

Worksheet  
Leasing

Suite: PSV2 Tower: 3309 Date: May 31/17 Completed by: Silvi

Sameh Bastawrose + Christine Tawdras

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. \$1,695 Draft No. 331624
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 56,758.
- ✓ ● 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:

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PSV2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: AMACON DEVELOPMENT (CITY CENTRE) CORP. (the "Vendor") and  
**CHRISTINE TAWDROS and SAMEH LOUIS BASTAWROSE** (the "Purchaser")

Suite 3309 Tower TWO Unit 9 Level 32 (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 2 day of MARCH 2017.

Mikeni  
Witness:

[Signature]  
Witness:

[Signature]  
Purchaser: SAMEH LOUIS BASTAWROSE

Christine Tawdros  
Purchaser: CHRISTINE TAWDROS

THE UNDERSIGNED hereby accepts this offer.

DATED at MISSISSAUGA this 4 day of April 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

PSV2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and  
**CHRISTINE TAWDROS and SAMEH LOUIS BASTAWROSE** (the "Purchaser")

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Insert:

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- (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 4 day of April, 2017.

Witness:

Witness:

Purchaser **SAMEH LOUIS BASTAWROSE**

Purchaser **CHRISTINE TAWDROS**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 4 day of April, 2017.

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

PER

Authorized Signatory Officer  
I have the authority to bind the Corporation

# **Agreement to Lease Residential**

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

**TENANT (Lessee),** Fejiro Efiuvwere & Madhavi Gunno Kowlessur  
(Full legal names of all Tenants)

**LANDLORD (Lessor),** Sameh Bastawrose & Christine Tawdros  
(Full legal name of Landlord)

**ADDRESS OF LANDLORD** 7056 Davidson Way Mississauga, ON L5W1E9  
(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:  
Unit 3309 - 510 Curran Pl, Mississauga ON L5B 0J8

**2. TERM OF LEASE:** The lease shall be for a term of ONE YEAR commencing June 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 Two Thousand Fifty Canadian Dollars (CDN\$ 2,050.00), 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 Sameh Bastawrose & Christine Tawdros "Deposit Holder"

in the amount of Six Thousand One Hundred Fifty

Canadian Dollars (CDN\$ 6,150.00) 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 Two Lasts month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

Premises to be used only for Single Family Residence

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oil	<input type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: .....	<input type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: .....	<input type="checkbox"/>	<input type="checkbox"/>

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): [Signature]

INITIALS OF LANDLORD(S): [Signature] CT

**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:

(Witness) .....

(Tenant or Authorized Representative) .....

(Seal)

DATE .....

(Witness) .....

(Tenant or Authorized Representative) .....

(Seal)

DATE 28/05/2017

(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 29/5/2017

(Witness) .....

(Landlord or Authorized Representative) .....

(Seal)

DATE 29/05/2017

**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 4:00 a.m. on this 29 day of MAY, 2017

(Signature of Landlord or Tenant)

#### INFORMATION ON BROKERAGE(S)

Listing Brokerage ..... Tel.No. ....

(Salesperson / Broker Name)

Co-op/Tenant Brokerage ..... Tel.No. ....

(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 29/5/2017

(Landlord)

DATE 29/05/2017

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: 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:

(Authorized to bind the Listing Brokerage) .....

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



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7. **PARKING:** .....  
ONE UNDER GROUPND SPOT #211 at P3 level
8. **ADDITIONAL TERMS:** .....  
ONE LOCKER #10 in Level 4
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 ..... until 7:00 ..... p.m. on the 29 .....  
(Landlord/Tenant)  
day of May ..... 2017 ..... after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.
11. **NOTICES:** The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. **Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices.** Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.
- FAX No.: ..... (For delivery of Documents to Landlord) FAX No.: ..... (For delivery of Documents to Tenant)
- Email Address: madhavig.kowlessur@gmail.com ..... Email Address: samlouisrealtor@gmail.com .....  
(For delivery of Documents to Landlord) (For delivery of Documents to Tenant)
12. **EXECUTION OF LEASE:** Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given. The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at [www.ltb.gov.on.ca](http://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):



INITIALS OF LANDLORD(S):





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

**TENANT (Lessee),** Fejiro Efiuvwere & Madhavi Gunno Kowlessur, and

**LANDLORD (Lessor),** Sameh Bastawrose & Christine Tawdros

for the lease of 510 Curran Pls Mississauga ON

L5B 0J8 dated the 28th day of May 2017

THE FOLLOWING TERMS AND CONDITIONS SHALL APPLY TO AND SHALL FORM PART OF ALL AGREEMENTS OF LEASE TO WHICH THIS SCHEDULE IS ATTACHED.

THE TERM of the lease shall be a minimum of one year.

THE TENANT SHALL provide a certified cheque in the amount of three (3) months rent upon acceptance of this Offer.

THE TENANT SHALL have the option, subject to the Landlord's approval, to renew the lease for an additional year, provided he notifies the Landlord 60 days prior to the expiry of the initial term. The Landlord may require the Tenant to sign a lease extension if the lease is extended beyond one year.

THE LANDLORD and TENANT AGREE that the Landlord is permitted to increase the rental rate for each additional year by an amount not to exceed the posted rent increase guideline for that year as set under the provisions of the Residential Tenancies Act.

THE TENANT AGREES to provide a series of postdated cheques, each for an amount equal to one month rent on the 1st of each month. Dates and number of cheques will be determined once the start date has been established.

THE LANDLORD SHALL have the right to obtain a satisfactory credit and tenancy report on the Tenant within 3 business days from the acceptance of this offer, failing which this offer shall become null & void and the deposit money shall be returned to the Tenant in full without interest or deduction.

THE TENANT permits the LANDLORD to obtain information about the TENANT from his employer, any credit bureau or any other person.

THE TENANT AGREES that the utility costs are not included in the agreed upon monthly rental amount. Such as Hydro, Cable, TV, Telephone and Internet. The Tenant agrees to notify the office of each utility company and make arrangements to have the utility accounts transferred to his name prior to taking possession of the premises. If required by the utility provider, the Tenant agrees to provide a security deposit. The Landlord or his agent will assist the Tenant and provide contact numbers for all the utility providers upon acceptance of Tenancy if needed.

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

INITIALS OF TENANTS:

*[Handwritten initials]*

INITIALS OF LANDLORD(S):

*[Handwritten initials]*



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

**TENANT (Lessee),** Fejiro Efiuvwere & Madhavi Gunno Kowlessur

, and

**LANDLORD (Lessor),** Sameh Bastawrose & Christine Tawdros

for the lease of 510 Curran Pls

Mississauga ON

LSB 0J8

dated the 28th day of May

2017

THE TENANT SHALL maintains the premises in a state of cleanliness and to repair any damage caused thereto by his own willful or negligent conduct or that of persons who are permitted on the premises by him. The Tenant shall give the Landlord prompt notice of any accident or defect in the plumbing, heating and electrical system, appliances, electrical fixtures or any equipment on the property and provide access to the Landlord to enter and view the state of the appliances and/or equipment and facilitate its repair if required.

THE TENANT SHALL not carry on upon the premises any business that may be deemed a nuisance or by which the insurance on the premises will be increased or rendered void and agrees to abide by all rules spelled out by the condominium corporation.

THE TENANT ACKNOWLEDGES that the Landlord's Fire & Liability Insurance on the premises provide no coverage on the Tenant's personal property and the Tenant shall therefore obtain his own Tenant Insurance Package including liability coverage for himself and his guests and have the Policy in effect on commencement of the lease term. A copy of the insurance policy must be provided to the Landlord prior to release of the keys to the Tenant.

THE LANDLORD SHALL not in any event whatsoever be liable or responsible for any damages, loss, personal injury, or death that may be suffered or sustained by the Tenant or any other person who may be upon the rented premises. The Tenant agrees and covenants to indemnify, save harmless, and fully release the Landlord from any and all liability caused or arisen from the above.

THE TENANT AGREES not to make any changes or alterations, painting, decorate, remove fixtures or changing any door lock (s) without the permission of the Landlord.

THE TENANT AGREES to pay an administrative fee of \$50.00 dollars for any cheque, which is returned NSF, or for any rent payment that is more than 5 business days late.

THE TENANT SHALL not assign or sublet without the Landlord's written permission, such permission not to be arbitrarily or unreasonable withheld.

THE LANDLORD SHALL provide a Fridge, Stove, Buil-in Microwave, Washer, Dryer, and Built-in Dishwasher, , existing window coverings and all light fixtures. All appliances included shall be in good working condition and will remain at the risk of the Landlord unless the repair is due to negligence or misuse on the part of the Tenant. The Tenant

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

INITIALS OF TENANTS:

*[Handwritten initials]*

INITIALS OF LANDLORD(S):

*[Handwritten initials]*



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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),** Fejiro Efiuvwere & Madhavi Gunno Kowlessur

and

**LANDLORD (Lessor),** Sameh Bastawrose & Christine Tawdros

for the lease of 510 Curran Pls

Mississauga ON

L5B 0J8

dated the 28th day of May

2017

THE LANDLORD SHALL have the furnace and the air conditioner system checked annually and the Tenant shall be responsible for replacing the air filters every 3 months and ensuring that the smoke detectors are operational during the term of the lease.

THE LANDLORD SHALL have the furnace and the air conditioner system checked annually and the Tenant shall be responsible for replacing the air filters every 3 months and ensuring that the smoke detectors are operational during the term of the lease. THE TENANT SHALL is/are responsible for all lawn maintenance including, but not limited to, cutting, edging, trimming, weeding (inclusive, but not limited to flower beds), proper watering, fertilizing, and insect control to ensure that the lawn, trees, and shrubs are maintained. If Tenant(s) neglect(s) proper yard maintenance, the Landlord or Landlord's Agent reserves the right to secure services of a professional lawn maintenance company, which will be hired to maintain property at the Tenant's (s') expense. THE LANDLORD AGREES to deliver the premises free of all refuse/debris and in a clean move-in condition prior to the Tenant taking possession. Tenant agrees to return the property in a similar condition upon termination of the Lease.

THE LANDLORD AGREES that he will be responsible for all repairs to the premises of a capital nature.

The LANDLORD RESERVES the right to inspect the premises four (4) times a year in light of the rash of reports of the use of rental properties in Ontario for the cultivation of illegal substances. The Landlord shall make an appointment with the Tenant and provide at least 24 hours notice of each or any viewing.

THE LANDLORD SHALL pay the real estate property taxes, Mortgage payments and the Condo Fees (if applicable)

THE TENANT AGREES that no pets are permitted in the home or on the property and that the interior of the home and garage remain a smoke free environment.

THE TENANT AGREES that the property shall be used for residential purposes only and agrees to not place or store any illegal substance, toxic or chemical wastes in or on the property by which the insurance on the premises will be increased or rendered void.

THE TENANT AGREES to pay the "move in" and "move out" charges, if any, and comply with all procedures as required by the Condo Corporation.

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

INITIALS OF TENANTS:

*(Handwritten initials)*

INITIALS OF LANDLORD(S):

*(Handwritten initials)* CT



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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),** Fejiro Efiuvwere & Madhavi Gunno Kowlessur

, and

**LANDLORD (Lessor),** Sameh Bastawrose & Christine Tawdros

for the lease of 510 Curran Pls

Mississauga On

L5B 0J8

dated the 28th day of May

2017

THE TENANT AGREES to provide the Landlord or his agent access to the premises by appointment during the last 30 days of the term or any extension thereof and to allow the Landlord to place a FOR SALE or FOR RENT sign on the property during the last 30 days of the lease period. Appointments are to be made at mutually agreed days and times at reasonable hours between 10:00 a.m. and 8:00 p.m.

THE TENANT AGREES to provide the Landlord or the builder access to the premises by appointment to complete work or required repairs. Appointments are to be made at mutually agreed days and times at reasonable hours between 10:00 a.m. and 8:00 p.m.

Acceptance of this offer by the Landlord is conditional for Three (3) banking days after the Landlord has received the rental application and the letter of employment to allow him time to review and confirm the information provided by the Tenant, failing which this Offer is null and void and any deposits provided to the Listing Broker shall be returned.

THE TENANT AGREES to provide access to the landlord or the Builder to upgrades, repair anything with

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

INITIALS OF TENANTS:

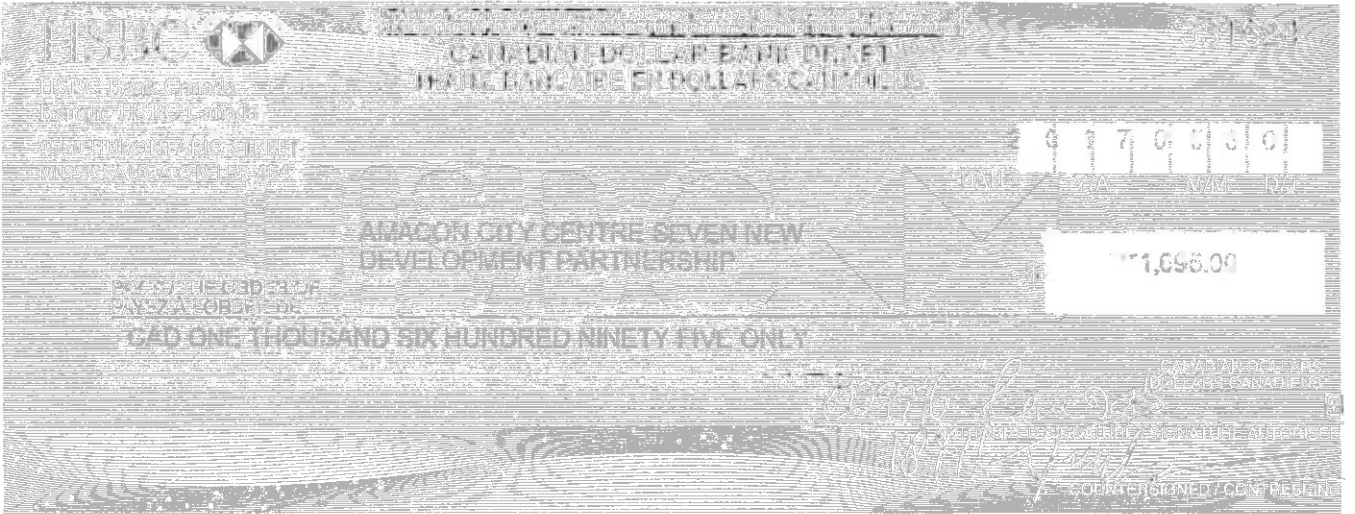
INITIALS OF LANDLORD(S):



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1016004-1277 2014-03



⑈331624⑈ ⑆10052⑈016⑆ 930289⑈010⑈

PSV2 3309 Lease Fee

May 30, 2017

Received by:

*[Signature]*

JSV2 3309 Tenant's ID

Ontario Driver's Licence Permis de conduire ON CANADA

1. NAME (NOM)  
SPRUYERE  
FERRO

2. ADDRESS (ADRESSE)  
3-BRIGHTSFIELD ST.  
COURTICE, ON, L1E 1A5

3. BIRTH DATE (DATE DE NAISSANCE)  
2014/12/02

4. BIRTH PLACE (LIEU DE NAISSANCE)  
DAS266000

5. SEX (SEXE)  
M

6. HEIGHT (HAUTEUR)  
172 cm

7. WEIGHT (POIDS)  
75 kg

8. EYES (YEUX)  
BRN

9. HAIR (CHEVEUX)  
BLK

10. SKIN (PEAU)  
MED

11. BUILD (CONSTITUTION)  
MED

12. SIGNATURE (SIGNATURE)  
[Signature]

13. PHOTO (PHOTO)  
[Photo]

14. EXPIRATION DATE (DATE D'EXPIRATION)  
2019/02/05

15. LICENCE NUMBER (NUMERO DE LICENCE)  
E3029 - 25908 - 70327

16. SECURITY CODE (CODE DE SECURITE)  
10370327

Ontario

Driver's Licence  
Permis de conduire

ON



NAME

NONLESSOR,  
JACKMAN, GUINDO  
37 WINDCREST CIR  
STONICOKE, ON, M9W 7G6

16 NUMBER

K6888 - 50649 - 06503

17 EXPIRY DATE

2016/01/28

18 EXPIRY

DJ6101806

19 SEX

F

20 CLASS

G2

21 CORRECT

X

22 HEIGHT

170 cm

23 WEIGHT

60 kg

24 EYES

BRO

25 HAIR

BRN

26 SKIN

FAIR

27 SIGNATURE

[Signature]

28 PHOTO

[Photo]

29 ISSUING OFFICE

100-1000

THIS INSTRUMENT CONTAINS SECURITY FEATURES  
CET INSTRUMENT COMPORTE DES ELEMENTS DE SECURITE



**BANK DRAFT / TRAITE DE BANQUE**  
04132 - HIGHWAY 7 & AIRPORT RD  
BANKING CENTRE  
BRAMPTON, ON

**2723 3079 6** 27-43345  
2017-05-30

DATE Y/A M/M D/J

NAME OF REMITTER / DONNEUR D'ORDRE  
TRANSIT NO. N° D'IDENTIFICATION  
BRANCH CENTRE BANCAIRE

PAY TO THE ORDER OF  
PAYER À L'ORDRE DE  
SAMEH BASTAWROSE & CHRISTINE TANDROS\*\*\*\*\*

\*\*\*\*\*6,150.00

THE SUM OF LA SOMME DE  
\*\*\*\*\*SIX THOUSAND ONE HUNDRED FIFTY

CANADIAN DOLLARS DOLLARS CANADIENS CAD

FOR CANADIAN IMPERIAL BANK OF COMMERCE  
POUR LA BANQUE CANADIENNE IMPERIALE DE COMMERCE

TO TIRÉ:

CANADIAN IMPERIAL BANK OF COMMERCE  
TORONTO  
CANADA

AUTH. NO. / AUTOR. N°  
9999

*Manny Birba*  
AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE  
COUNTERSIGNED / CONTRESIGNÉ

⑈ 272330796⑈ ⑆09502⑈010⑆ 04132⑈2743345⑈

PSV2 3309 copy of first +  
last month rent



**March 10, 2017 Personal & Confidential Fejiro Efiuvwere**

Dear Fejiro,

We are pleased to offer you full-time employment with Sears Canada Inc. ("Sears") based on the terms and conditions outlined below, to commence on March 20, 2017 (the "Effective Date"). This offer will expire on March 13, 2017.

**Employment**

Your position will be Senior Business Analyst, reporting to Lisa Gladstone, Director, Strategic Innovation. Sears may change the reporting at any time in its sole discretion, without prior notice to you and you agree that any such change in the reporting will not constitute a breach of this agreement, a dismissal without cause or a constructive dismissal of your employment. A more detailed description of your duties and responsibilities will be discussed with you upon commencement in the role.

You acknowledge that no representation or inducement has caused you to leave any previous employment.

You acknowledge that this agreement is conditional upon the successful completion of references, background check and verification of your educational credentials and approval of pending work permit to legally entitle you to work in Canada. In the event that these checks do not meet Sears standards, you understand that this agreement is terminated and that you are not entitled to notice or pay in lieu of such notice in the event of such termination of this agreement.

You further acknowledge that you have read and understand the Sears Code of Business Conduct and agree to be bound by its terms.

Sears standard work week is 40 hours, however, you will be required to devote whatever time is necessary to complete the requirements of your position.

You acknowledge that it is your responsibility to ensure you work in compliance with all laws and regulations associated with your position and that you attend or complete all required health and safety training, report all accidents and take every precaution reasonable to ensure your safety and the safety of others.

**Compensation**

Sears will pay you a base salary of \$87,000 per annum, less deductions required by law and/or company policy, paid monthly via direct deposit.

You are entitled to two (2) weeks of annual vacation per year. You will continue to accrue vacation in accordance with the Sears vacation policy. All vacation must be taken annually and approved in advance by your manager.

You authorize Sears to deduct any documented amounts owing to Sears, including but not limited to any vacation taken in excess of accrued entitlement, from any sums owing by Sears to you. Any incremental amounts you owe to Sears and which are not recoverable through deductions from final pay are payable by you on or before your date of termination.

#### **Annual Incentive Program**

You will be eligible to participate in our corporate incentive program, under the terms of the program as amended from time to time (the "Annual Incentive Program"). In order to receive payout under the Annual Incentive Program, you must be in good performance standing and actively employed on the date of payout. More information on the Annual Incentive Program will be provided to you upon your commencement in the role. Any AIP payment related to your first year of employment with Sears will be prorated to reflect the effective date of this agreement.

#### **Benefit Plan**

As a full-time associate at Sears Canada, you are eligible to participate in the Sears Benefit Program upon the completion of 3 months of service with the Company. This includes healthcare benefits, life insurance, sick days, short-term disability and long-term disability. An overview of options, pricing and details on enrolling will be communicated closer to your eligibility date. **The communication will be in the form of an email notification sent through [My.Sears.ca](http://My.Sears.ca). You must be registered on [My.Sears.ca](http://My.Sears.ca) to receive the notification.** Long-Term Disability (LTD) insurance is mandatory for all full-time associates and paid through monthly payroll deductions. The Sears Benefit Program may be amended from time to time.

#### **Retirement Plan**

You will be eligible to participate in the Sears Retirement Income Program (the "Program") under the terms of the plans which may be amended from time to time. The Program includes a Defined Contribution Pension Plan with company matching contributions and a group RRSP. Information setting out eligibility rules and coverage offered under the plans will be mailed directly to your home.

#### **Discount**

You will be eligible for the Sears Associate Discount Benefit, in accordance with the Sears Associate Discount Policy which may be amended from time to time.

#### **Probationary Period**

The first six (6) months from the Effective Date will be a probationary period. Either party may terminate the employment relationship during this time, for any reason whatsoever, without advance notice or pay in lieu of notice except as required by the applicable employment standards legislation.

#### **Cessation of Employment**

You may resign from your employment with Sears at any time upon providing four (4) weeks' advance written notice, which can be waived in whole or in part by Sears without penalty.

Sears may terminate your employment at any time for just cause without notice or pay in lieu of notice, in which event your participation in the Sears benefits plan and pension plan shall immediately cease.

Sears may terminate your employment at any time without just cause by providing you with the greater of (i) such notice of termination (or pay in lieu of notice), and severance pay, if applicable, as required under the applicable Employment Standards legislation; or (ii) one (1) month notice (or base pay in lieu of notice or a combination thereof) for each completed year of service to a maximum of twelve (12) months of base pay (which is inclusive of all termination and severance



pay to which you would be entitled in accordance with the applicable Employment Standards legislation). You would be entitled to continue in the Sears benefit and pension plans in accordance with the applicable Employment Standards legislation. We confirm that your past service will not be recognized for severance, benefits and vacation purposes.

Any payments made pursuant to this section will be made to you by way of regular salary continuance payments. These salary continuance payments will be made in accordance with the Company's usual payroll practices and will be based on your current annual base salary.

You acknowledge and agree that during any period in which you are in receipt of salary continuance payments from the Company (the "Salary Continuance Period"), you have a duty to mitigate your losses by seeking out opportunities for alternative employment, which includes setting up your own business, or acting as an owner, employee, consultant or agent (on a parttime or full-time basis) for another company ("Other Employment"). In the event that you obtain Other Employment within the Salary Continuance Period, you are required to notify the Company within three (3) business days of accepting such Other Employment.

Should you secure Other Employment at any time during the Salary Continuance Period, then payment of your salary will immediately cease and you will receive a lump sum payment equal to twenty-five percent (25%) of the value of the total payments remaining in the Salary Continuance Period. By way of example, if you are entitled to fifty-two (52) weeks' pay in lieu of notice and you secure Other Employment after forty (40) weeks, the Company will stop paying you your regular salary as of the date you commence Other Employment and you will receive a lump sum payment equal to three (3) weeks' pay (*i.e.* twenty-five percent (25%) of the value of the payments remaining during the Salary Continuance Period; that is, twenty-five (25%) of twelve (12) weeks' pay). However, under no circumstances will this claw-back result in you receiving less termination pay and severance pay (if applicable) than you are entitled to pursuant to the applicable Employment Standards legislation.

You agree that your entitlements under this section shall constitute full and final satisfaction of any and all claims and entitlements that you may have from or against the Company or any other person, corporation or entity, arising out of or in relation to the termination of your employment, whether pursuant to statute, contract, common law or otherwise. You agree that no further notice or payment of any kind whatsoever will be required, with the exception of any outstanding wages and vacation pay accrued as of the last day of your employment. In order to receive any payments over and above your minimum entitlements as set out in the applicable Employment Standards legislation, you will be obligated to sign a Release and Indemnity in favour of the Company. If you do not sign a Release and Indemnity in favour of the Company, you will only receive the minimum notice of termination and/or pay in lieu of notice, benefit continuation and severance pay, if applicable, owing to you under the applicable Employment Standards legislation.

In the absence of just cause, you would be entitled to continue to participate in the Sears Perquisite Program, the Sears Benefits Program, the Sears Defined Contribution Pension Plan and the Sears Associate Discount Plan in accordance with the applicable Employment Standards legislation. Your participation in the Annual Incentive Program will cease as of your last day of active employment.

At the time your employment with Sears ceases, any vacation that you have taken in excess of that which you have accrued to date will be deducted from any outstanding income owed to you.

You agree to return all Sears property at the time of cessation of employment for any reason.

### **Protective Covenants**

In consideration of the offer set out herein and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, you agree to the following:

(a) Non-Competition. You acknowledge that as a result of your position at Sears you have learned or developed, or will learn or develop, Sears Confidential Information and that use or disclosure of Sears Confidential Information is likely to occur if you were to render advice or services to any Sears Competitor.

i. Therefore, should you voluntarily resign from your employment with Sears, you will not, for one (1) year from the date of your resignation, directly or indirectly, aid, assist, participate in, consult with, render services for, accept a position with, become employed by, or otherwise enter into any relationship with (other than having a passive ownership interest in or being a customer of) any Sears Competitor. ii. For purposes of this Agreement, "Sears Competitor" means:

1. Those companies listed on Schedule A hereto, each of which you acknowledge is a Sears Competitor, whether or not it falls within the categories in subsection Protective Covenants (b)(ii) (2), below, and further acknowledges that this is not an exclusive list of Sears Competitors and is not intended to limit the generality of subsection Protective Covenants (b)(ii)(2), below; and

2.(A) Any party engaged in any retail business (whether in a department store, specialty store, discount store, direct marketing, or electronic commerce or other business format), that consists of selling furniture, appliances, electronics, hardware, auto parts and/or apparel products, or providing home improvement, product repair and/or home services, with combined annual revenue in excess of \$1 billion, (B) any vendor with combined annual gross sales of services or merchandise to Sears in excess of \$200 million, or (C) a party engaged in any other line of business, in which Sears has commenced business prior to your date of resignation with Sears having annual gross sales in that line of business in excess of \$100 million.

### **Confidentiality**

Any information relating to Sears policies, processes, structures, operations, customers or other associates acquired by you in the course of, or as a result of, your employment with Sears is confidential. Such information shall be treated as confidential and may not be disclosed by you to any other person, firm or company without the prior written authorization of Sears. Confidential information or material includes but is not limited to financial information, plans, strategies, corporate information, and any other information deemed "confidential", unless such information is available to the general public or in the public domain.

### **Non-Solicitation of Sears Employees**

Should your employment with Sears terminate, for any reason whatsoever, you shall not directly or indirectly solicit or encourage any person to leave his/her employment with Sears or assist in any way with the hiring of any Sears employee by any future employer or entity for a period of two years from the date of your termination.

### **General**

You acknowledge that you have been given the opportunity to read, evaluate and discuss the provisions of this agreement with your personal advisors and with representatives of Sears.

In the event that any provision of this Agreement is declared invalid or unenforceable by a court or other lawful authority, this agreement shall continue in force, with respect to the enforceable provisions and all rights and remedies accrued under the enforceable provisions shall survive any such declaration.

**Canada Revenue Agency Guideline - repayment of wages if employee did not perform duties**

When an employee repays the employer, in the same or a later year, for salary or wages received when he/she did not perform his or her duties, the repayment is considered to be a repayment of salary and wages. This applies if he/she were paid a signing and/or retention bonus but did not work for the time agreed to in the employment contract or was overpaid salary and/or vacation by the employer. The employee will repay the net amount of the salary overpayment. Sears Canada will provide a letter to the employee confirming the tax year when the overpayment was included in the income as well as the date, the reason, and the amount of the repayment received. The employee may claim a deduction on their personal income tax and benefits return in the year the amount was repaid.

If the foregoing is acceptable to you, please return one executed copy of this letter to my attention.

In anticipation of your acceptance, I would like to welcome you to Sears. I hope you will find this organization a challenging and rewarding environment in which to work. Yours very truly,



**Sharon Gill**  
**Vice- President, Talent Acquisition**

**on behalf of:**

**Lisa Gladstone**  
**Director, Strategic Innovation**

Received, understood and agreed:

Signature:

  
\_\_\_\_\_

Date: \_\_\_\_\_ 03/10/2017

#### **Schedule A**

The following companies (including in each case subsidiaries controlled by the company and successors to the business of the company in Canada):

Hudson's Bay Company (HBC) (including the Home Outfitters division), Canadian Tire Corporation Limited, Wal-Mart Canada Corporation, Best Buy Canada Ltd., Gap Inc. (including the Banana Republic and Old Navy divisions), Office Depot Inc., InterTAN Canada Ltd.(currently doing business as "The Source by Circuit City"), The Home Depot Inc., Le Group RONA Inc. (RONA), Home Hardware Stores Limited, Reitmans (Canada) Limited, Loblaw Companies Limited, Staples, The Business Depot, Ltd, Lowes, Kohl's Corporation, Shoppers Drug Mart Corporation.



April 3, 2017

Re: Employment Confirmation – **Fejiro Efiuvwere**

To whom it may concern,

This letter is to confirm that Fejiro Efiuvwere has been an employee with Sears Canada Inc. since March 20, 2017. Currently, Fejiro assumes the full time position of Senior Business Analyst, earning a gross income of \$87,000 per annum.

Please contact us if require any additional information, 8:30 to 5:00pm EST, Monday to Friday. Contact by phone at 888-444-9444 or 416-343-4099 locally in Toronto or e-mail at [HRSCSAL@sears.ca](mailto:HRSCSAL@sears.ca).

Sincerely,

Priscilla Paredes  
HR Service Centre  
Sears Canada Inc.



May 2, 2017

Madhavi Kowlessur  
72 Cherrytree Drive  
Brampton, ON  
M2N 4M6

**Re: Employment Confirmation**

To Whom It May Concern,

This letter will confirm that Madhavi Kowlessur has been employed full-time by Nestlé Canada Inc. since April 28, 2014.

Madhavi's current position is as a Transportation & Distribution Specialist, with an annual salary of \$49,910.00. She also participates in the Company General Bonus Plan, which may provide for an award of up to 5% of her annual earnings. There is an opportunity to earn up to 150% of target, if high performance objectives are achieved.

If you require any further information, please do not hesitate to contact myself at (905) 822-1611 x 3670.

Yours truly,  
**Nestlé Payroll Services**

A handwritten signature in black ink, appearing to read "Nishrin Kapasi", with a horizontal line extending to the right.

**Nishrin Kapasi**  
Payroll Specialist

# Your credit profile

REPORT DATE: May 7, 2017    NEXT UPDATE AVAILABLE: May 14, 2017



## HOW YOUR SCORE IS CALCULATED

Your score was calculated by TransUnion using the TransRisk model. It can range from 300 to 900.



- ABOUT YOUR CREDIT SCORE
- Why your credit score matters
- What is a good credit score?
- What is the TransUnion TransRisk score model?

## An offer based on your score



American Express® Air Miles®\* Credit Card

Apply Now

Annual fee  
**\$0**

Annual interest rate\*  
**19.99% on purchases, 21.99% on cash advances**

Balance transfer intro rate  
**0% for the first 6 billing periods**

Balance transfer regular rate\*  
**21.99%**

See details, rates and fees  
▼

## Report details

### Accounts

Here's every account that appears on your TransUnion credit report – both open and closed. Click on the account name to see more details.



REVOLVING

CIBC CREDIT CARDS  
Reported: Apr 25, 2017

\$1,491  
Open

Overview

Balance	\$1,491
Limit	—
Account Status	Good
Opened date	Nov 24, 2014
Closed date	—

Account Details

Type	Revolving account
Responsibility	Individual
Narratives	Indicates High Credit

Payment Information

Pay status	Current
Last payment date	Apr 17, 2017
Monthly Payment	\$39
Amount past due	\$0
Worst payment status	New Account

Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
'17	✓	✓	✓	✓								
'16	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
'15	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
'14												

TD CREDIT CARDS  
Reported: Sept 22, 2016

\$0  
Closed

Overview

Balance	\$0
Limit	—
Account Status	Closed
Opened date	Dec 12, 2013
Closed date	—

Account Details

Type	Revolving account
Responsibility	Individual
Narratives	

Payment Information

Pay status	Current
Last payment date	—
Monthly Payment	\$0
Amount past due	\$0
Worst payment status	Current

Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
'16	✓	✓	✓	✓	✓	✓	✓	✓	✓			
'15	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
'14	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
'13												

CAPITAL ONE HBC DUAL CAR  
Reported: Apr 7, 2016

\$0  
Closed >

INSTALLMENT

TD AUTO FINANCE  
Reported: Apr 1, 2017

\$32,021  
Open >

HONDA FINANCE  
Reported: Apr 1, 2017

\$36,007  
Open >

OPEN

KODO  
Reported: May 5, 2017

\$260  
Open >

FIDO  
Reported: May 11, 2016

\$0  
Closed >

Collections

If you've fallen behind on payments, your account could be sent to collections. This can have a big impact on your credit score.

Clean slate! As of your latest update, you have no collections on your credit report.

Bank accounts

**HONDA**

## Financial Services

May 15, 2017

MADHAVI G KOWLESSUR  
44 VIEWCREST CIR  
ETOBICOKE, ON  
M9W 7G6

### RELEASE LETTER

To Whom It May Concern:

Re:

Account Number: 207187086  
Vehicle: 2016/HONDA/ACCORD  
VIN: 1HGCR2F06GA807070

Please be advised that the above noted account has been paid out in full as of **March 3, 2017**. Honda Canada Finance Inc. no longer holds any interest in the above noted account or vehicle.

We at Honda Financial Services thank you for your business and we look forward to accommodating your financing needs in the future.

Yours Sincerely,

Darby  
Recovery Centre  
Honda Canada Finance Inc.  
o/a Honda Financial Services

\*\*\* Please visit [\\*myhonda.ca\\*](http://myhonda.ca) to register and access your Honda Financial Services account online through **MyFinance**. \*\*\*

Head Office Mailing Address: 180 Honda Boulevard, Suite 200, Markham, Ontario, L6C 0H9, Tel. 1-800-387-5399  
Quebec Mailing Address: 1750 rue Eiffel, Boucherville, Quebec. J4B 7W1, Tel. 1-800-387-5399

Bank accounts can be added to your report if they were closed for a negative reason, like a bad cheque or insufficient funds.

As of your latest update, you have no negative bank account information on your credit report.

Public records

Things like bankruptcies and legal judgments against you can show up on your credit report, and do some damage to your score.

Keep it up! As of your latest update, you have no public records on your credit report.

Credit inquiries

When you apply for a new account, a hard credit inquiry will usually get added to your report. These can make a small dent in your score. Here are the inquiries on your TransUnion report:

<b>WAL-MART BANK OF CANADA</b> Inquiry made: Oct 9, 2016
<b>CANADIAN TIRE BANK</b> Inquiry made: Aug 11, 2016
<b>TD AUTO FINANCE CAN.</b> Inquiry made: July 4, 2016
<b>FINANCEMENT AUTO ET BIEN</b> Inquiry made: July 4, 2016
<b>HONDA CANADA FINANCE INC</b> Inquiry made: Apr 29, 2016
<b>ROGERS COMMUNICATIONS CA</b> Inquiry made: Jun 15, 2015

**CAPITAL ONE BANK (CANADA)**  
Inquiry made: Oct 11, 2011

**Personal information**

**NAMES REPORTED**

MADHAVI GUNNOO KOWLESSUR

**EMPLOYMENT INFO**

You have no employment information on your credit report.

**ADDRESSES REPORTED**

📍 44 VIEWCREST CIR  
ETOBICOKE, ON M9W7G6

📍 72 CHERRYTREE DR  
BRAMPTON, ON L6Y3P5

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Date: April 4, 2017

Mr. Sameh Bastawrose / Mrs. Christine Tawdros

Address: 7056 Davidson Way, Mississauga, ON L5W 1E9

Home: 647-244-5059

Cell: 905-670-5052

Dear Mr. Bastawrose / Mrs. Tawdros,

Property address: 19-769 Elsley Court, Milton, ON L9T 7E3

Purchase price: \$726,727

Mortgage amount: \$581,382

Term: 3 year variable at 2.4%

Expiry date: November 28, 2017

Please be advised that you are pre-approved for a mortgage up to \$581,382 based on 20% down payment.

Please feel free to contact me if you have any questions regarding this pre-approval certificate.

**Conditions:**

1-Satisfactory income confirmation via letter of employment, recent paystubs, last two years notice of assessments, last two years T1 Generals prepared by a licensed accountant.

2- Satisfactory down payment confirmation via 90 days bank statements.

Satisfactory full appraisal.

Full approval to be provided once a full credit application and credit check has been completed by CIBC.

Subject to all other CIBC lending criteria

Matt Dawoud

Mortgage Advisor, CIBC

416-917-4600