first \$75.00 for any minor service needed in condo premises.

Landlord warrants that all appliances, chattels and fixtures will be in good working order prior to occupancy.

Tenant agrees to pay Landlord a \$300 refundable key/fob deposit to be returned on Lease completion and all keys/fobs returned.

The Tenant agrees to pay the first, second last and last months rent upfront as the deposit and will provide 9 post dated cheques for the remainder of the year lease

PR
03/21/17
8:23PM EDT

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

INITIALS OF TENANTS:

PR
03/21/17
8:23PM EDT

INITIALS OF LANDLORD(S):

CK
RA

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

TENANT (Lessee): Paloma Arboleda, and

LANDLORD (Lessor): Nael Ahmed EL-Akkawi

for the lease of 3305 - 510 Cummer Place, Mississauga, Ont.
dated the 21 day of March, 2017

Tenant and Landlord agree that an accepted Agreement to Lease shall form a completed lease and no other lease will be signed between the Parties.

The Tenant agrees to provide the Landlord with 9 post dated cheques starting from May 1st, 2017

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

The Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least twenty four (24) hours written notice of such showing, and to allow the Landlord to affix a For Sale or For Rent sign on the property within 60 days prior to the end of the Lease term.

Landlord shall pay real estate taxes, 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 have tenant/liability insurance valid and will give a copy of policy to Landlord prior to occupancy.

Tenant agrees to pay the cost of hydro electricity required on the premises during the term of the lease. Tenant further agrees to provide proof to the Landlord on or before the date of possession that the services have been transferred to the Tenant's name.

Tenant agrees to pay the first \$75.00 for any minor service needed in condo premises.

Landlord warrants that all appliances, chattels and fixtures will be in good working order prior to occupancy.

Tenant agrees to pay Landlord a \$300 refundable key/fob deposit to be returned on Lease completion and all keys/fobs returned.

The Tenant agrees to pay the first, second last and last months rent upfront as the deposit and will provide 9 post dated cheques for the remainder of the year lease

PA
03/21/17
8:23PM EDT

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

INITIALS OF TENANT(S):

PA
03/21/17
8:23PM EDT

INITIALS OF LANDLORD(S):

EA
PA

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

BUYER, Paloma Arboleda

SELLER, Hani Al Akkawi, and

for the property known as: 510 Curran Pl Unit 3305 Miss On

dated the 03/20/2017 day of March, 2017

West-100 Metro View Realty Ltd. advise the parties to this Agreement that the Real Estate Trust account, in which the deposit for this transaction [The Deposit] shall be placed in a Non Interest Bearing Real Estate Trust Account, earning no interest on the deposit and unless it is requested by the Parties in writing in this Agreement that the deposit be placed in an interest bearing Term deposit there will be no interest paid or earned on the deposit funds being held.

The Buyer agrees to provide a certified cheque or bank draft as a deposit within one (1) banking day [excluding Saturday, Sunday and statutory holidays] from the date of acceptance of this offer. No cash deposits will be accepted.

The Parties to this Agreement acknowledge that the real estate Broker(s) so named in this Agreement has recommended that the Parties obtain independent professional advice prior to signing this document. The Parties further acknowledge that no information provided by West-100 Metro View Realty Ltd. is to be construed as legal, tax or environmental advice and all sizes and measurements are approximate and is to be verified by the Buyer.

The Buyer and Seller hereby acknowledge that the Province of Ontario has implemented current value assessment and properties may be re-assessed on an annual basis. The Buyer and Seller agree that no claim will be made against the Seller, West-100 Metro View Realty Ltd. or Salesperson, for any changes in property tax as a result of a re-assessment of the property.

The Brokerages and registrants named in the attached Confirmation of Cooperation and Representation represent and warrant that they have fully complied with the FINTRAC requirements for customer/client identification by reference to original government issued photo identification, or such other means as approved under the regulations, including name, address, date of birth, occupation and employment and have such information on file and available for inspection.

This form must be initiated by all parties to the Agreement of Purchase and Sale.

INITIALS OF BUYER(S):

PA

INITIALS OF SELLER(S):

HA

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Form 105 Revised 2008 Page 1 of 1
WEBForms Jan/2012

Confirmation of Co-operation and Representation

BUYER: Paloma Arboleda

SELLER: Hani Al Akkawi

For the transaction on the property known as: 510 Curran Pl Unit 3305 Miss On

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

The following information is confirmed by the undersigned salesperson/broker representative(s) 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 REPRESENTATIONS:** 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)


BUYER


CO-OPERATING/BUYER BROKERAGE


SELLER


LISTING BROKERAGE

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Confirmation of Co-operation and Representation

Toronto
Real Estate
Board

BUYER: Paloma Arboleda

SELLER: Hani Al Akkawi

For the transaction on the property known as: 510 Curran Pl Unit 3305 Miss On

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

The following information is confirmed by the undersigned salesperson/broker representative(s) 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.

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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. This Brokerage will be paid
- or: ☐ by the Seller in accordance with a Seller Customer Service Agreement
- ☐ by the Buyer directly

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

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

PA
(3/26/17)
BUYER

AC
(3/26/17)
CO-OPERATING/BUYER BROKERAGE

CK
SELLER

DS
LISTING BROKERAGE

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The Toronto-Dominion Bank

80817766

3037 CLAYHILL ROAD
MISSISSAUGA, ON L5B 4L2

DATE

2017-03-22

YYYYMMDD

Transit-Serial No.

1878-80817766

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

\$ *****565.00

FIVE HUNDRED SIXTY FIVE**00/100

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

Re **PSV2-3305 Wael EL-Akkawi**

Canadian Dollars

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

Leasing Fee

Authorized Officer

Countersigned

Number

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

⑈80817766⑈ ⑆096120004⑆

⑈3808⑈

PSV2 3305 - Leasing Fee

PSV2 3305 - Tenant's ID



Ontario

Driver's Licence
Permis de conduire

ON
CANADA



1.2 NAME/ NOM

ARBOLEDA,
PALOMA

3. 1511-2360 BONNER RD

MISSISSAUGA, ON, L5J 2C7

4a. NUMBER/
NUMERO

A7263 - 61409 - 25430

4b. ISS/ DEL

2016/04/06

4b. EXP/ EXP 2019/04/30

5. DO/ REF

DL2469001

16 HGT/HAUT 168 cm

15. SEX/ SEXE

F

8. CLASS/
CATÉG

G

12. REST/
COND

Arboleda

3. DOB/CDN 1992/04/30

WEST-100 METRO VIEW REALTY

129 Fairview Rd. W. Mississauga, Ontario L5B1K7

O: 905-238-8336 F: 905-238-0020

DEPOSIT RECEIPT

DATE: March 22, 2017

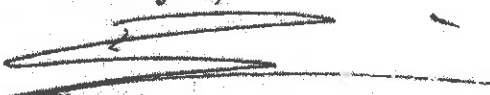
RECEIVED FROM: Keller Williams Real Estate Associates

PAYMENT METHOD: Draft

DEPOSIT AMOUNT: \$4,950.00 (first and last 2 mths)

PROPERTY: 3305-510 Curran Place, Mississauga

Thank-you,


West-100 Metro View Realty Ltd., Brokerage

10358 (1215)

THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER. SEE BACK FOR INSTRUCTIONS.

The Toronto-Dominion Bank

100 CITY CENTRE DRIVE
MISSISSAUGA, ON L5B 2C9

80269534

DATE

2017-03-22

YYYYMMDD

Transit-Serial No.

93-80269534

Pay to the
Order of WEST-100 METRO VIEW REALTY LTD., BROKERAGE

\$ *****4,950.00

FOUR THOUSAND NINE HUNDRED FIFTY**00/100

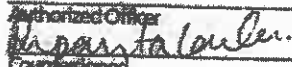
Authorized signature required for amounts over CAD \$5,000.00

Canadian Dollars

Re

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

Authorized Officer


Counter-signed

Number

⑈80269534⑈ ⑆09612⑈004⑆

⑈3808⑈

PSV2 3305- Tenant's Employment Letter

Friday, March 10, 2017.

To whom it may concern,

Paloma Arboleda has been employed by Marciano for 5 years. Currently she has an income of \$18/hrs and works an average of 44hrs. If you have any further questions, please feel free to contact me at 416.456.0870.

Sincerely,

Sophia Lee
Store Manager
Marciano Square One



Equifax Credit Report and Score™ as of 03/09/2017

Name: **Paloma Arboleda**

Confirmation Number: 3874100856

Credit Score Summary

628 | Fair

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 fair. You may have challenges qualifying for credit and you may expect to pay high interest rates when you do qualify.



Range	300 - 559	560 - 659	660 - 724	725 - 759	760 +
	Poor	Fair	Good	Very Good	Excellent
Canada Population	4%	10%	15%	14%	57%

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.

- Worst rating ever.
- Average utilization for open trades.
- Total number of telco inquiries.

Your Loan Risk Rating

628 | Fair

Your credit score of 628 is better than 10% 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 high risk. You may have difficulty qualifying for conventional loans and credit cards - and when you do qualify for credit, you may be charged high interest rates. If you're in the market for credit, this is what you might expect:

- You may have difficulty qualifying for credit cards.
- When you do qualify for a loan, you may pay very high interest rates.
- The loan terms you receive may be very restrictive and include low credit limits.

It is important to understand that your credit score is not the only factor that lenders evaluate when making credit decisions.

Delinquency Rates*



Equifax Credit Report and Score™ as of 03/09/2017

Name: Paloma Arboleda

Confirmation Number: 3874100856

Credit Score Summary

EQUIFAX

628 | Fair

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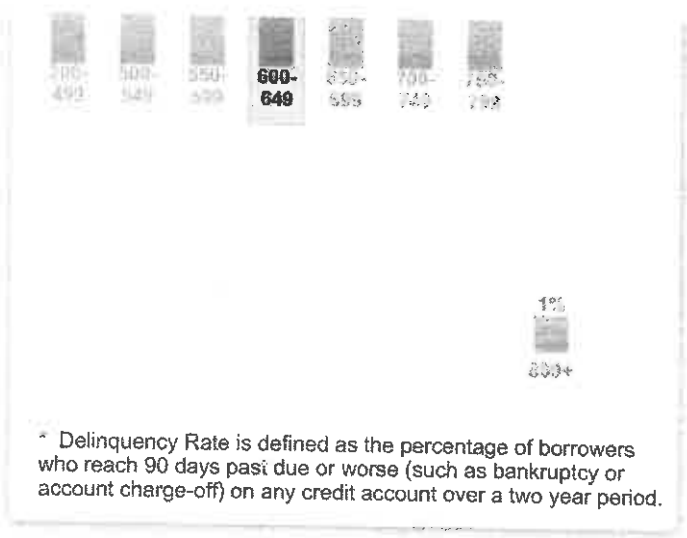
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Delinquency Rates*



Different lenders set their own policies and tolerance for risk, and may consider other elements, such as your income, when analyzing your creditworthiness for a particular loan.



CREDIT REPORT

Personal Information

Personal Data

Name: PALOMA ARBOLEDA
SIN:
Date of Birth: 1992-04-XX

Current Address

Address: 2360 BONNER RD #1511
MISSISSAUGA, ON
Date Reported: 2013-04 2011-12 2011-01

Previous Address

Address: 1535 LAKESHORE RD E #1103
MISSISSAUGA, ON
Date Reported: 2013-04 2011-12 2011-01

Current Employment

Employer: MOXIES BAR AND GRILL
Occupation:

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

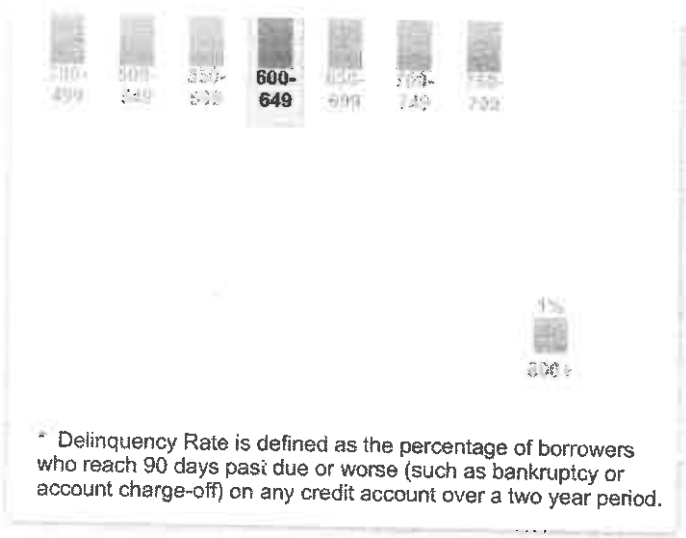
This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.

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.

CDA STUDENT LOANS PR

Different lenders set their own policies and tolerance for risk, and may consider other elements, such as your income, when analyzing your creditworthiness for a particular loan.



CREDIT REPORT

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Note: The account numbers have been partially masked for your security.

CDA STUDENT LOANS PR

Phone Number:

(888)815-4514

Account Number:

XXX...107

Association to Account:

Individual

Type of Account:

Installment

Date Opened:

2012-09

Status:

Too new to rate or opened but not used

Months Reviewed:

54

Payment History:

No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments:

Student loan
Monthly payments

High Credit/Credit Limit:

\$50,383.00

Payment Amount:

Not Available

Balance:

\$36,527.00

Past Due:

\$0.00

Date of Last Activity:

2017-02

Date Reported:

2017-03

TD CREDIT CARDS

Phone Number:

(800)983-8472

Account Number:

XXX...920

Association to Account:

Individual

Type of Account:

Revolving

Date Opened:

2011-01

Status:

Paid as agreed and up to date

Months Reviewed:

72

Payment History:

05 payments 30 days late
02 payments 60 days late
No payment 90 days late

Prior Paying History:

One payment past due (2015-06) Two payments past due (2011-11) Two payments past due (2011-10)

Comments:

Monthly payments
Amount in h/c column is credit limit

High Credit/Credit Limit:

\$1,000.00

Payment Amount:

\$13.00

Balance:

\$767.00

Past Due:

\$0.00

Date of Last Activity:

2017-02

Date Reported:

2017-02

FIDO

Phone Number:

(888)288-2106

Account Number:

XXX...139

Association to Account:

Individual

Type of Account:

Open

Date Opened:

2017-01

Status:

Too new to rate or opened but not used

Months Reviewed:

01

Payment History:

No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments:

Monthly payments

High Credit/Credit Limit:

Payment Amount:

Not Available

Balance:

\$95.00

Past Due:

\$0.00

Date of Last Activity:

Date Reported:

2017-01

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

Phone Number:	(888)815-4514	High Credit/Credit Limit:	\$50,383.00
Account Number:	XXX...107	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$36,527.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2012-09	Date of Last Activity:	2017-02
Status:	Too new to rate or opened but not used	Date Reported:	2017-03
Months Reviewed:	54		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Student loan Monthly payments		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...920	Payment Amount:	\$13.00
Association to Account:	Individual	Balance:	\$767.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2011-01	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	72		
Payment History:	05 payments 30 days late 02 payments 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2015-06) Two payments past due (2011-11) Two payments past due (2011-10)		
Comments:	Monthly payments Amount in h/c column is credit limit		

FIDO

Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...139	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$95.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2017-01	Date of Last Activity:	
Status:	Too new to rate or opened but not used	Date Reported:	2017-01
Months Reviewed:	01		
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.)

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.

2016-03-01	BMO 5286 (Phone Number Not Available)
2015-12-21	BELL CANADA (800)730-7121
2014-09-14	TDCT (866)222-3456

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

2017-03-09	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-03-09	EQUIFAX PERSONAL SOL (800)871-3250
2017-01-10	TDCT (866)222-3456
2014-09-07	AUTH TD RCS (888)751-9000

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.

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TD Canada Trust
PERSONAL CR - MMS/BROKER
3500 STEELES AVE E 4TH FLR TWR 3
MARKHAM, ON L3R0X1
www.tdcanadatrust.com

December 16th, 2016

Wael El Akkawi
2407-330 Burnhamthorpe Rd W
Mississauga, Ont
L5B 0E1

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 Suite 3305 – 510 Curran Place in Mississauga, Ontario (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):	Wael El Akkawi
Principal Amount:	\$284,125.48
Fixed Annual Interest Rate:	4.64% per annum, calculated semi-annually not in advance
Interest Rate Expiry Date:	February 20 th 2017
This means the Interest Rate for the Term selected will expire on this date.	
Prepayment Option: Closed to prepayment privileges, subject to terms of mortgage	
Term:	5 years
Amortization:	30 years
Anticipated Closing Date:	March 1st, 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 25th, 2017.

Any Mortgage Approval Confirmation previously issued for this property is no longer valid.

Signed by:

Per:

The Toronto-Dominion Bank

Standard Conditions

- Confirmation of credit application details;
 - No change in, and the accuracy of, the information provided;
 - Execution of TD Canada Trust documentation;
 - The Property meeting TD Canada Trust's normal lending requirements;
 - The Property meeting the mortgage default insurer's requirements;
 - Valid First Mortgage Security to be provided on the Property.
- 528322 (0212)
528322

Confirmation of Property Insurance

Important: This document is not the insurance policy. It is for information purposes only and is subject to all terms, conditions, definitions and exclusions of the policy, including a "Standard Mortgage Clause" as per the attached. Insurance coverage is bound as of the effective date indicated herein. The full coverage details are contained in the insurance policy, which is being processed and will be mailed to you shortly.

Policy number: FA387786 (Holding coverage 2017-03-31)
Effective from: 2017-03-31 to 2018-03-31
*(12:01 a.m. all times are local times at the named Insured's postal address shown on this Confirmation)

Insured(s)	Address
ARBOLEDA PALOMA	510, CURRAN PL UNIT 3305 MISSISSAUGA ON L5B 0J8

Location Information

Product:	Your Property Insurance - Tenants
Risk Address:	510, CURRAN PL UNIT 3305 MISSISSAUGA ON L5B 0J8
Description:	Building/apartment occupied as a principal residence and occupied by Insured 50 dwelling units or more Year of building construction: 2014
Mortgagee(s):	

Deductible:	\$1,000
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Coverages	Amount of insurance (\$)
C-Personal Property (Contents)	\$25,000
D-Additional living expense/Fair rental value	\$5,000
E-Legal Liability	\$1,000,000
F-Voluntary Medical Payments	\$5,000
G-Voluntary Payment for Damage to Property	\$1,000

2017-03-22	FRANK FRANCHINO INS AGCY LTD
Date	