

Worksheet Leasing

Suite: 3401 Tower: RSV2 Date: Mar 21.17 Completed by: Andrea

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 + 20% occupied
- ☒ Certified Deposit Cheque for leasing fee as per the Leasing Amendment³ payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto).
- ☒ Agreement must be in good standing. Funds in Trust: \$ _____
- ☒ 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


Mar. 22.17

- ☐ 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:

Emailed to Amacon - Mar. 22 / 17
Distributed -

The Toronto-Dominion Bank

80047916

2993 WESTOAK TRAILS BOULEVARD
OAKVILLE, ON L6M 5E4

DATE 2017-03-21
YYYYMMDD

Transit-Serial No. 3125-80047916

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 Leasing Administration Fees BSV2 suite 3401

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

Authorized Officer J. Madeley Number
Countersigned

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

⑈80047916⑈ ⑆09612⑈004⑆ ⑈3808⑈

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

AMINA BENAISSA (the "Purchaser")

Suite **3401** Tower **TWO** Unit **1** Level **33** (the "Unit")

It is hereby understood and agreed between the Vendor and the Purchaser that the following changes shall be made to the Agreement of Purchase and Sale executed by the Purchaser and accepted by the Vendor (the "Agreement") and, except for such changes noted below, all other terms and conditions of the Agreement shall remain the same and time shall continue to be of the essence:

Insert:

Notwithstanding paragraph 22 of this Agreement, the Purchaser shall be entitled to seek the Vendor's approval to assign the occupancy licence set out in Schedule C to the Agreement to a third party, on the following terms and conditions:

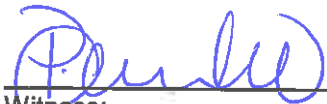
- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 19 day of March

2017 AB
2012.



Witness:



Purchaser: **AMINA BENAISSA**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 16 day of March


2017 AB
2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:


Authorized Signing Officer
I have the authority to bind the Corporation

Agreement to Lease **Residential**

This Agreement to Lease dated this 11 day of March, 2017

TENANT (Lessee), Chris Samdeo
(Full legal names of all tenants)

LANDLORD (Lessor), Anita Benissa
(Full legal name of landlord)

ADDRESS OF LANDLORD #3401 - 510 Curran Place, Mississauga, L3B 6J8
(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, V/v, the Tenant hereby offers to lease, premises known as #3401 - 510 CURRAN PL Mississauga L3B 6J8

2. **TERM OF LEASE:** The lease shall be for a term of One Year commencing April 1st, 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 1700 One Thousand Six Hundred Fifty Seven hundred RS AB Canadian Dollars (CONS 1650.00) 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 (Monthly/Upon acceptance/ or otherwise described in this Agreement)

by negotiable cheque payable to Four RS AB Tenant Holder

in the amount of Three Thousand Three Hundred RS AB

Canadian Dollars (CONS 3300.00 3300.00) 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 in 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:

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 role 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): CS

INITIALS OF LANDLORD(S): AB

7. **PARKING:** one (included)

8. **ADDITIONAL TERMS:** one locker included

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 with 11:30 p.m. on the 14/7/2017 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 counteroffer, 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. 1-85-377-0036
(For delivery of Documents to Landlord)

FAX No. _____
(For delivery of Documents to Tenant)

Email Address: Tarske27@gmail.com
(For delivery of Documents to Landlord)

Email Address: marcela.laborde@hotmail.com
(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.ltb.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 or 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 print-out portion hereof, the added provision shall supersede the standard print-out 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): LS

INITIALS OF LANDLORD(S): AB

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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) _____
(Witness) _____

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

(Tenant or Authorized Representative) [Signature]
(Tenant or Authorized Representative) _____
(Guarantor) _____

DATE March 11, 2017
DATE _____
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:

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

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

(Landlord or Authorized Representative) [Signature]
(Landlord or Authorized Representative) _____

DATE Mar 16, 2017
DATE _____
DATE _____

SPOUSAL CONSENT: The undersigned spouse of the Landlord hereby consents to the disposition evidenced hereon 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 _____

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes (both typed and written) and hereby acceptance by all parties at 3:30 p.m. on 17 day of March 2017.

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage **REMAX REALTY ONE INC.**
TAREK EL-MASRY

Tel No. (905) 277-0771

(Designation / Broker Name)

Cooperating Brokerage **IPRO REALTY**
CHRIS SAMDEO

Tel No. 905-454-1100

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

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

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Cooperating Brokerage shown on the foregoing Agreement to Lease.

In consideration for the Cooperating 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)

Acknowledged by:

(Authorizing head of Cooperating Brokerage)

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Schedule A

Agreement to Lease - Residential

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

TENANT (Lessee): Chris Samdeo

and

LANDLORD (Lessor): Amina Bensissa

for the lease of #3401 - 516 CURRAN PL.

Mississauga

LSB 618

dated the 11 day of March

2017

The Tenant(s) agree to use the premises for residential purposes only. The Tenant(s) also agree not to allow the premises to be occupied by anyone other than the person(s) named on this Agreement to Lease.

The Tenant(s) agrees to pay the full monthly rent to the Landlord in advance on the first day of each month during the herein term. Ten (10) post-dated cheques will be provided by the Tenant Voluntarily and made payable to the Landlord prior to the commencement of this lease.

It is agreed that the Landlord shall be entitled to take any action in respect to the collection of rental arrears, or any amount collectible for damage caused to the premises. Arrears of rent shall be interest compounded at the rate of 24% per annum calculated from the date upon which rent is due until paid and such interest shall be deemed as rent here-under. The Tenant(s) further agree to pay the Landlord a service charge of \$30.00 for each cheque, which the Tenant(s) bank or other financial institution refuses to honour.

The Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in good working order at the commencement of the lease term. The Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost.

The Landlord shall supply the following: front door key(s), garage door opener, and any keys associated with the property. The Tenant(s) agrees to provide a refundable key deposit of \$300, made payable to the Landlord. The deposit shall be refunded, without interest, to the Tenant(s) after the Tenant(s) move out and return the aforesaid keys to the Landlord in order. Otherwise, the Tenant(s) will forfeit the deposit.

The Tenant(s) shall not alter the locking system on a door giving entry to the rented premises without receiving prior written consent from the Landlord.

The Tenant(s) hereby agree to allow the Landlord or any of its authorized representatives to gain entry to the rented premises upon Twenty Four (24) hours written notice, during the hours of 9:00am until 9:00pm to show the premises to prospective tenants, purchasers, agents or employees.

The Tenant(s) shall maintain all appropriate insurance coverage liability, contents, and any liability of the Tenant(s), its Tenant(s) household, guests or invitees, including property and public liability insurance. The Tenant(s) must provide the Landlord with a copy of the valid up-to-date insurance certificate for the rented premises prior to occupancy. The Tenant(s) are aware that in the event of an insurance claim where negligence being found to be the result of the action by the Tenant(s), his agent or invitees, that the Tenant(s) may be responsible for the corporations deductible or reasonable expenses incurred as a result of the claim.

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

INITIALS OF TENANT(S):

CS

INITIALS OF LANDLORD(S):

AB

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Schedule A

Agreement to Lease - Residential

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

TENANT (Lessee), Chris Samdeo

and

LANDLORD (Lessor), Amina Benissa

for the lease of #3401 - 510 CURRAN PL.

Mississauga

L5B 6J8

dated the 11 day of March

2017

The Tenant(s) agree not to assign or sublet the rented premises without approval of the Landlord. The Tenant(s) further agree to reimburse the Landlord's reasonable expenses incurred thereby.

The Landlord agrees to keep the rented premises in a good state of repair and the Tenant(s) further agree to notify the Landlord immediately of any serious defect or health and safety issue that exist to mediate damages. The Tenant(s) further agree to maintain, keep and leave the premises in an ordinary state of cleanliness and to repair, and the Tenant(s) expense, any damage caused by wilful or negligent conduct or that of persons who are permitted on the premises by the Tenant(s). The Tenant(s) further agrees to pay for the cost of any repairs up to \$75.00 per each incident.

The Tenant(s) agree that the Landlord shall be entitled to enter the rented premises in accordance with the Residential Tenancies Act to view the condition of the premises and make repair and alterations as necessary.

The Tenant(s) agree that there was no promise, representation or undertaking by or binding upon the Landlord with respect to any alteration, remodeling or decorating of, or installation of equipment or fixtures or other representation in the premises except such, if any, as is expressly set forth in this Agreement or as agreed upon in writing by the Landlord.

The Tenant(s) further agree:

Not to use or permit damage to the rented premises, either by wilful or negligent act or by any person(s) whom the Tenant(s) permit on the rented premises.

In the event of a breakdown of electrical systems, the Landlord will not be liable for damages or personal discomfort of the Tenant(s).

The Tenant(s) agree at any time during the term of tenancy not to exercise or carry on, or permit to be exercised or carried on, in or upon the residential premises, or any part thereof, any trade, business, occupation or illegal act.

The drapes, blinds, carpeting, broodloom, appliances, lighting fixtures, smoke detectors, voice communication speakers or other similar types of fixtures, if provided by the Landlord, shall not be removed by the Tenant(s) or disconnected from the windows, walls, floors or electrical circuits of the rented premises without prior written approval of the Landlord.

The Tenant(s) shall not bring into the rented premises any washing machine, dryer, dishwasher, or air conditioner without the prior written approval of the Landlord.

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

INITIALS OF TENANT(S):

XCS

INITIALS OF LANDLORD(S):

AB

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Schedule A

Agreement to Lease - Residential

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

TENANT (Lessee), Chris Samidee

and

LANDLORD (Lessor), Amina Benabissa

for the lease of #3401 - 510 CURRAN PL

Mississauga

LSB 618

dated the 11

day of March

2017

Unless otherwise specified in this Agreement, the Landlord will pay all municipal property taxes with respect to the rented premises as assessed against the Landlord.

The Landlord and Tenant(s) agree that neither by their own acts, or those of their families, servants, guests or agents, will do anything upon the premises or the common areas that is objectionable, or which might injure the reputation of the premises, or substantially interfere with the reasonable enjoyment of the premises by the Landlord or other tenants and owners and further agree not to do anything to impair or interfere with the safety or other bona-fide or lawful rights, privileges or interests of the Landlord or any other Tenant or owner in the residential premises.

If either the Tenant(s) or the Landlord wishes to terminate the tenancy at the end of the term created by this agreement or any extension or renewal thereof, then either party will give notice to that effect in writing not less than Sixty (60) Days prior to the expiration of the agreement in compliance with the Residential Tenancies Act. A month-to-month tenancy may be terminated by either party giving Sixty (60) Days written notice thereto, to be effective on the last day of a month of tenancy.

Notwithstanding the paragraph above, the rental rate may be increased in accordance with the Tenant Protection Act/Residential Tenancies Act with proper notice of increase being given.

If either party has given proper notice to terminate the tenancy, the rented premises may be shown to prospective tenants or purchasers at all reasonable hours after delivery of the notice without further notice of intent to enter by the Landlord or his Agent.

If the rented premises are vacant on the rental due date and no payment of rent has been received by the Landlord, it shall be presumed the Tenant(s) have abandoned the rented premises and the Landlord shall be entitled to, and may take, immediate possession of the rented premises. The Tenant(s) agree that the Landlord cannot be held responsible for any loss of accommodation or any costs associated with this abandonment.

The Landlord shall not in any event whatsoever be liable or responsible in any way for:

- (a) Any personal injury or death that may be suffered or sustained by the Tenant(s) or any member of their family, guests, or agents or any other person who may be upon the rented premises of the Landlord; or
- (b) Any loss or damage or injury to any property including cars and contents thereof belonging to the Tenant(s) or any member of their family, guests or agents or any other person who may be upon the rented premises of the Landlord; or

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

INITIALS OF TENANT(S):

XC

INITIALS OF LANDLORD(S):

AB

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Schedule A

Agreement to Lease - Residential

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

TENANT (Lessee), Chris Santiago

LANDLORD (Lessor), Aziza Benissa

for the lease of #3401 - 510 CURRIAN PL.

Mississauga

LSU 618

dated the 11

day of March

to 17

(c) Without limiting the generality of the foregoing, any damages to any such property caused by steam, water, rain, or snow which may leak into, issue or flow from any part of the rented premises or the premises of the Landlord, or from the water, steam, sprinkler or drainage pipes or plumbing works of the same from any other place or quarter; or

(d) Any damage caused by or attributable to the condition or arrangement of any electrical or other wiring; or

(e) Any damage caused by anything done or omitted to be done by any Tenant(s) or the Landlord.

Tenant agree to provide the builder with the requirements from his side to finish the leasing permit like Tenant Id, Tenant letter of employment and Tenant credit report,

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

INITIALS OF TENANT(S):

CS

INITIALS OF LANDLORD(S):

AB



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Registrant's Disclosure of Interest **Acquisition of Property**

Form 160

for use in the Province of Ontario

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.

I, Christopher Samdeo declare that I am a registered

(Name of Registrant)

Real Estate SALESPERSON representing IPRO REALTY INC.

(Brokerage/Broker/Salesperson)

(Name of Brokerage)

In connection with a proposed Offer to Purchase/Lease/Exchange/Option your Property known as #3401 - 516 CURRAN PL.

Mississauga

LSB 618

Please be advised that, if the proposed Offer is accepted, I will be either directly or indirectly acquiring an interest in your Property.

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

EXPLANATION I AM A SALESPERSON

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

AND

(Attach Appendix "A" if necessary)

I hereby declare that the following is a full disclosure of the particulars of any agreement by, or on behalf of myself for the sale, exchange, option or other disposition of any interest in your Property to any other person:

(Attach Appendix "B" if necessary)

I will be receiving a portion of any commission payable in connection with this transaction.

(will/will not)

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

(Signature of Registrant who is making the Declaration) Christopher Samdeo

DATE 03/11/2017

(Signature of Broker of Record/Manager of Brokerage)

DATE

ACKNOWLEDGEMENT

I/We, the undersigned, as Seller(s) in this transaction have read and clearly understand this statement and acknowledge this date having received a copy of same, PRIOR TO BEING PRESENTED WITH AN OFFER TO PURCHASE, LEASE, EXCHANGE, OR OPTION.

(Witness)

(Seller)

DATE And 16, 2017

(Witness)

(Seller)

DATE



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Confirmation of Co-operation and Representation

BUYER: Christopher Sandeen

SELLER: Amira Bensissa

For the transaction on the property known as: #3401 - 510 Curran Place

Mississauga

LSB/BR

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 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)

CS

BUYER

CS

CO-OPERATING/BUYER BROKERAGE

SELLER

LISTING BROKERAGE

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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)

IPRO REALTY
(Name of Co-operating Brokerage)
272 QUEEN STREET EAST BRAMPTON
Tel: (905) 454-1100 Fax:
Authorized to bind the Co-operating Brokerage Date:
CHRISTOPHER SAMDEO
(Print Name of Broker/Salesperson Representative of the Brokerage)

RE/MAX REALTY ONE INC.
(Name of Listing Brokerage)
50 BURNHAMTHORPE RD W MISSISSAUGA
Tel: 416-834-8820 Fax:
Authorized to bind the Listing Brokerage Date:
LOUIS ELIAS KAPELERIS
(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

ACKNOWLEDGEMENT

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

(Signature of Buyer) Date: March 15th 2017

(Signature of Seller) Date:

(Signature of Buyer) Date:

(Signature of Seller) Date:

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TRINITY HOMELOANS INC.

Nov.-27-16

Amina Benaissa
2487 Confederation Parkway.
Mississauga, ON., L5B 1S1

Dear Amina,

We're pleased to provide you with a mortgage pre-approval for the subject property. Based on the information provided, your mortgage pre-approval is as follows:

SUBJECT PROPERTY:	Amacon Development (City Centre) Corp. Unit,1 Level,33 Suite 3401
OCCUPANCY DATE:	Feb 27th 2017
ANTICIPATED CLOSING DATE:	(final Closing date to be set by the Builder).
PURCHASE PRICE:	\$323,900.00
DOWN PAYMENT:	\$80,975.00 (Minimum 25%).
MORTGAGE LOAN AMOUNT:	\$242,925.00 (Maximum 75%).
FIXED INTEREST RATE:	3.49% Per Annum, calculated semi-annually not in advance.
MORTGAGE TERM:	3 Years, Fixed Rate
AMORTIZATION:	30 Years
MORTGAGE TYPE:	Closed
MONTHLY PAYMENT:	\$1088.30
PREPAYMENT OPTION:	(Standard prepayment, subject to mortgage terms and conditions).
LENDER/APPRaisal FEES:	Tier 1 or Tier 2 Lender. (To be set at time of Funding/Closing).
RATE HOLD EXPIRY:	120 Days (Maximum).

STANDARD CONDITIONS: Subject to income and down payment Verification, satisfactory credit and property appraisal reports, borrower meeting Lender and mortgage Insurer guidelines and no changes in the assets and liabilities of the Borrower, the accuracy of information and documentation provided to Lender. The Lender reserves the right to cancel this pre-approval at any time without further notice to Borrower. Please note that above rate is guaranteed for 120 days and may be higher or lower at the time of final closing. We thank you for this opportunity to assist you for your mortgage financing needs.

Please contact me if there are any additional questions or concerns.

Sincerely,


Rosie Dowhey, LIC: M08008648. Direct Line: 416-726-3031

CENTUM Trinity HomeLoans Inc. 377 Burnhamthorpe Road East, Unit 4B, Central Parkway Mall, Mississauga, Ontario, L5A 3Y1
Bus: 905-232-5530 Fax: 905-232-5540 Web: www.Centum.ca/Trinityhomeloans Each Office Independently Owned and Operated. FSCO Lic: 12064

Tammy A. Evans
416.593.2986
tevans@blaney.com

August 24, 2016

Delivered via Registered Mail

Amina Benaissa
2487 Confederation Parkway
Mississauga, Ontario
L5B 1S1

Dear Sir or Madam:

Re: Amacon Development (City Centre) Corp. sale to
Amina Benaissa
Dwelling unit 1 Level 33
Suite 3401, 510 Curran Place, Mississauga, Ontario
PSV2

We are the solicitors for the Vendor, Amacon Development (City Centre) Corp.

In accordance with Paragraph 2 (a) of the Agreement of Purchase and Sale and Paragraph 3 of the TARION Statement and Addendum, we are pleased to advise that your Firm Occupancy Date is February 28, 2017, subject to the Vendor's rights of acceleration and extension as set out in the Agreement of Purchase and Sale and TARION Statement and Addendum.

The Vendor will be contacting you directly to arrange for the TARION Pre-Delivery Inspection.

If you have not already provided your solicitor's contact information please provide immediately in writing to our office.

Pursuant to paragraph 20 of the Agreement of Purchase and Sale, please forward current dated written confirmation of mortgage pre-approval within 10 days of the date of this letter directly to the Vendor at infoTO@amacon.com.

All other terms and conditions of the Agreement of Purchase and Sale to remain the same and time to continue to be of the essence.

Yours very truly,
Blaney McMurtry LLP



Tammy A. Evans

Partner
TAE/sk

cc: client

PORT OF SPAIN HOLDINGS INC.

www.PortOfSpainHoldings.com

March 17, 2007

To Whom It May Concern,

Re: Income Verification | #3401 – 510 Curran Place, Mississauga

The purpose of this letter is to provide income verification for Christopher Samdeo with regards to his recent offer to lease the above noted property.

I can confirm that Mr. Samdeo is Vice President of Port of Spain Holdings and currently receives an annual salary of \$150,000.

Sincerely,



Marcela Laborde
Chief Operating Officer
Port of Spain Holdings Inc
Tel: 647-920-2290
M.laborde@portofspainholdings.com

[Print This Page](#)[Close Window](#)

Equifax Credit Report and Score™ as of 03/17/2017

Name: Christopher Samdeo

Confirmation Number: 3447187604

Credit Score Summary

684 | Good

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 good. Based on this score, you should be able to qualify for credit with average interest rates and offers.



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.

- Average age of trades.
- Number of inquiries in previous 12 months.
- Average age of national card trades.

Your Loan Risk Rating

684 | Good

Your credit score of 684 is better than 19% of Canadian consumers. The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

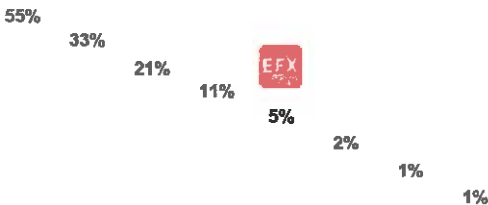
The Bottom Line :

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan terms than those with higher scores. If you're in the market for credit, this is what you might expect:

- You may not qualify for high credit limits on your credit card.
- You are likely to pay higher interest rates on all types of loans than those with higher scores.
- The loan terms you receive may be somewhat restrictive.

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

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.

300-499	500-549	550-599	600-649	650-699	700-749	750-799	800+
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* 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:	CHRISTOPHER SAMDEO		
SIN:	531XXX978		
Date of Birth:	1985-11-XX		
Current Address		Previous Address	
Address:	9634 MCLAUGHLIN RD BRAMPTON, ON	Address:	9 GEORGE ST N BRAMPTON, ON
Date Reported:	2013-01 2011-06 2009-10	Date Reported:	2013-01 2011-06 2009-10
Current Employment		Previous Employment	
Employer:	AMOURVIS INCORPORATED	Employer:	STEELWAY METAL WORKS
Occupation:	SPORTS MARKETING CONSULTA	Occupation:	

Special Services

SPS-SpecialServices/CodeDescription:	Consumer interview
Date Reported:	2011-04
SPS-SpecialServices/CodeDescription:	Consumer interview
Date Reported:	2011-04

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.

ROGERS COMMUNICATION			
Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...163	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$136.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2009-12	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	72		

Payment History:

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

Prior Paying History:

Comments: Monthly payments

NATIONAL BANK

Phone Number:	(905)455-3333	High Credit/Credit Limit:	\$224,000.00
Account Number:	XXX...931	Payment Amount:	\$873.00
Association to Account:	Individual	Balance:	\$196,000.00
Type of Account:	Mortgage	Past Due:	\$0.00
Date Opened:	2011-11	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	64		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Mortgage Monthly payments		

* This item is not displayed to all credit grantors. It does not impact your credit score as returned on this report; however some lenders may use a different score where it is factored in to the scoring algorithm.

CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$3,000.00
Account Number:	XXX...203	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-08	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	19		
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		

TDCT TR 21202

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$30,000.00
Account Number:	XXX...131	Payment Amount:	\$240.00
Association to Account:	Joint	Balance:	\$24,050.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-11	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	04		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Personal line of credit Monthly payments		

TDCT TR1872

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$8,000.00
Account Number:	XXX...135	Payment Amount:	\$23.00
Association to Account:	Individual	Balance:	\$23.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-07	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	19		

3/17/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Personal line of credit
Monthly payments

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$10,000.00
Account Number:	XXX...896	Payment Amount:	\$165.00
Association to Account:	Individual	Balance:	\$491.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-04	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	11		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:

Comments: Monthly payments
Amount in h/c column is credit limit

AMERICAN EXPRESS

Phone Number:	(800)668-6500	High Credit/Credit Limit:	\$699.00
Account Number:	XXX...100	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$589.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2016-11	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	03		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:

Comments: Monthly payments

CAPITAL ONE HBC

Phone Number:	(866)640-7858	High Credit/Credit Limit:	\$300.00
Account Number:	XXX...175	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-12	Date of Last Activity:	2012-08
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	72		
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

PRESIDENTS CHOICE MC

Phone Number:	(866)246-7262	High Credit/Credit Limit:	\$3,000.00
Account Number:	XXX...685	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	Not Available
Date Opened:	2015-01	Date of Last Activity:	2016-05
Status:	Paid as agreed and up to date	Date Reported:	2016-05
Months Reviewed:	16		
Payment History:	No payment 30 days late No payment 60 days late		

3/17/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

No payment 90 days late

Prior Paying History:
Comments: Closed at consumer request
Account paid

AMERICAN EXPRESS

Phone Number:	(800)668-6500	High Credit/Credit Limit:	\$699.00
Account Number:	XXX...400	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2014-04	Date of Last Activity:	2014-07
Status:	Paid as agreed and up to date	Date Reported:	2014-08
Months Reviewed:	04		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:
Comments: Closed at consumer request
Account paid

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$7,500.00
Account Number:	XXX...786	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-07	Date of Last Activity:	2014-07
Status:	Paid as agreed and up to date	Date Reported:	2014-08
Months Reviewed:	42		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:
Comments: Closed at consumer request
Account paid

SCOTIABANK VISA

Phone Number:	(800)387-6556	High Credit/Credit Limit:	\$0.00
Account Number:	XXX...865	Payment Amount:	Not Available
Association to Account:		Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2010-03	Date of Last Activity:	2013-05
Status:	Paid as agreed and up to date	Date Reported:	2013-12
Months Reviewed:	35		
Payment History:	01 payments 30 days late 01 payments 60 days late 01 payments 90 days late		

Prior Paying History: Three or more payments past due (2013-05) Two payments past due (2013-04) One payment past due (2013-03)
Comments: Account Closed
Monthly payments

PRESIDENTS CHOICE MC

Phone Number:	(866)246-7262	High Credit/Credit Limit:	\$6,700.00
Account Number:	XXX...414	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	Not Available
Date Opened:	2011-03	Date of Last Activity:	2012-12
Status:	Paid as agreed and up to date	Date Reported:	2013-11
Months Reviewed:	33		
Payment History:	No payment 30 days late No payment 60 days late		

3/17/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more
No payment 90 days late

Prior Paying History:

Comments: Closed at consumer request
Account paid

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

A bankruptcy automatically purges six (6) years from the date of discharge in the case of a single bankruptcy. If the consumer declares several bankruptcies, the system will keep each bankruptcy for fourteen (14) years from the date of each discharge. All accounts included in a bankruptcy remain on file indicating "included in bankruptcy" and will purge six (6) years from the date of last activity.

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

When voluntary deposit – OPD – credit counseling is paid, it will automatically purge from the system three (3) years from the date paid.

Registered Consumer Proposal

When a registered consumer proposal is paid, it will automatically purge three (3) years from the date paid.

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

The above will automatically purge from the system six (6) years from the date filed.

Secured Loans

A secured loan will automatically purge from the system six (6) years from the date filed.
(Exception: P.E.I. Public Records: seven (7) to ten (10) years.)

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.

2017-02-16	FUTURPRENEUR CANADA (416)408-2923
2017-01-31	BUS DEVELOPMENT BK (888)463-6232
2016-11-08	NATIONAL BANK (905)455-3333
2015-08-01	CIBC CREDIT CARD SVC (800)465-4653
2015-01-22	PC FINANCIAL CIBC (888)872-4724
2015-01-22	PRESIDENTS CHOICE MC (866)246-7262
2014-05-08	TDCT (800)363-1163
2014-05-05	TDCT (800)363-1163

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

2017-02-28	CIBC ACCOUNT UPDATE (800)465-2255
2017-02-03	BANQUE NATIONALE (Phone Number Not Available)

3/17/2017	Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more
2017-01-10	TDCT (866)222-3456
2017-01-06	NATIONAL BK (888)835-6281
2017-01-03	NATIONAL BANK (888)835-6281
2016-12-07	CAPITAL ONE HBC (866)640-7858
2016-11-08	CMHC (613)748-2000
2016-09-29	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.

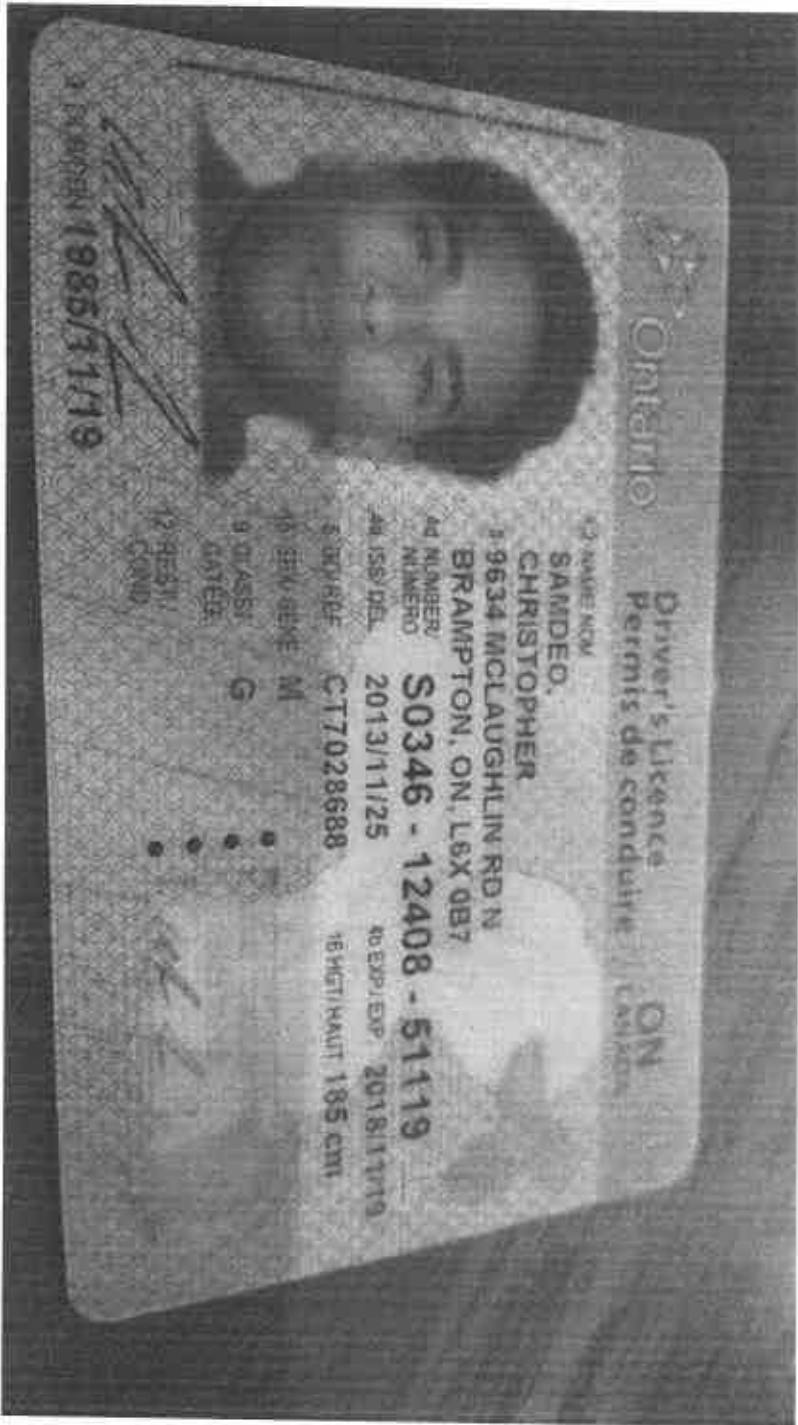
By mail:

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.



Sent from Yahoo Mail on Android

Andrea Alsip

Subject: FW: PSV2 3401 Tenant ID

ANDREA ALSIP COTNAM
SITE MANAGER



465 BURNHAMTHORPE ROAD WEST
MISSISSAUGA, ON L5B 0E3
T. [905.273.9333](tel:905.273.9333) | F. [905.273.7772](tel:905.273.7772)

LIFEATPARKSIDE.COM



From: Amina Benaissa [<mailto:aminabenaissa81@yahoo.fr>]
Sent: Tuesday, March 21, 2017 2:45 PM
To: Andrea Alsip
Subject: PSV2 3401 Tenant ID