Worksheet

Leasing

Suite: 3103 **Tower:** PSV **Date:** May 10/17 **Completed by:** Silvi

Manhal Lolas

Please mark if completed:

- ✓ Copy of 'Lease Prior to Closing' Amendment
- ✓ Copy of Lease Agreement
- ✓ Certified Deposit Cheque for Top up Deposit to ~~25%~~ 20% payable to Blaney McMurtry LLP in Trust Certified Cheque No. 051 $30,000
- ✓ Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. $0,00 Leasing
- ✓ Agreement must be in good standing. Funds in Trust: $ 30,590 .
- ✓ Copy of Tenant's ID
- ✓ Copy of Tenant's First and Last Month Rent
- ✓ Copy of Tenant's employment letter or paystub
- ✓ Copy of Credit Check
- ✓ Copy of the Purchasers Mortgage approval
- ✓ The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

MANHAL CHARLES LOLAS (the **"Purchaser"**)

Suite **3103** Tower **ONE** Unit **3** Level **30** (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 sublicencee to the Residential Unit or the balance of the Property by the sublicencee (including, but not limited to, any activities of the sublicencee 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 sublicencee including, but not limited to, a review of the sublicencee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicencee;

(e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of Zero Dollars ($0.00) 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 1 day of Aug **2015.**

Witness: | Purchaser: **MANHAL CHARLES LOLAS**

THE UNDERSIGNED hereby accepts this offer.

DATED at TORONTO this 6 day of AUGUST **2015.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation

mmsql 308.rpt 17apr15

OREA Ontario Real Estate Association

Agreement to Lease
Residential

Form 400
for use in the Province of Ontario

Toronto Real Estate Board

This Agreement to Lease dated this 9 day of May, 20 17

TENANT (Lessee), Muhammad Taha
(Full legal names of all Tenants)

LANDLORD (Lessor), Manhal Lolas
(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:
#3103 -4011 BRICKSTONE MEWS Mississauga, L5B 0J7

2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing June 1th, 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of
One Thousand Six Hundred Canadian Dollars (CDN$ 1,600.00),
payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance
(Herewith/Upon acceptance/as otherwise described in this Agreement)
by negotiable cheque payable to WEST-100 METRO VIEW REALTY LTD., BROKERAGE "Deposit Holder"
in the amount of Three Thousand Two Hundred
Canadian Dollars (CDN$ 3,200.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the first and last month month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

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

	LANDLORD	TENANT
Gas	☒	☐
Oil	☒	☐
Electricity	☐	☒
Hot water heater rental	☒	☐
Water and Sewerage Charges	☒	☐
Cable TV	☐	☒
Condominium/Cooperative fees	☒	☐
Garbage Removal	☒	☐
Other: internet	☐	☒
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): DS MT **INITIALS OF LANDLORD(S):**

7. **PARKING:** 1 parking spot including in the rental price.

8. **ADDITIONAL TERMS:** 1 locker including in the rental price.

9. **SCHEDULES:** The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: **Schedule(s) A** 801

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 5 p.m. on the 9 day of May, 20 17 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.: 905-286-5271 (For delivery of Documents to Landlord) FAX No.: 416-391-0319 (For delivery of Documents to Tenant)

Email Address: omar.s@rokslogistics.com (For delivery of Documents to Landlord) Email Address: giselaeskinazi@gmail.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 as defined under the Income Tax Act, RSC 1985, c.1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.

16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

17. **CONFLICT OR DISCREPANCY:** If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.

18. **FAMILY LAW ACT:** Landlord warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.O.1990 unless the spouse of the Landlord has executed the consent hereinafter provided.

19. **CONSUMER REPORTS: The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.**

INITIALS OF TENANT(S): DS MT **INITIALS OF LANDLORD(S):**

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

DocuSigned by: Muhammad Talha FE9C77197FA540D...

(Witness) (Tenant or Authorized Representative) (Seal) DATE 5/9/2017

(Witness) (Tenant or Authorized Representative) (Seal) DATE

(Witness) (Guarantor) (Seal) DATE

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

SIGNED, SEALED AND DELIVERED in the presence of: IN WITNESS whereof I have hereunto set my hand and seal:

(Witness) (Landlord or Authorized Representative) (Seal) DATE

(Witness) (Landlord or Authorized Representative) (Seal) DATE

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

(Witness) (Spouse) (Seal) DATE

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at .... a.m./p.m. this .... day of ...., 20..........

(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 SHAATH

(Salesperson / Broker Name)

Co-op/Tenant Brokerage RIGHT AT HOME REALTY INC. Tel.No. (416) 391-3232

GISELA ASTRID SLOTNISKY

(Salesperson / Broker Name)

ACKNOWLEDGEMENT

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

(Landlord) 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.

DocuSigned by: Muhammad Talha FE9C77197FA540D...

(Tenant) DATE 5/9/2017

(Tenant) DATE

Address for Service

Tel.No.

Tenant's Lawyer

Address

Email

Tel.No. FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

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

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

Acknowledged by: DocuSigned by: [signature]

(Authorized to bind the Listing Brokerage) (Authorized to bind the Co-operating Brokerage)

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential

Toronto Real Estate Board

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

TENANT (Lessee), Muhammad Taha, and

LANDLORD (Lessor), Manhal Lolas

for the lease of #3103 -4011 BRICKSTONE MEWS Mississauga, L5B 0J7

dated the 9 day of May, 20 17

The Tenant voluntarily agrees to submit to the Landlord TEN (10) post dated cheques of $ 1600 prior to occupancy to cover the Rent that is not covered by the Deposit.

The Tenant agrees to pay the Landlord ($50) fifty service charge for each NSF returned cheque. Tenant also agrees to pay 12% interest per annum on late payment of the Rent.

The Landlord agrees to pay all municipal fees, taxes during the term of this Lease and any extensions thereof.

The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use:
fridge, stove, built in dishwasher, washer, dryer, and built-in microwave.

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 state of ordinary cleanliness at the Tenant's cost save and except normal wear and tear.

Landlord shall pay real estate taxes and maintain fire insurance on the premises. Tenant acknowledge the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property. The Tenant shall, at his/her own expense obtain and maintain a Tenant insurance for the entire term of the lease or any extension thereof in respect of the Tenant's contents and personal effects in the premises as well as comprehensive general liability insurance in the amount not less than one million dollars. The Tenant will provide a proof of such insurance before the occupancy.

The Landlord agrees to professionally clean the Premises prior to the occupancy. Tenants shall leave the property in the same condition of neatness and cleanliness at the expiry of the Lease as at time of occupancy save and except normal wear and tear.

The Tenant agrees not to make any decorating changes to the premise without the express written consent of the Landlord or his/her authorize agent.

The Landlord authorized the Tenant to rent his parking and locker during the Lease term. The Tenant will save the landlord harmless from and against all liabilities, claims, causes of action and demands arising out or in connection with the use or rent of the locker or parking.

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

INITIALS OF TENANT(S): DS MT **INITIALS OF LANDLORD(S):**

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential

Toronto Real Estate Board

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

TENANT (Lessee), Muhammad Taha, and

LANDLORD (Lessor), Manhal Lolas

for the lease of #3103 -4011 BRICKSTONE MEWS Mississauga, L5B 0J7

dated the 9 day of May, 20 17

The Tenant shall comply with all the By Laws of the condominium corporation. Tenant agrees that it is his/her own responsibility to reserve the elevator for moving in and out and further agrees to pay for all related deposit and charges as stipulated by the Condominium Corporation.

Tenant agrees to pay separately metered utilities during the term of the Lease and any extension thereof. Tenants further agrees to provide proof to the Landlord before the date of possession that the services have been transferred to the Tenant's name.

The Tenant agrees not to assign or sublet premises without the written consent of the Landlord. The landlord shall not arbitrarily or unreasonably refuse consent to an assignment or sublet of the premise.

The Tenant agrees the demised premises shall be used only as a residence for the Tenant and his/her immediate family.
If the Tenant wishes to end the tenancy at the end of the term created by this Agreement or any extension or renewal thereof, then the Tenant will give notice to the Landlord in writing not less than sixty days prior to expiration of this agreement or extensions thereof. If no such notice is received, the tenancy will become a month to month tenancy as per Residential Tenancy Act. A month to month tenancy may be terminated by either Landlord or Tenant by giving 60 days written notice to be effective on the last day of the month of tenancy.

In the event either the Landlord or Tenant give notice of termination in compliance with Residential Tenancy Act, the Landlord or agent shall have the right to show the premises to prospective tenants or buyers upon giving Tenants 24 hrs prior notice.

The Tenant agrees not to change any locks or add additional lock at the premises without the express written consent of the Landlord.

Tenant agrees to indemnify the Landlord and save it harmless from and against all liabilities, claims, causes of action and demands arising out or in connection with the use of the premises by the Tenant. Tenant acknowledges that the Condominium Corporation may eliminate the recreational and other facilities, or any part thereof at any time without notice to the Tenant and such changes shall not result in any reduction or abatement of Rent.

All blinds and drapery must stay in the unit.

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

INITIALS OF TENANT(S): DS MT **INITIALS OF LANDLORD(S):**

OREA Ontario Real Estate Association

Offer Summary Document
For use with Agreement of Purchase and Sale

Toronto Real Estate Board

Form 801
for use in the Province of Ontario

For Brokerage submitting the offer on behalf of the Buyer:
When sent to the Listing Brokerage this form can be used as evidence that you have a written signed offer from a Buyer to the Seller.

REAL PROPERTY ADDRESS: #3103 -4011 BRICKSTONE MEWS Mississauga, L5B 0J7 (the "property")
(municipal address and/or legal description)

for an Agreement of Purchase and Sale dated: the 9 day of May, 20 17 ("offer")

This offer was submitted by: **BROKERAGE:** RIGHT AT HOME REALTY INC.

SALES REPRESENTATIVE/BROKER: GISELA ASTRID SLOTNISKY

I/We, Muhammad Taha, have signed an offer for the property.
Name of Buyer(s)

DocuSigned by: Muhammad Taha
FE9C77197FA540D...
Buyer signature — 5/9/2017 Dated — Buyer signature — Dated

This offer was submitted, by email (by fax, by email or in person) to the Listing Brokerage at .... on the 9 day of May, 20 17 Irrevocable until 6 p.m. on the 9 day of May, 20 17

(For Buyer counter offer - complete the following)

I/We, Muhammad Taha, have signed an offer for the property.
Name of Buyer(s)

Buyer signature — Date — Buyer signature — Date

An offer was submitted, ... (by fax, by email or in person) to the Listing Brokerage at .... on the .... day of ...., 20........ Irrevocable until .... on the .... day of ...., 20........

For Listing Brokerage receiving the offer:

SELLER(S): Manhal Lolas

SELLER(S) CONTACT: .... (ie. phone / email / fax)

LISTING BROKERAGE: WEST-100 METRO VIEW REALTY LTD., BROKERAGE

SALES REPRESENTATIVE/BROKER: OMAR KANAAN SHAATH

This offer was received, ... (by fax, by email or in person) by the Listing Brokerage at .... on the .... day of ...., 20......

This offer was presented, ... (by fax, by email or in person) to the Seller(s) at .... on the .... day of ...., 20......

Offer was: ☐ Accepted ☐ Signed Back/Countered ☐ Expired/Declined

Comments: ....

OREA Ontario Real Estate Association

Form 320
for use in the Province of Ontario

Confirmation of Co-operation and Representation

Toronto Real Estate Board

BUYER: Muhammad Taha

SELLER: Manhal Lolas

For the transaction on the property known as: #3103 -4011 BRICKSTONE MEWS Mississauga

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 included other remuneration.

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

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

1. LISTING BROKERAGE

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

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

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

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

- That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;
- That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;
- The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;
- The price the Buyer should offer or the price the Seller should accept;
- And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.

However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

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

2. PROPERTY SOLD BY BUYER BROKERAGE – PROPERTY NOT LISTED

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

☐ 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)

DS MT	GS		
BUYER	**CO-OPERATING/BUYER BROKERAGE**	**SELLER**	**LISTING BROKERAGE**

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

CO-OPERATING BROKERAGE- REPRESENTATION:

a) [X] 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) [X] The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property 1/2 month plus hst .... 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)

RIGHT AT HOME REALTY INC. (Name of Co-operating/Buyer Brokerage)	West-100 Metro View Realty, LTD. Brokerage (Name of Listing Brokerage)
1396 DON MILLS RD UNIT B-121 TORONTO	129 Fairview Road MISSISSAUGA
Tel.: (416) 391-3232 Fax: (416) 391-0319	Tel.: 905-238-8336 Fax: 905-238-0020
DocuSigned by: [signature] 56EDBAA68CB64A1... Date: 5/9/2017 (Authorized to bind the Co-operating/Buyer Brokerage)	.... Date: .... (Authorized to bind the Listing Brokerage)
GISELA ASTRID SLOTNISKY (Print Name of Broker/Salesperson Representative of the Brokerage)	OMAR KANAAN SHAATH (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.

DocuSigned by: Muhammad Talha FE9C77197FA540D... Date: 5/9/2017
(Signature of Buyer)

.... Date: ....
(Signature of Buyer)

.... Date: ....
(Signature of Seller)

.... Date: ....
(Signature of Seller)

OREA Ontario Real Estate Association

Rental Application
Residential

Form 410
for use in the Province of Ontario

Toronto Real Estate Board

I/We hereby make application to rent #3103 -4011 BRICKSTONE MEWS Mississauga L5B 0J7

from the 1 day of June 20 17 at a monthly rental of $ 1,600.00

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

1. Name Muhammad Taha Date of birth Sep. 7, 1993 SIN No. (Optional)

Drivers License No T0160-56809-30907 Occupation Software Developer

2. Name Date of birth SIN No. (Optional)

Drivers License No Occupation

3. Other Occupants: Name Relationship Age

Name Relationship Age

Name Relationship Age

Do you have any pets? If so, describe

Why are you vacating your present place of residence?

LAST TWO PLACES OF RESIDENCE

Address 105 Milton, Apt 903, Montreal, QC, Canada	Address 3382 Pintail Circle
From September 2016 To April 2017	From June 2016 To August 2016
Name of Landlord Alexandre Durocher	Name of Landlord Mustafa Farooqi
Telephone: 514 982 9179	Telephone: 4165292322

PRESENT EMPLOYMENT

Employer Citi Canada

Business address 5900 Hurontario

Business telephone 519 680 4832

Position held Technical Analyst

Length of employment just starting

Name of supervisor Veronica Botelho

Current salary range: Monthly $ 4600

PRIOR EMPLOYMENT

1. McGill University
2.
3.
4.
5.
6.

SPOUSE'S PRESENT EMPLOYMENT

Employer ....

Business address ....

Business telephone ....

Position held ....

Length of employment ....

Name of supervisor ....

Current salary range: Monthly $ ....

PRIOR EMPLOYMENT

....

....

....

....

....

....

Name of Bank .... Branch .... Address ....

Chequing Account # .... Savings Account # ....

FINANCIAL OBLIGATIONS

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

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

PERSONAL REFERENCES

Name Danial Saleem Almani Address 3512 Durocher, Montreal, QC, Canada

Telephone: 4389311400 Length of Acquaintance 5 years Occupation Network Architect

Name Farrukh Hasan Address 308 Goldridge Dr

Telephone: 6132652181 Length of Acquaintance 10 years Occupation Manager

AUTOMOBILE(S)

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

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

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

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

DocuSigned by: Muhammad Taha
FE9C77197FA540D...

Signature of Applicant .... Date 5/9/2017

Telephone: 4389938436

Signature of Applicant .... Date ....

Telephone: ....

OREA Ontario Real Estate Association

Schedule B
Agreement of Purchase and Sale

Toronto Real Estate Board

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

BUYER, Muhammad Taha, and

SELLER, Manhal Lolas

for the property known as #3103 -4011 BRICKSTONE MEWS

dated the 9 day of May, 20 17

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 initialed by all parties to the Agreement of Purchase and Sale.

INITIALS OF BUYER(S): MT **INITIALS OF SELLER(S):**

CERTIFIED

MR MANHAL CHARLES ELIAS OR
MRS RULA QASSIR
5-2325 HURONTARIO ST UNIT 499
MISSISSAUGA, ON L5A 4K4

CERTIFIED CHEQUE

DO NOT DESTROY

051

DATE 2 0 1 7
D D M M Y Y Y Y

MAY 3 1 2017

PAY TO THE ORDER OF BLANEY McMURTRY LLP IN TRUST $ 30,000

THIRTY /100 DOLLARS

Security features included. Details on back.

TD Canada Trust

TD Canada Trust
3037 CLAYHILL RD
MISSISSAUGA, ONTARIO L5B 4L2

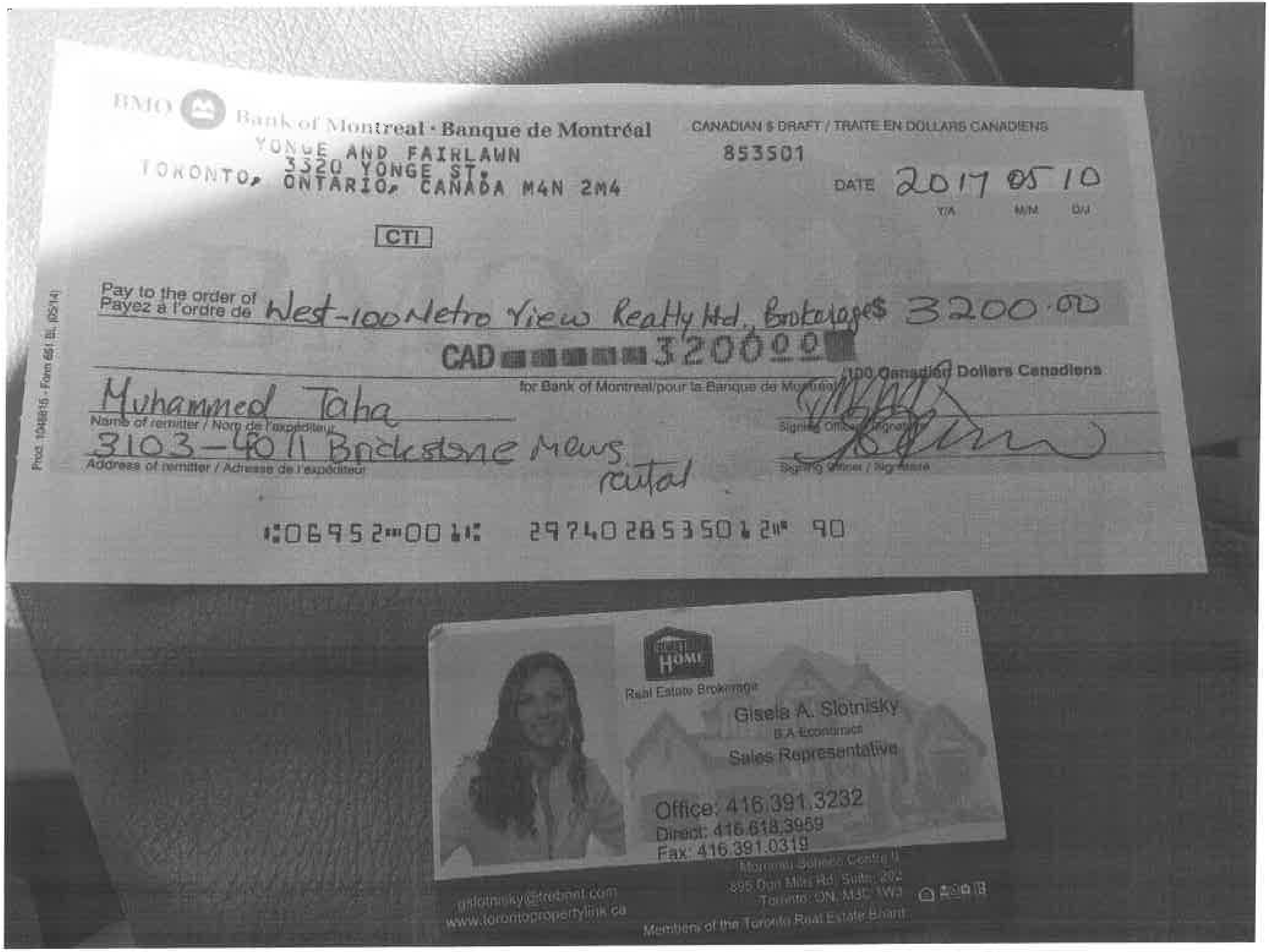
1878

MEMO PSV 1 FLAT 3103

6283947

⑈051⑈ ⑆18782⑉004⑆ 9011500⑈


Ontario
Driver's Licence
Permis de conduire
ON
CANADA
TAHA,
MUHAMMAD
3382 PINTAIL CIR
MISSISSAUGA, ON, L5N 5C8
T0160 - 56809 - 30907
2016/07/25
2021/07/23
178 cm
M
G1
1993/09/07


BMO Bank of Montreal · Banque de Montréal
YONGE AND FAIRLAWN
3320 YONGE ST.
TORONTO, ONTARIO, CANADA M4N 2M4

CANADIAN $ DRAFT / TRAITE EN DOLLARS CANADIENS
853501

DATE 2017 05 10
Y/A M/M D/J

CTI

Pay to the order of / Payez à l'ordre de West-100 Metro View Realty Ltd., Brokerage $ 3200.00

CAD 3200 00 /100 Canadian Dollars Canadiens

for Bank of Montreal/pour la Banque de Montréal

Muhammed Taha
Name of remitter / Nom de l'expéditeur
3103-4011 Brickstone Mews
Address of remitter / Adresse de l'expéditeur
rental

Signing Officer / Signataire
Signing Officer / Signataire

Prod. 1048815 - Form 661 B. (05/14)

⑆06952⑈001⑆ 2974028535012⑈ 90

TransUnion Credit Monitoring

My TransUnion Credit Score
Updated on 05/09/2017 | Based on the TransRisk score

Print This Page
Refresh My Credit Score and Report

TransUnion

806

How you compare
Your credit ranks higher than 75% of the Canadian population.

You (806)

330-599	600-699	700-749	750-800	801-900	Score Range
Very Poor	Poor	Fair	Good	**Very Good**	Credit Worthiness

My Score Factors
My Score Summary
Credit Score FAQs
About TransRisk® Score
How my score is calculated
Additional Information

These are the factors impacting your score

There are several factors taken into account that help determine your credit score. The factors making the largest impact are listed below. Remember that these factors vary in how strongly they impact your credit score. For example, if you have a very high credit score, the negative factors in your analysis are likely to have a small impact. For very low credit scores, the opposite is true in that negative factors have a very large impact on your credit.

[+] There was recently an inquiry posted on your credit report
[+] The accounts on your credit report have not been open very long
[+] Your revolving account balances are too high
[+] No factor code

The TransUnion TransRisk Account Management Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. Lenders use credit scores to help determine whether or not you are a good candidate for a loan and what interest rate you will pay. However, each lender has specific underwriting standards, so you should not assume that you will receive the same evaluation from each lender. As part of the underwriting process, they will incorporate additional information you provide and may obtain references. In addition, even if you are approved, the terms and conditions of loans vary from lender to lender. The information used to determine your credit score comes from TransUnion, one of the major credit reporting agencies. Credit profiles are a compilation of credit information that is reported to the credit reporting agencies by the various lending institutions with which you have accounts. The information contained in your profile reflects the latest information provided. If you recently made a payment, opened a new account, or authorized an inquiry, it may not yet be reflected in the credit profile you receive. Likewise, it will not be reflected in your credit score. Also, disputed items are not incorporated in the assessment of your credit score. Your credit score will change each time new information is captured in your record. TransUnion is not connected in any way with Fair, Isaac and Company; the credit score provided here is not a so-called FICO score. The credit scores of TransUnion may not be identical in every respect to any consumer credit scores produced by any other company.

citi

August 25, 2016

Private & Confidential

Muhammad Taha
3382 Pintail Circle
Mississauga, Ontario
L5N 6C8

Dear Muhammad,

We are delighted to extend to you an offer to join us as a **Development Analyst** within the Technology department of Citi Canada Technology Services ("Citi"), based in the 5900 Hurontario Street office in Mississauga. This offer of employment is contingent on your agreement to the terms and conditions described in the attached Employment Agreement, and Principles of Employment.

All of the individuals who met with you were very impressed with your accomplishments and are thrilled to have the opportunity to work with you. We are all confident that you will make a significant contribution to our organization.

We look forward to your acceptance of our offer. To accept this offer of employment, please review the following pages which outline our terms and conditions and offer deadlines. Please sign and return a copy of the enclosed Employment Agreement, and Principles of Employment by the deadline specified.

Please do not hesitate to contact me if you have questions.

Sincerely,

Sean MacLure
Human Resources

Encl.

MT ____ Initial
Muhammad Taha
August 25, 2016

EMPLOYMENT AGREEMENT

Start Date.
Your employment as an Analyst will begin on or around June 2017. Your service date will be adjusted to reflect your total service at Citi, according to Citi policy.

Reporting Structure.
You will commence your employment reporting directly to the Program Manager and, thereafter, to the applicable business manager based out of Mississauga, Ontario.

Adherence to Citi Policies & Procedures.
You will perform such duties and have such authority as may from time to time be assigned, delegated or limited by Citi, in accordance with this agreement, as well as the Principles of Employment, the Citi Code of Conduct and the Canada Employee Handbook, as well as other Citi policies and procedures that may be in effect from time to time. You agree to be bound by subsequent variations of these documents as they are amended from time to time by Citi or Citigroup Inc. Unless otherwise agreed in writing by Citi, you shall devote all of your working time and efforts to the fulfillment of your duties and obligations hereunder. You represent that the performance of your duties hereunder will not result in or constitute a breach of any agreement, covenant, policy or commitment to which you are a party or by which you are bound. You agree to indemnify and hold Citi harmless with respect to any claim that your employment with Citi constitutes a breach of any restrictive covenant to which you are bound.

Probationary Period.
Subject to the other terms of this agreement, the first three months of your employment will be a probationary period, during which time your employment may be terminated at any time without advance notice or pay in lieu of notice, subject only to the express requirements of applicable employment standards legislation. Your performance will be reviewed prior to the conclusion of the probationary period and at least annually thereafter.

Compensation and Benefits.
Upon commencing your employment with Citi, you will be paid an annualized salary of C$70,000 per annum (less applicable taxes and withholdings), payable in accordance with Citi's regular payroll practices.

This is an exempt level position and is therefore not eligible for overtime pay.

You will be eligible to participate in the Citi annual discretionary bonus program in accordance with the policies and practices of Citi, commencing in the 2017 calendar year (to be paid out in early 2018) and continuing annually thereafter. You agree and understand that such annual bonus is discretionary in all respects, and is contingent upon such factors as your individual performance and contribution, the overall financial performance of the business and the overall performance of Citi.

You may be eligible to participate in Citi's Capital Accumulation Program(s) ("CAP"), which currently provides for the payment of an annual incentive award that is payable part in cash and part in restricted or deferred stock awards, subject to the applicable CAP in effect at the time of any award. Such awards are made at the sole discretion of Citi and CAP may be amended or terminated at any time at Citi's discretion. If such an award is made, it will generally be based upon your performance, the performance of your business, the performance of Citi and of Citigroup Inc., and/or such other criteria as may be determined at the discretion of Citi and Citigroup Inc. from time to time. When paid, incentive awards are generally paid in the first quarter of the year that follows.

Bonuses and incentive awards are not guaranteed and are not earned until the date on which they are actually paid or granted. Subject only to the express requirements of applicable legislation, if any, bonuses and incentive awards will not be paid or granted to you following the date of termination (as defined below).

MT Initial
Muhammad Taha
August 25, 2016

Effective after 3 months of service, you will be eligible to participate in Citi Canada's comprehensive benefits program available to similarly situated employees, subject to the terms and conditions of the applicable plans and policies, as amended from time to time. Upon completion of 12 months of service, you will be eligible to participate in Citi Canada's Defined Contribution Pension Plan.

Your annual vacation entitlement will be 20 days each year, prorated for partial years worked. For the year 2017, your vacation entitlement will be determined by your start date.

All compensation provided for in this agreement is stated in the currency of Canada, is subject to tax and statutory withholdings and is payable in accordance with Citi's payroll policies as amended from time to time. Citi reserves the right at any time and from time to time to modify, suspend, or discontinue any or all such benefits and incentive plans or programs for its employees generally or for any group thereof.

Due to business and operational requirements, you may be required to be on call for work outside of normal working hours. In such circumstances, you will be compensated in accordance with Citi policy, as amended from time to time by Citi, but in any case, you will not receive less than your minimum entitlements under applicable employment standards legislation. Citi does not guarantee that on-call shifts, additional hours or overtime will be available.

Relocation Assistance
If you accept our offer, you will be eligible to receive a lump sum relocation payment of C$5,000 less applicable taxes and deductions, to cover moving, transportation, storage of household goods, temporary housing, and miscellaneous moving expenses (the "Relocation Payment"). The Relocation Payment will be made to you as soon as administratively practicable after you commence employment. If you resign or your employment is terminated for any reason other than job elimination within the first twelve months of your employment as an Analyst, then you agree to promptly repay the pre-tax amount of the relocation payment within thirty (30) days of your resignation or termination date.

Affiliation Clause.
By accepting this offer of employment, you represent that you are not engaged in or maintaining existing outside affiliations that could result in a perceived or real conflict of interest. Prospective employees who engage in other outside business activities or affiliations are required to determine if a real or perceived conflict of interest exists or could exist between those activities, and the interests and activities of Citi, its affiliates and/or the duties that you will perform as a Citi employee. You must identify all such conflicts of interest and disclose them to Citi. Upon disclosure that you are in fact, engaged in or are maintaining such outside affiliations, these will need to be approved by Citi Compliance as a pre-condition of employment. If you believe you may have a conflict, please contact our Human Resources Department for information on how to disclose.

In addition, since this position may involve work that is governed by U.S. export control laws, you may be required to execute a letter of assurance with respect to compliance with those laws and may have to undergo additional screening and licensing requirements as a condition of being able to perform that work. If you have any questions regarding these conditions, please do not hesitate to contact our Human Resources Department.

Personal Investment Activities.
The Citigroup Code of Conduct states that designated employees have an obligation to know and abide by the Employee Trading Policy ("ETP"). Employees under the ETP are considered Covered Employees, for the purposes of this policy alone, and are subject to additional restrictions on their personal investment activities to ensure adherence to Securities Laws and deter inappropriate use of Material Non-public information.

Compliance to the ETP is mandatory. Violations may be grounds for disciplinary action, up to and including termination of employment or engagement. Depending upon the circumstance, manager notification and/or

MT Initial
Muhammad Taha
August 25, 2016

unwinding of the transaction, with all costs to be incurred by the Covered Employee, may be required. It is your obligation to know and abide by the personal trading policies (restrictions and requirements) that apply to you. Should you have any questions, please contact Human Resources.

Citi Canada Country Compliance will provide you with the required forms in accordance with the policy requirements shortly after your first day of employment.

Conditions of this Offer and your Employment with Citi.
This offer of employment is conditional upon clear criminal, credit and background checks, the results of which must be satisfactory to Citi in its sole discretion. These checks will include a verification that you have graduated from your current program of study.

For regulatory and compliance reasons, you may be asked whether you are related to an employee or executive officer of Citi, or any member of Citi's Board of Directors. You will also be asked to identify whether you are, or you are related to, any Canadian or foreign official or politically exposed person. This is because Citi is subject to the requirements of the U.S. *Foreign Corrupt Practices Act* and Canada's *Corruption of Foreign Public Officials Act* and *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*. You will be required to execute an attestation to ensure compliance with applicable laws and you may be required to undergo additional screening as a condition of your employment with Citi.

Termination.
Although it may be difficult to contemplate ending employment at this time, both you and Citi shall have the right to terminate your employment at any time on the terms and conditions set out in this section.

(a) If you decide to resign from your employment, please provide 2 weeks' advance written notice.
(b) Citi may terminate your employment for just cause, in which case your employment shall terminate immediately upon delivery of a written notice from us without notice, pay in lieu or compensation of any kind except as expressly required by applicable employment standards legislation, as may be amended.
(c) Citi may terminate your employment at any time without just cause, in which case, you shall receive: the minimum notice, pay in lieu of notice, severance pay, benefit continuation and other entitlements, if any, that are then expressly due and owing to you in accordance with applicable employment standards legislation, as may be amended;

If your employment terminates in accordance with this section, Citi shall not be obliged to make any further payments to you except amounts already earned, due and owing to you at the time of the termination and the amounts provided in this section.

You acknowledge and agree that such notice, benefit continuation or payments provided for in this section shall satisfy all of Citi's obligations to you regarding the termination of your employment and you shall have no further claim or cause of action for damages relating to the termination of your employment, whether pursuant to the common law or otherwise. You understand and agree that the requirements contained in this section constitute a material inducement to Citi to employ you.

For the purposes of this agreement and Citi's obligations to you, "date of termination" shall mean the earlier of: (i) the date on which you are notified in writing by Citi of the termination of your employment, regardless of whether such termination is for just cause or without cause and notwithstanding the fact that you might be entitled to notice of such termination or any other payment, and (ii) the date on which you notify Citi of the resignation of your employment notwithstanding that such resignation may be stated to be effective at some future date.

Intellectual Property.
While employed by Citi, you will promptly disclose to it, and assign to it your interest in any invention, improvement, discovery or work of authorship made or conceived by you, either alone or jointly with others, which

MT Initial
Muhammad Taha
August 25, 2016

arises out of your employment or is aided by the use of time, materials, property or facilities of Citi, its parent company, affiliates or related companies (together, "Citi company"). At Citi's request and expense, you will assist Citi or any Citi company during the period of your employment and thereafter in connection with any effort to perfect such assignment, any controversy or legal proceeding relating to such invention, improvement, discovery or work of authorship and in obtaining domestic and foreign patent, copyright or other protection covering the same. You will irrevocably waive author's moral rights relating to any of your work of authorship and will not exercise such right in any manner against Citi, any Citi company, their respective successors, assigns or licensees.

Return of Citi's Property.
You agree that upon request by Citi, and in any event, immediately upon termination of your employment, you will immediately surrender to Citi all company property and equipment, corporate credit cards and your employee identification card, as well as all customer or client lists, all books, records, documents, and all copies thereof, and any other information in your possession which relate to Citi's customers or business.

Non-Solicitation and Confidentiality of Records.
During your employment with Citi and for the one-year period thereafter, you agree that you will not directly or indirectly solicit or induce any employee, customer or client of Citi, its parent, affiliates or subsidiaries (with whom you have had material business contact in the preceding one-year period) to terminate or alter to Citi's detriment his or her employment, business or relationship with Citi.

You agree that during your employment you may have access to Citi proprietary or confidential information, or may acquire client, competitive and other business information from Citi or from its employees, clients or customers that is confidential or unique and which cannot be lawfully duplicated or easily acquired. You understand and agree that you have a continuing obligation not to use, publish or otherwise disclose either during or after your employment with Citi, except in the furtherance of Citi's business, any trade secrets, confidential or proprietary information belonging to, or concerning or referring to Citi, or any client or customer of Citi. You acknowledge that should you breach this provision, Citi will suffer immediate and irreparable harm and that monetary damages will be inadequate relief. Therefore, you agree that, in addition to any other remedies that might be available to it, Citi will be entitled to injunctive relief to enforce this paragraph and you consent to the issuance by a court of competent jurisdiction of a temporary restraining order, preliminary or permanent injunction to enforce its rights under this paragraph.

Personal Information.
You also understand that Citi is subject to privacy and data protection legislation, including the *Personal Information Protection and Electronic Documents Act* and provincial privacy legislation, as may be applicable, (referred to herein as "applicable privacy laws") which, among other things, places restrictions on the collection, use and disclosure of information about identifiable individuals ("personal information"). You acknowledge and agree that you will take all necessary steps to safeguard personal information of the employees, consultants or customers of Citi, its parent, affiliates and subsidiaries, that may be obtained by you in the course of your employment. You will not disclose such personal information to unauthorized persons, and you shall at all times comply, and shall assist Citi in its compliance with all applicable privacy laws. Furthermore, you acknowledge and agree that the disclosure of your personal information to Citi's parent, affiliates, subsidiaries and other third parties, may be required as part of the ongoing operations of Citi's business, as required by law or regulatory agencies, or in connection with Citi's audit process, any potential merger, sale or purchase of Citi or all or part of its business, or the management of the employment relationship ("personal information disclosure"). You hereby grant consent as may be required by applicable privacy laws to such personal information disclosure by Citi.

Confidentiality of these Terms.
You agree to keep strictly confidential in whole and in part, the terms of this agreement and further agree not to disclose the terms of this agreement to any person or entity except as required by law or legal process and except for disclosure to your lawyers, accountants, and immediate family. Nothing herein is intended to restrict you from communicating with regulators in good faith.

MT Initial
Muhammad Taha
August 25, 2016

Severability.
In the event that any provision of this agreement shall be determined to be invalid or unenforceable, in whole or in part, the remaining provisions of this agreement shall be unaffected thereby and shall remain in full force and effect to the fullest extent permitted by law.

Merger of Terms.
This agreement describes Citi's offer of employment and supersedes all prior agreements, negotiations and discussions regarding the subject matter of this agreement. Any prior representations made to you and any other documents, discussions or agreements that you may have had with us are not part of our offer of employment or the terms and conditions of your employment with Citi (unless they are expressly incorporated by reference herein). This agreement may not be modified except by another written agreement signed by both you and Citi. Unless otherwise agreed in writing, the provisions of this agreement shall remain in effect regardless of any job change, new job assignment or promotion that you are granted or undertake within Citi or any Citi company.

Employment Standards.
In the event that the minimum standards of applicable employment standards legislation, as it exists from time to time, are more favourable to you in any respect than provided for herein, the provisions of the applicable employment standards legislation will apply.

Expiration of these Terms.
You must acknowledge your acceptance of this Employment Agreement by signing and returning to me the Principles of Employment, and the acknowledgment copy of this Employment Agreement by **5:00PM EST** on Thursday, September 1, 2016, otherwise this offer is withdrawn.

Please do not hesitate to call with any questions or concerns. We look forward to hearing from you.

By: Citi Canada Technology Services

Sean MacLure
Human Resources

DATE: 25aug2016

By my signature below, I acknowledge and agree that I have read, understand and voluntarily agree to all of the above terms and conditions of employment, and that I have had sufficient time to obtain legal or other advice as I deem appropriate.

ACCEPTED BY:

Muhammad Taha

DATE: 30 Aug 2016

MT Initial
Muhammad Taha
August 25, 2016

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

November 10th, 2016

Manhal Lolas
499-2325 Hurontario Street
Mississauga, Ont
L5A 4K4

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 3103, 4011 Brickstone Mews 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): Manhal Lolas
Principal Amount: $287,900.00
Fixed Annual Interest Rate: 4.64% per annum, calculated semi-annually not in advance
Interest Rate Expiry Date: January 25th 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: Jan 25th, 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;

528322 (0212)

- Valid First Mortgage Security to be provided on the Property.

528322