

Worksheet

Leasing

Suite: 3907 Tower: PSV Date: _____ Completed by: _____

Dina Mahba + John Farag

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 20% payable to Blaney McMurtry LLP in Trust
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto).
\$565 draft No. 5585 1043 4
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 78,780
- ✓ ● 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:

Sent to Amacon July 10, 2017

229

2098

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PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

DINA A. A. WAHBA and JOHN GEORGE Z. FARAG (the "Purchaser")

Suite 3907 Tower ONE Unit 7 Level 38 (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. (20%) (JL) (DW) (JL)
- (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 Five Hundred Dollars (\$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 10th day of July 2012. (JL) (DW) (JL)

Witness:

Purchaser: JOHN GEORGE Z. FARAG

Witness:

Purchaser: DINA A. A. WAHBA

THE UNDERSIGNED hereby accepts this offer.

DATED at Toronto this 10 day of July 2012. (JL) (DW) (JL)

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation



HR SL

~~SECRET~~ John Farag And Dina Wahba

Received 2017 Page 1 of 2
WEBForms Dec/2016

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

CO-OPERATING BROKERAGE- REPRESENTATION:

- a) ☒ The Co-operating Brokerage represents the interests of the Lessee in this transaction. [DS] [DW] [SL] [JR]
- b) ☐ The Co-operating Brokerage is providing Customer Service to the Buyer in this transaction.
- c) ☐ The Co-operating Brokerage is not representing the Buyer and has not entered into an agreement to provide customer service(s) to the Buyer.

CO-OPERATING BROKERAGE- COMMISSION:

- a) ☒ The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property Half Month Rent to be paid from the amount paid by the Lessee to the Listing Brokerage. [DS] [DW] [SL] [JR]
- (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 acting 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 CREA 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)

ROYAL LEPAGE TERREQUITY REALTY

(Name of Co-operating Brokerage)

95 QUEEN STREET S. UNIT A MISSISSAUGA

Tel: (905) 812-9000 Fax: (905) 812-9609

SUSAN HEITMAN

Date: 05/15/2017

(Print Name of Broker/Salesperson Representative of the Brokerage)

SUSAN HEITMAN

(Print Name of Broker/Salesperson Representative of the Brokerage)

ROYAL LEPAGE REALTY PLUS

(Name of Listing Brokerage)

2575 DUNDAS STREET WEST MISSISSAUGA

Tel: (905) 828-6550 Fax: (905) 828-1511

GLENN WHITE

Date: May 18/17

(Authorized to bind the Listing Brokerage)

GLENN WHITE

(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.

Date: 05/15/2017

Ho Sung Rhee

(Print Name of Buyer/Seller)

Sae Ram Lee

(Print Name of Buyer/Seller)

Lessee

DocuSigned by:

John Farag

Date: 5/19/2017

DocuSigned by:

Dina Waltra

Date: 5/20/2017

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Form 320

Revised 2017

Page 2 of 2

WEBForms® Dec/2016

This Agreement to Lease dated this 15 day of May, 2017

TENANT (Lessee), Ho Sung Rhee And Sae Rom Lee
 (Full legal names of all Tenants)

LANDLORD (Lessor), John Parag And Dina Wahba
 (Full legal names of Landlord)

ADDRESS OF LANDLORD #3907 -4011 BRICKSTONE MEWS MISSISSAUGA
 (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 set out in this Agreement.

1. **PREMISES:** Having respected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease premises known as:
#3907 -4011 BRICKSTONE MEWS Mississauga LSB 0J7

2. **TERM OF LEASE:** The lease shall be for a term of 1 YEAR commencing JULY 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 Two Hundred Fifty Canadian Dollars (CND\$ 2,250.00), payable in advance on the first day of each and every month during the currency of the said term. First and last month's rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance (hereby Upon acceptance/otherwise described in this Agreement) by negotiable cheque payable to ROYAL LEPAGE REALTY PLUS, BROKERAGE "Deposit Holder" to the amount of Four Thousand Five Hundred

Canadian Dollars (CND\$ 4,500.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the First and Last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

5. **USE:** The Tenant and Landlord agree that unless otherwise agreed 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 residential.

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Oil	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electricity	<input checked="" type="checkbox"/>	<input 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 as so 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): [JR] [SL]

INITIALS OF LANDLORD(S): [JR] [DW]

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7. **PARKING:** 1 Underground Parking Space

8. **ADDITIONAL TERMS:** 1 Storage Locker

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant Landlord until 11:59 p.m. on the 16 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: glennwhiterealestate@gmail.com
(for delivery of Documents to Landlord)

Email Address: susanheitman@royallpage.ca
(for delivery of Documents to Tenant)

12. **EXECUTION OF LEASE:** Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given. The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board (information for New Tenants as made available by the Landlord and Tenant Board and available at www.tlb.gov.on.ca).

13. **ACCESS:** The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.

14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.

15. **RESIDENCY:** The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c. 1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.

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


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

INITIALS OF LANDLORD(S): JE DS

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Schedule A

Agreement to Lease - Residential



Form 400
For use in the Province of Ontario

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

TENANT (Lessee), Ho Sung Rhee And Sac Rom Lee and

LANDLORD (Lessor), John Farag And Dina Wahba

for the lease of #3907-4011 BRICKSTONE MEWS Mississauga

LSB 017 dated the 15 day of May 2017

Please see attached Schedule A.

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

INITIALS OF TENANT(S):

[SR] [SL]

INITIALS OF LANDLORD(S):

[JF] [DW]



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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), Ho Sung Rhee And Sae Rom Lee and

LANDLORD (Lessor), John Farag And Dina Wahba

for the lease of 4011 Brickstone Mews Unit 3907 Mississauga

05/15/2017

dated the _____ day of _____, 20____

This offer is conditional upon the landlord within two (2) banking days after the acceptance of this Offer being able to verify employment, failing which this Offer shall be null and void and the deposit will be returned to the Tenant in full without interest. This condition is deemed to be waived automatically if the Tenant or Tenant's agent does not receive written notice from the Landlord within such conditional period.

Tenant agrees and acknowledges that only the people named in the residential application will be the people living in the property and that there will be no smoking and no pets on the property.

Tenant shall give the Landlord ten (10) post-dated cheques on the day the Tenant receives the key. Landlord agrees to cash the cheques on or after the date on the cheque.

Tenant agrees to pay the Landlord \$40 for each and every cheque which the Landlord's bank or depository refuses to honour. Tenant agrees to deliver cash or certified cheque to the Landlord for replacement or returned cheques and the service charges within 48 hours upon receiving notice from the Landlord during that period. Tenant will be responsible for all cost in any delay in payment.

Tenant agrees to pay the cost of all utilities required on the premises during the term of the lease and any extension thereof, including but not limited to electricity, water, sewer and gas or other fuel. Tenant further agrees to provide proof to the Landlord on or before the date of possession that the services have been transferred to the Tenant's name.

Tenant, if not in default hereunder, shall have the option, by written notice, given to the Landlord at least 60 days before the end of the lease term, to renew for a further 1 year lease term with the same terms and conditions, except that lease price will be increased according to local guidelines.

Landlord, if not in default hereunder, shall have the option, by written notice, given to the Tenant at least 60 days before the end of the lease term, to terminate the lease.

Landlord shall pay real estate taxes, and maintain fire and home insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property. Tenant agrees to purchase and maintain fire and liability insurance for personal property [legal liability minimum \$2,000,000.00] to be in force and effect as of the first day of occupancy and provide proof to the Landlord that this has been done.

If the rented premises are vacant on the date that the rent become due and no payment has been received by the Landlord, it shall be presumed that the Tenant has abandoned the rented premises and the landlord shall be entitled to and may take immediate possession of the rented premises and to proceed with all legal remedies to collect any amount due for act of damage.

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

INITIALS OF TENANT(S):

HR SL

INITIALS OF LANDLORD(S):

DF DW

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Form 400

for use in the Province of Ontario

Schedule A

Agreement to Lease - Residential



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

TENANT (lessee), Ho Sung Rhee And Sae Rom Lee and

LANDLORD (lessor), John Farag And Dina Wahba

for the lease of 4011 Brickstone Mews Unit 3907 Mississauga

dated the 05/15/2017 day of 20

Tenant agrees to return all keys at the end of the lease term or any extension thereafter. The Tenant shall provide the landlord with a refundable key deposit of \$300, which shall be returned in full without interest when the keys are returned.

Tenant agrees to vacate the premises by 6:00 p.m. on the last day of the term or any renewal thereof and to remove all furniture and personal items belonging to the Tenant.

The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use: Existing Fridge, Existing Stove, Existing Built-In Dishwasher, Existing Washer & Dryer, Existing Central Air Conditioner, Existing Window Blinds, All Existing Electric Light Fixtures built in microwave

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. Normal wear and tear shall be expected throughout the duration of the Lease and all warranties and guarantees shall remain in place. If there is any damage caused as a result of negligence on the part of the Tenant, the Tenant shall be responsible for any and all repairs. Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost.

The Tenant hereby agrees that if there are any problems with the appliances and/or concerns with the property, the Tenant shall inform the Landlord immediately so that the Landlord can have access to the property with a qualified repair person to remedy the situation.

Tenant agrees to pay for all and any repairs costing \$70 and less.

The Tenant agrees to leave the premises at the end of the lease term in the same state as on the commencement of the lease term [normal wear and tear expected] If there is any damage caused as a result of negligence on the part of the Tenant, the Tenant shall be responsible for any and all repairs. Tenant shall have the carpets professionally cleaned at end of lease term at Tenant's cost.

The Tenant shall keep the lawns in good condition and shall not injure or remove the shade trees, shrubbery, hedges or any other tree or plant which may be in, upon or about the premises, and shall keep the sidewalks in front and at the sides of the premises free of snow and ice.

Landlord retains the right to inspect the property from time to time upon 24 hours notice and to do repairs inside the premises if necessary, providing the tenants are present for inspection and or repairs.


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

INITIALS OF TENANT(S):

HS SL

INITIALS OF LANDLORD(S):

DS DS
JF DD

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Schedule A

Agreement to Lease - Residential



Form 400

for use in the Province of Ontario

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

TENANT (Lessee), Ho Sung Rhee And Sae Rom Lee and

LANDLORD (Lessor), John Farag And Dina Wahba

for the lease of 4011 Brickstone Mews Unit 3907 Mississauga

05/15/2017

dated the 15 day of May, 2017

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

During the last 2 months of the lease term, the Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least twenty four (24) hours written notice of such showing.

The Tenant acknowledges that being a brand new unit, certain repairs may need to be done from time to time. The Tenant agrees to notify the landlord immediately of any defects that are discovered as a result of builder error or premature wear and tear and allow the builder or their authorized representatives and contractors access to the property so that any necessary repairs can be carried out, provided reasonable notice has been given

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

INITIALS OF TENANT(S):

HS SR

INITIALS OF LANDLORD(S):

BF DW



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Schedule B
Agreement to Lease - Residential

Form 401 for use in the Province of Ontario

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

TENANT (Lessee), Ho Sung Rhee And Sae Rom Lee and

LANDLORD (Lessor), John Farag And Dina Wabba

for the lease of 4011 Brickstone Mews Unit 3907 Mississauga

dated the 05/15/2017 day of 20

Deposit cheques, bank drafts and certified cheques must be payable to Royal LePage Realty Plus In Trust.

Please be advised that Royal LePage Realty Plus ("the Brokerage") will continue to maintain an Interest Bearing Statutory Trust Account for the benefit of all parties to the trust ("the Depositors"). The account earns a variable interest rate currently calculated as prime less 2.5% the rates may be found each day on the TD Canada Trust web site in the section titled "Guaranteed Investment Certificate Short-term". <http://www.tdcanadatrust.com/GICs/GICTable.jsp>

The Brokerage calculates and disburses all interest earned for the benefit of all Depositors unless otherwise directed in writing by the Depositor. The interest earned is paid to the beneficial owner of the trust money minus an administrative fee as follows:

The interest earned on all deposit is subject to an administrative fee of one hundred dollars (\$100.00) plus H.S.T. per deposit or per further deposit(s).

In the event the interest earned does not exceed one hundred dollars (\$100.00), such interest shall be retained by the Brokerage as full payment of the administrative fee (no accounting statement will be provided) and; where the deposit is from a private individual (not a corporation) no interest will be paid to the individual unless that individual provides the Brokerage with a Social Insurance Number and mailing address in writing for T5 purposes prior to the transaction closing.

This information must be delivered to:

Royal LePage Realty Plus
2575 Dundas Street West
Mississauga, ON L5K 2M6

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

INITIALS OF TENANT(S):

[HS] [SL]

INITIALS OF LANDLORD(S):

[DS] [DS]
[JF] [DW]



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NEGOTIABLE AT CURRENT BUYING RATE FOR DEMAND EXCHANGE ON CANADA
NEGOCIABLE AU COURS ACHETEUR EN VIGUEUR SUR EFFETS A VUE PAYABLES AU CANADA
INTERNATIONAL MONEY ORDER / MANDAT INTERNATIONAL
04022 - BURNHAMTHORPE AND
CREDITVIEW
MISSISSAUGA, ON

5585 1043 4 27-43248

2017-07-10

DATE Y/A M/M D/J

GLENN HENRY WHITE

NAME OF REMITTER / DONNEUR D'ORDRE

TRANSIT NO.
N° D'IDENTIFICATION

BRANCH
CENTRE BANCAIRE

PAY TO THE
ORDER OF
PAYEZ A
L'ORDRE DE

AMACON CITY CENTRE DEVELOPMENTS*****

*****565.00

THE SUM OF
LA SOMME DE

*****FIVE HUNDRED SIXTY FIVE

CANADIAN DOLLARS
DOLLARS CANADIENS CAD

NOT OVER / NE DOIT PAS EXCÉDER \$5,000

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

NOT OVER FIVE THOUSAND DOLLARS / NE DOIT PAS EXCÉDER CINQ MILLE DOLLARS

TO
TIRÉ:

CANADIAN IMPERIAL BANK OF COMMERCE
TORONTO
CANADA

Handwritten signature

CHIEF EXECUTIVE OFFICER / CHEF DE LA DIRECTION

PSV1 # 3907 Leasing fee

⑈558510434⑈ ⑆09502⑈010⑆ 04022⑈2743248⑈

2404532
710 BIL-2015/01

Glenn white 416-617-8176.

NEW YORK STATE
DRIVER LICENSE

 **ID 838 184 803** **Class D**

RHEE
HO SUNG
640 W 170TH ST 6D
NEW YORK, NY 10032

TEMP. VISITOR Expires **05/31/2020**
Sex **M** Height **5'-05"** Eyes **BRO**
DOB **05/10/1970**
Expires **05/10/2018**
E NONE
RA1
Issued **04/27/2017**

of Ho Rhee
MAY 10



Texas **LIMITED TERM DRIVER LICENSE** **USA TX**

 **DL 38867170** **Class C**

Iss 04/03/2015 **Exp 05/21/2018**

DOB 06/24/1982
LEE
SAE ROM

17803 LA CANTERA TERRACE #5013
SAN ANTONIO TX 78256

12 Restrictions NONE **End NONE**
15 Hgt 5-04 **15 Sex F** **15 Eyes BRO**
DD 42614550049033148858

SAE ROM

ROYAL LEPAGE

Helping you is what we do:
Votre complice immobilier:

\$ 4,540⁰⁰

May 24th 2017

Wire Transfer

Received from / Reçu de Ho Sung Rhee + Sae Rom Lee (Buyer)

Four Thousand Five Hundred Forty — 00/100 Dollars

re: 4011-3907 Brickstone Meadows

Agent: ¹²⁰⁹³ Glenn W. + Mourad H.

Amuel



May 11, 2017

Dr. Ho-Sung Rhee
Department of Pathology & Cell Biology
P&S 14-401, 630 West 168th Street
Columbia University
New York, NY 10032

Dear Dr. Rhee:

I am writing with the approval of the Dean of the University of Toronto Mississauga and of the Vice-President and Provost of the University, to offer you a tenure-stream position in the Department of Biology at the rank of Assistant Professor, effective July 1, 2017.

The details of the offer are described in the attachment. Please take the time to read carefully the attachment and the various policies referred to in the attachment. They form a binding part of your contract of employment. You may indicate your acceptance by returning this letter, signed, to my attention by May 18, 2017. Otherwise, this offer will be automatically withdrawn on that date.

My colleagues and I look forward to having you join us at the University of Toronto.

Yours sincerely,

Bryan Stewart
Interim Chair, Department of Biology

Vincent Tropepe
Chair, Cell and Systems Biology

Attachments

cc: Dean's Office

I have read this letter, the attachments, and the items referred to in the attachments, and accept employment on the basis of all these provisions.

Ho Sung Rhee
Name

5-12-2017
Date

ATTACHMENT
DETAILED TERMS AND CONDITIONS OF OFFER OF EMPLOYMENT
FOR HO-SUNG RHEE

Appointment and Term of Appointment

Your appointment is to the rank of Assistant Professor, in the tenure stream, effective July 1, 2017. This initial appointment is for a period of four years, from July 1, 2017 to June 30, 2021.

Your probationary review will take place after May 1, 2020, with a decision by November 30, 2020. If the review is positive, you will be offered an additional contract of two years until June 30, 2023, and you will be considered for tenure by April 15, 2023.

The details of the probationary process, and the considerations relating to possible further contracts and an award of tenure, are all described in the University's *Policy and Procedures on Academic Appointments*, which are attached. If, pursuant to the *Policy and Procedures*, your initial appointment is not renewed, your employment shall cease at the expiry of the initial term, without further payments other than those accrued to that date, and this offer shall constitute notice of termination at that time.

As a tenure stream faculty member of our Department, you will also hold an appointment in the Graduate Department of Cell and Systems Biology.

Salary

Your starting salary will be \$9583.33 per month, equivalent to an annual salary of \$115,000. This is a firm salary offer, and will not be affected by any salary increase effective July 1, 2017 that may occur as a result of negotiations between the University and the Faculty Association.

Your salary will be paid by direct deposit. Please bring a void cheque with you on your first day of work. A member of UTM's Human Resources office will meet with you in your first few days of employment to complete payroll documentation.

Your printable monthly pay statement is available on-line through the University's Employee Self-Service (ESS). ESS and information concerning ESS is available at: <http://www.hrandequity.utoronto.ca/resources/ess.htm>.

Your annual T4 slip will also be provided electronically through ESS. By signing this letter, you authorize the University to provide your T4 slips electronically and not in a paper format.

Benefits

The University has an extensive fringe benefit package that is modified from time to time and currently includes, but is not limited to, a pension plan, medical and insurance benefits, and a dental plan. General information on these benefits can be found at <http://www.hrandequity.utoronto.ca/faculty-librarians/benefits.htm>. For details and to enroll in these benefits, contact the Faculty's Human Resources office at 905-569-4387.

Vacation

You are entitled to a vacation of one month each year. Vacation pay is included within your salary. Vacation is to be scheduled at a mutually convenient time. Normally, vacation may not be accumulated from year to year. Details are described in the *Policy on Vacations*.

UTFA Dues

As a term and condition of employment you are required to authorize the University to deduct from your salary an amount equal to membership dues in the University of Toronto Faculty Association fixed annually in accordance with the Association's constitution. Your written acceptance of this offer constitutes authorization for Initial HSR

the University to make this deduction. The deduction will be remitted to the Association unless you object as a matter of conscience. Should you conscientiously object to deduction of dues, you may obtain a form from your Divisional Human Resources Office that you must complete providing a written declaration and direction to remit the deduction to a charity selected from a list agreed upon by the University and the Association. More information about UTFA can be found at <http://www.utfa.org/>.

Other Deductions

Payments in respect of salary, benefits and any other items described in this offer are subject to deductions required by law and those made pursuant to the benefit plans in which you are enrolled, as applicable.

Travel and Moving Expenses

The University of Toronto Mississauga will reimburse you for two-thirds of moving expenses and the cost of one-way economy airfare. It will be necessary for you to submit estimates of your moving costs for your department chair's approval in advance.

Research Support

The University of Toronto Mississauga will provide you with startup funding to successfully launch your research program. The package will consist of three components. UTM will provide you with start-up cash component of \$420,000. In addition, you can apply for a CFI/ORF envelope allocation for a total project amount up to \$300,000 and for CFI Infrastructure Operating Funds (IOF), born out of successful CFI grant, of \$36,000. In total, this offer worth up to \$756,000

To be eligible to obtain your allotment of CFI funding, you will be expected to apply to the CFI's next available competition opportunity, in consultation with the Office of the Vice-Principal, Research at UTM. Please work with the Office of the Vice-Principal, Research to determine eligibility and details of such a proposal.

General information about research services and funding opportunities for new faculty can be found at <http://www.utm.utoronto.ca/vp-research/> and at www.research.utoronto.ca.

Teaching

You will be expected to assume a normal teaching load in the Department as described in its workload policy, which is attached. Additional or different teaching in areas for which you are qualified may be assigned in subsequent years. Throughout your early years in the Department, every effort will be made to assist you, should you require it, in developing teaching skills at the undergraduate level. In this regard we would draw your attention to the availability of the services of the University of Toronto's Centre for Teaching Support & Innovation located on the 4th floor of the Robarts Library, St. George campus. For more information about the Centre for Teaching Support & Innovation, go to www.teaching.utoronto.ca. In addition, you can consult with the Robert Gillespie Academic Skills Centre, 4th floor of the Hazel McCallion Academic Learning Centre: <http://www.utm.utoronto.ca/asc/welcome>

Orientation

The University will conduct an orientation session in the fall on research, teaching and career development issues. Further details will be available on the Centre for Teaching Support and Innovation website. It is an expectation of your appointment that you will take part in this session.

Immigration Issues

This offer is subject to compliance with the immigration laws of Canada (as contained in the *Immigration and Refugee Protection Act* and in the regulations made in pursuance of that Act) and it is conditional upon any approvals, authorizations and/or permits in respect of your employment that may be required under that Act or the regulations.

Initial HSR

Upon your acceptance of our offer of employment you will receive from the Office of the Vice-President and Provost instructions on how to begin the process for applying for the temporary Work Permit that you will require for your employment with the University and for Permanent Resident ("landed immigrant") status in Canada. To assist with both of these processes we have engaged the Toronto law firm of Rekai LLP. As the University's legal counsel, we have instructed the law firm of Rekai LLP to assist you with all aspects of both your temporary and permanent immigration law requirements. Mr. Peter Rekai will be in touch with you directly as soon as Service Canada has confirmed our offer of employment to you. By accepting the services of the law firm of Rekai LLP, you consent to the release of any and all information pertaining to your and accompanying family members' admissibility to Canada by Rekai LLP to the Office of the Vice-President and Provost of the University of Toronto. This information will be held in strict confidence by the Office of the Vice-President and Provost and will not be released by that Office without your prior written permission.

The University will be responsible for all of Rekai LLP's routine legal fees (save and except as noted below) and for the Government of Canada's filing fees for your applications provided you remain employed by the University of Toronto. The University will also be responsible for the fees for an approved language test and/or Educational Credential Assessment (ECA) if required as part of the immigration process. You will be responsible for all other incidental expenses related to your immigration law requirements. This includes, but is not limited to, such incidental matters as the cost of medical examinations, photos, documents, police clearance certificates as well as the expenses to be incurred by Rekai LLP on your behalf for couriers, translations, photocopying, telecopying and long distance. Should your employment with the University cease for any reason and you decide to continue with your Application for Permanent Residence (APR) in Canada, you will be responsible for any remaining fees. Please note that the University of Toronto will not cover legal fees related to **non-routine matters** such as overcoming any issue of medical or criminal inadmissibility for you or any accompanying family member(s). If you have any questions about which fees are covered by the University, please contact faculty.immigration@utoronto.ca.

The University considers it to be a term of our offer of employment to you that you cooperate fully with the law firm of Rekai LLP and promptly deal with any requests that they may make of you. Specifically, because the confirmation of employment (positive Labour Market Impact Assessment) will only be valid for a limited period and there is no arrangement in place with Service Canada for it to be renewed, it is vital that all reasonable steps be taken to complete your permanent immigration to Canada within the timeframe advised by Rekai LLP. In addition, several Canadian granting agencies only fund grants to Canadian citizens and permanent residents of Canada and, for that reason, it also may be in your best professional interests to cooperate with the law firm of Rekai LLP in completing the application process as expeditiously as possible.

As part of the process of applying for permanent residency in Canada, and, in some cases, as part of the non-immigrant visa process, as well, it will be necessary for you and your accompanying family members to undergo medical examinations and to provide information with respect to criminal and security background investigations that are conducted by Citizenship and Immigration Canada (CIC) on all applicants. These routine immigration procedures are conducted with a view to ensuring that there are no grounds upon which you, or any member of your accompanying family, could be determined to be an "inadmissible person" for immigration to Canada. If you require clarification or if you have any questions regarding these matters, you will be able to discuss them with one of the partners at Rekai LLP, but only after you have been contacted by the firm.

Upon receipt of your Work Permit, it is necessary that you obtain a Social Insurance Number (SIN). For information on how to obtain a new SIN, please refer to the Federal Government's website: www.servicecanada.gc.ca/en/sc/sin/index.shtml. Also, you may visit U of T's Human Resources & Equity website for additional information: www.hrandequity.utoronto.ca/about-hr-equity/Payroll/social-insurance-number.htm.

Health Insurance

The provincial health insurance plan (OHIP) normally commences coverage three months after application. You should apply for this coverage on your arrival to ensure there is no further delay. (Please refer to the Faculty Relocation Service website: www.facultyrelocation.utoronto.ca for more information). If your existing health insurance coverage does not apply to this waiting period, then it is compulsory that you apply immediately for the University's Health Insurance Plan (UHIP; www.uhip.ca). For further information, please contact the Faculty's Human Resources office at (905) 828-3935.

Accessibility

The University has a number of programs and services available to employees who have need of accommodation due to a disability through its Health & Well-being Programs and Services (<http://www.hrandequity.utoronto.ca/about-hr-equity/health.htm>). A description of the accommodation process is available in the *Accommodation for Employees with Disabilities: U of T Guidelines*, which may be found at: <http://www.hrandequity.utoronto.ca/about-hr-equity/health/s/a.htm>.

In the event that you have a disability that would impact upon how you would respond to an emergency in the workplace (e.g., situations requiring evacuation), you should contact Health & Well-being Programs & Services at 416 978-2149 as soon as possible so that you can be provided with information regarding an individualized emergency response plan.

Policies and Procedures

You are subject to and bound by all applicable Faculty and University policies and procedures.

Attached for your information are the following policies and agreement:-

- the University's *Policy and Procedures on Academic Appointments*
- the *Memorandum of Agreement between the Governing Council of the University of Toronto and the University of Toronto Faculty Association*
- the *Code of Behaviour on Academic Matters*
- the *Policy and Procedures Governing Promotions*
- the *Policy on Conflict of Interest: Academic Staff*
- the *University of Toronto Workload Policy and Procedures for Faculty and Librarians*, and the workload policy of your Department.

In addition, please review and familiarize yourself with the following:-

- Policy on Ethical Conduct in Research
<http://www.governingcouncil.utoronto.ca/Assets/Governing+Council+Digital+Assets/Policies/PDF/ppmar281991i.pdf>
- Policy on Research Involving Human Subjects
<http://www.governingcouncil.utoronto.ca/Assets/Governing+Council+Digital+Assets/Policies/PDF/ppjun292000.pdf>
- University Assessment and Grading Practices Policy
<http://www.governingcouncil.utoronto.ca/Assets/Governing+Council+Digital+Assets/Policies/PDF/gradin g.pdf>
- Framework to Address Allegations of Research Misconduct
<http://www.sgs.utoronto.ca/Documents/Research+Misconduct+Framework.pdf>
- Publication Policy
<http://www.governingcouncil.utoronto.ca/Assets/Governing+Council+Digital+Assets/Policies/PDF/ppmay302007ii.pdf>

Initial HSR

- Statement on Protection of Freedom of Speech
<http://www.governingcouncil.utoronto.ca/Assets/Governing+Council+Digital+Assets/Policies/PDF/ppmay281992.pdf>

These and other applicable University policies can be found at <http://www.governingcouncil.utoronto.ca/policies>. Some of the policies that govern aspects of your rights and obligations as a faculty member can be found at <http://www.provost.utoronto.ca>.

The *Manual of Staff Policies for Academics and Librarians* is available on the Human Resources web site at <http://www.hrandequity.utoronto.ca/about-hr-equity/policies-guidelines-agreements.htm>. Some of these policies are subject to negotiation with the University of Toronto Faculty Association, and others may be changed directly by the University. All full-time University of Toronto academic appointments are subject to these provisions and you should familiarize yourself with them.

You will also be subject to and bound by University policies of general application and their related guidelines. For convenience, a partial list of policies, those applicable to all employees and related guidelines can be found on the Human Resources and Equity website at <http://www.hrandequity.utoronto.ca/about-hr-equity/policies-guidelines-agreements.htm>. Printed versions will be provided, upon request.

The law requires the Employment Standards Act Poster to be provided to all employees; it is available on the HR & Equity website at <http://uoft.me/ESA-poster>. This poster describes the minimum rights and obligations contained in the *Employment Standards Act*. Please note that in many respects this offer of employment exceeds the minimum requirements set out in the *Act*.

You should pay particular attention to those policies which confirm the University's commitment to, and your obligation to support, a workplace that is free from discrimination and harassment as set out in the *Human Rights Code*, is safe as set out in the *Occupational Health and Safety Act*, and that respects the University's commitment to equity and to workplace civility.

All of the applicable policies may be amended and/or new policies may be introduced from time to time which will become binding terms of your employment contract with the University.

Please carefully review all applicable policies and guidelines. By signing this letter you acknowledge that you understand them and agree to be bound by them. If you have questions about any of these policies or guidelines you should raise them with HR before accepting this offer.

Entire Agreement

This summary of the details of the offer of employment, the documents referred to in it, and the covering letter, together set out the entire agreement between you and the University. There are no representations, warranties or other commitments apart from these documents.

Initial HSR

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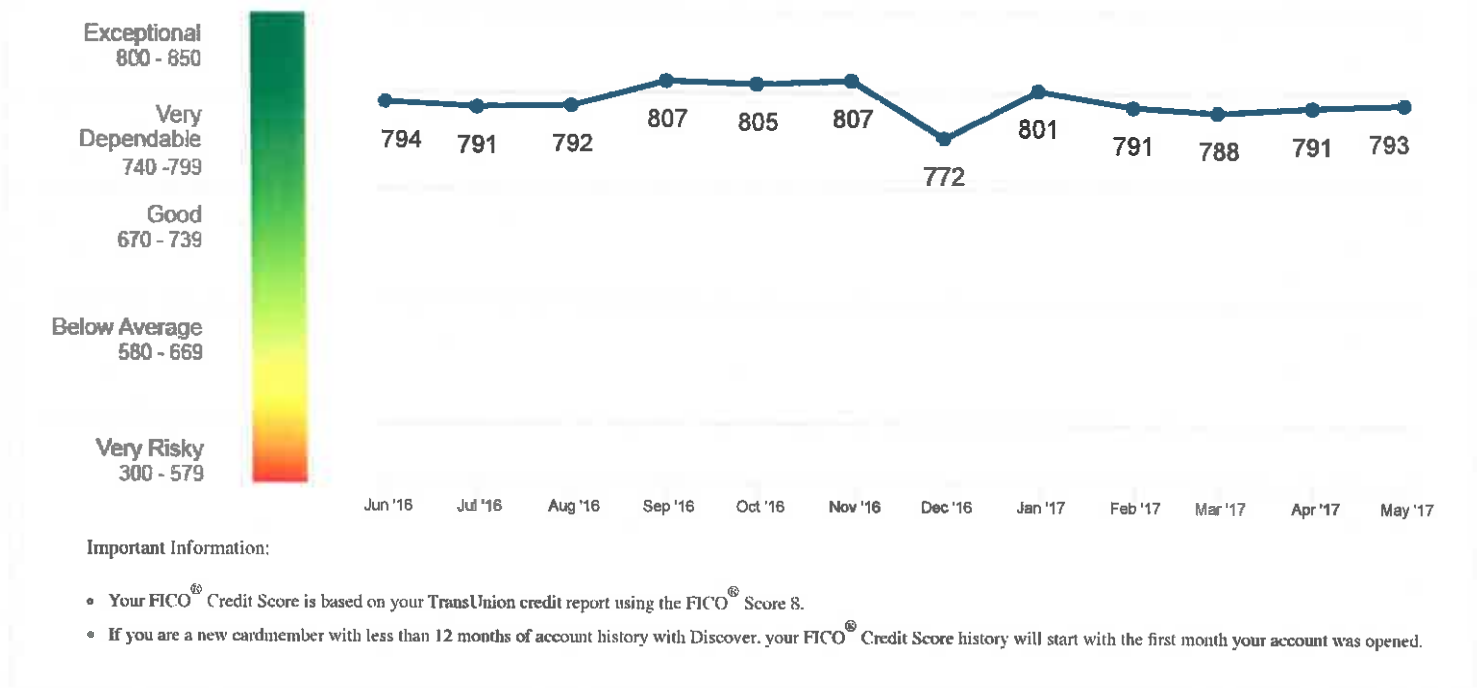
793

Ho, your FICO® Credit Score is 793

Great News! Your FICO® Credit Score indicates to lenders that you're a very dependable borrower.
YOUR FICO® CREDIT SCORE HISTORY

As of 05/05/17 Select a score for more details

Table View
OFF ☐ ON ☐

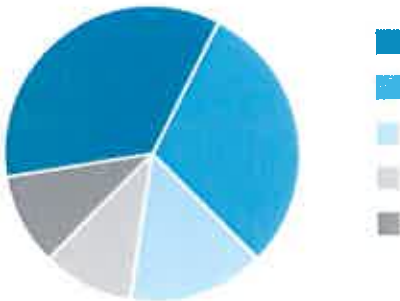




TransUnion credit report. It's calculated by these 5 categories, the importance of any piece of information depends on the information in your entire credit report: **history, amounts owed, length of credit history, new credit, and types of credit.**

The chart below illustrates how significant each of these categories are and how they impact FICO® Scores for the general population.

[Learn more about FICO® Scores](#)



- **35% Payment History**
- **30% Amounts you owe**
- **15% Length of credit history**
- **10% New credit opened**
- **10% Types of credit**

over 20 years as the industry standard for determining credit worthiness. Discover provides your FICO® Score from TransUnion on your account statements so you can stay on top of your credit and avoid surprises. You can also view your scores and key factors within the last 12 months on our website and mobile app.

Will receiving and reviewing my FICO® Credit Score from Discover affect my credit?

No. The FICO® Score provided by Discover will never impact your credit score.

Does my FICO® Credit Score change every month?

According to FICO, 88% of the population experiences changes to their score by up to 20 points month to month. Each time Discover provides your FICO® Score, it's based on the information in your TransUnion credit report at that snapshot in time. As the information in your credit report changes, your FICO® Score may change when we provide it upon your account cycling (which is not necessarily at the beginning of the month).

What are FICO® Credit Score key factors?

The Key Factors that Discover provides are the top reasons that affected your FICO® Credit Score. They're listed in order of most to least significance. If you have a high FICO® Credit Score (usually in the mid-700's or higher), Key Factors are still important, but less impactful since they represent a smaller margin for improvement of your financial health.

Still have questions about your FICO® Score offered by Discover? [Read more FAQs](#)

Don't want to see your FICO® Credit Score or need other help?

Call Discover Customer Service anytime at 1-800-347-7996.

FICO® Credit Score Terms: Your FICO® Credit Score and key factors are based on data from TransUnion and may be different from other credit scores. This information is intended for and only provided to Primary cardmembers who have an available score. See Discover.com/FICO about the availability of your score. Your score and key factors are available on Discover.com and your score is provided on statements. You will see up to a year of recent scores online starting when you become a cardmember. Discover and other lenders may use different inputs, such as a FICO® Credit Score, other credit scores and more information in credit decisions. This benefit may change or end in the future. FICO is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

If you prefer not to receive your FICO® Credit Score just call us at 1-800-DISCOVER (1-800-347-2683). Please give us two billing cycles to process your request. To learn more, visit Discover.com/FICO.

Discover Financial Services and Fair Isaac are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act. Discover Financial Services and Fair Isaac do not provide "credit repair" services or assistance regarding "rebuilding" or "improving" your credit record, credit history or credit rating.

You Got your FICO® Credit Score for Free! Tell your Friends They Could Too.

Use social media wisely - only post information about your finances that you feel comfortable making public.

Personal Information

SSN: XXX-XX-0953
Your SSN has been masked for your protection.

You have been on our files since 08/29/2006
Date of Birth: 05/19/1978

Names Reported: HO SUNG RHEE and HO SUNG RHEE

Addresses Reported:

Address
640 W 170TH ST APT 6D, NEW YORK, NY 10032-3508
70 HAVEN AVE APT 3F, NEW YORK, NY 10032-2611
710 S ATHERTON ST APT 700, STATE COLLEGE, PA 16801-4653
1 WHITE, STATE COLLEGE, PA 16802
17803 LA CANTERA TER APT 6613, SAN ANTONIO, TX 78256-2574
17101 LA CANTERA PKWY APT 6613, SAN ANTONIO, TX 78256-2517
710 S ATHERTON ST APT 101, STATE COLLEGE, PA 16801-4630
108B GARBAN HALL, UNIVERSITY PK, PA 16802-6828
1088 GARBAN HALL APT B, UNIVERSITY PARK, PA 16802

Date Reported
10/21/2014
01/06/2013
08/29/2008
08/29/2006
09/24/2014
08/24/2014
03/16/2011
07/31/2008
01/31/2007

Telephone Numbers Reported:

(814) 777-1531 (814) 321-5994

Employment Data Reported:

Employer Name	Date Verified
PENN STATE UNIV	10/20/2010
DEPT OF BIOCHEMISTRY & MEL B	12/29/2006

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity or a creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	CO
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge

Remarks Key

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as 'Remarks'. The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

[illegible]

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest on or before the due date.

AMERICAN EXPRESS #349991822778****
PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened: 02/26/2011 **Date Updated:** 05/09/2017 **Pay Status:** Curre



Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Terms: Agree
Paid f

High Balance: High balance of \$0 from 11/2014 to 11/2014; \$6 from 12/2014 to 12/2014; \$189 from 01/2015 to 02/2015; \$284 from 03/2015 to 05/2017
Credit Limit: Credit limit of \$5,200 from 11/2014 to 05/2017

	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Scheduled Payment									
Amount Paid									
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$12	
Scheduled Payment					\$0	\$0	\$0	\$0	
Amount Paid			\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance	\$0	\$144	\$112	\$0	\$186	\$0	\$284	\$0	
Scheduled Payment	\$0	\$0	\$0		\$0	\$0	\$0	\$0	
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK



	07/2011	06/2011	05/2011	04/2011	03/2011
Rating	OK	OK	OK	OK	OK

AMERICAN EXPRESS #349992172943****
PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened:	10/27/2014	Date Updated:	04/19/2017	Pay Status:	Curren
Responsibility:	Authorized Account				Agree
Account Type:	Revolving Account			Terms:	\$0 per
Loan Type:	CREDIT CARD				

High Balance: High balance of \$3,021 from 11/2014 to 11/2014; \$3,364 from 12/2014 to 07/2015; \$3,659 from 08/2015 to 04/2017
Credit Limit: Credit limit of \$5,000 from 11/2014 to 03/2015; \$7,000 from 04/2015 to 07/2015; \$9,800 from 08/2015 to 04/2017

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016
Balance	\$362	\$50	\$342	\$0	\$330	\$514	\$834	\$322	
Scheduled Payment	\$0	\$0	\$0		\$0	\$0	\$0	\$0	
Amount Paid									
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
Balance	\$0	\$150	\$365	\$0	\$556	\$66	\$122	\$445	
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Amount Paid			\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Balance	\$3,659	\$571	\$628	\$2,646	\$1,681	\$1,997	\$812	\$1,249	
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

AMERICAN EXPRESS #349992096128****
PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened:	01/18/2011	Date Updated:	01/19/2015	Pay Status:	Curren
Responsibility:	Individual Account	Payment Received:	\$0		Agree
Account Type:	Revolving Account			Date Closed:	12/30/
Loan Type:	CREDIT CARD				

High Balance: High balance of \$5,107 from 11/2014 to 01/2015



Credit Limit: Credit limit of \$13,400 from 11/2014 to 01/2015
Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014
Balance	\$0	\$0	\$2,290						
Scheduled Payment		\$0	\$0						
Amount Paid	\$0	\$0	\$0						
Past Due	\$0	\$0	\$0						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2014	02/2014
Rating	OK	OK

CAPITAL ONE BANK USA NA #517805955919****
PO BOX 30281
SALT LAKE CITY, UT 84130
(800) 955-7070

Date Opened:	02/18/2012	Date Updated:	05/06/2017	Pay Status:	Curren
Responsibility:	Individual Account	Last Payment Made:	03/30/2015	Terms:	Agree
Account Type:	Revolving Account			Date Paid:	Paid M
Loan Type:	CREDIT CARD				03/30/

High Balance: High balance of \$2,459 from 11/2014 to 05/2017
Credit Limit: Credit limit of \$3,000 from 11/2014 to 05/2017

	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Rating	OK	X	OK	OK	OK	OK	OK	OK	OK

	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2012	04/2012	03/2012
Rating	OK	OK	OK

CHASE/BANK ONE CARD SERV #414720229443****

PO BOX 15298
WILMINGTON, DE 19850
(800) 432-3117

Date Opened:	11/09/2015	Date Updated:	05/09/2017	Pay Status:	Current
Responsibility:	Authorized Account	Last Payment Made:	05/05/2017	Terms:	Agree
Account Type:	Revolving Account				\$25 per Month
Loan Type:	FLEXIBLE SPENDING CREDIT CARD				

High Balance: High balance of \$2,166 from 12/2015 to 12/2015; \$6,677 from 01/2016 to 01/2016; \$7,550 from 02/2016 to 05/2017
Credit Limit: Credit limit of \$28,000 from 12/2015 to 05/2017

	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$800	\$94	\$0	\$167	\$342	\$1,847	\$5,513	\$346	
Scheduled Payment	\$25	\$25		\$25	\$25	\$25	\$55	\$25	
Amount Paid									
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015
Balance	\$917	\$1,573	\$1,192	\$1,055	\$2,015	\$2,493	\$5,094	\$2,166
Scheduled Payment	\$25	\$25	\$25	\$25	\$25	\$25	\$50	\$25
Amount Paid			\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK

CHASE/BANK ONE CARD SERV #414720207665****

PO BOX 15298
WILMINGTON, DE 19850
(800) 432-3117

Date Opened:	02/02/2011	Date Updated:	05/05/2017	Pay Status:	Current
Responsibility:	Individual Account	Last Payment Made:	09/20/2015	Terms:	Agree
Account Type:	Revolving Account			Date Paid:	Paid 09/20/2015
Loan Type:	FLEXIBLE SPENDING CREDIT CARD				

High Balance: High balance of \$4,748 from 11/2014 to 05/2017
Credit Limit: Credit limit of \$9,000 from 11/2014 to 05/2017

	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Scheduled Payment									
Amount Paid									
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Scheduled Payment					\$25	\$25	\$25	\$25	
Amount Paid			\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance	\$0	\$0	\$0	\$250	\$0	\$0	\$0	\$0	
Scheduled Payment	\$25	\$25	\$10	\$10	\$10	\$10	\$10	\$10	
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2011	06/2011	05/2011	04/2011	03/2011
Rating	OK	OK	OK	OK	OK

CHASE/BANK ONE CARD SERV #414720222701****
PO BOX 15298
WILMINGTON, DE 19850
(800) 432-3117



Date Opened:09/03/2015

Responsibility:Individual Account

Account Type:Revolving Account

Loan Type:FLEXIBLE
SPENDING CREDIT
CARD

Date Updated:05/05/2017

Last Payment Made:04/30/2017

Pay Status:

Terms:

Curren

Agree

\$25 p

Month

High Balance: High balance of \$3,964 from 10/2015 to 05/2017
Credit Limit: Credit limit of \$5,000 from 10/2015 to 12/2016; \$8,000 from 01/2017 to 05/2017

	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$99	\$0	\$0	\$0	\$0	\$1,066	\$0	\$1,229	
Scheduled Payment	\$25					\$25		\$25	
Amount Paid									
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Balance	\$2,259	\$708	\$0	\$0	\$145	\$0	\$0	\$0	
Scheduled Payment	\$25	\$25			\$25	\$25	\$25	\$25	
Amount Paid				\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

CHASE/BANK ONE CARD SERV #426684127676****
PO BOX 15298
WILMINGTON, DE 19850
(800) 432-3117

Date Opened:10/28/2011

Responsibility:Individual Account

Account Type:Revolving Account

Loan Type:CREDIT CARD

Date Updated:05/05/2017

Last Payment Made:04/30/2017

Pay Status:

Terms:

Date Paid:

Curren

Agree

Paid M

04/30/

High Balance: High balance of \$2,871 from 11/2014 to 05/2017
Credit Limit: Credit limit of \$4,500 from 11/2014 to 05/2017

	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$0	\$0	\$427	\$39	\$0	\$0	\$0	\$0	
Scheduled Payment			\$25	\$25					
Amount Paid									
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Balance	\$0	\$87	\$0	\$130	\$0	\$0	\$0	\$0	
Scheduled Payment		\$25		\$25	\$25	\$25	\$25	\$25	
Amount Paid				\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Scheduled Payment	\$25	\$25	\$25	\$25	\$25	\$25	\$10	\$25	
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011
Rating	OK	OK	OK	OK	OK	OK

CHASE/BANK ONE CARD SERV #438857608708****
PO BOX 15298
WILMINGTON, DE 19850
(800) 432-3117

Date Opened:	06/03/2015	Date Updated:	05/05/2017	Pay Status:	Curren
Responsibility:	Individual Account	Last Payment Made:	02/24/2017		Agree
Account Type:	Revolving Account			Terms:	Paid M
Loan Type:	FLEXIBLE			Date Paid:	02/24/
	SPENDING CREDIT				
	CARD				

High Balance: High balance of \$2,215 from 07/2015 to 07/2015; \$3,178 from 08/2015 to 05/2017
Credit Limit: Credit limit of \$14,000 from 07/2015 to 05/2017

	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Scheduled Payment				\$25					
Amount Paid									
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Scheduled Payment					\$5	\$5	\$5	\$5	
Amount Paid			\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2015	08/2015	07/2015
Balance	\$0	\$0	\$2,215
Scheduled Payment	\$25	\$25	\$25
Amount Paid	\$0	\$0	\$0
Past Due	\$0	\$0	\$0
Rating	OK	OK	OK

CHASE/BANK ONE CARD SERV #414720229060****
PO BOX 15298
WILMINGTON, DE 19850
(800) 432-3117

Date Opened:

Responsibility:

Account Type:

Loan Type:

12/27/2016

Individual Account

Revolving Account

FLEXIBLE

SPENDING CREDIT

CARD

Date Updated:

Last Payment Made:

04/27/2017

04/02/2017

Pay Status:

Terms:

Currer

Agree

\$25 pr

Month

High Balance: High balance of \$2,955 from 01/2017 to 01/2017; \$4,972 from 02/2017 to 04/2017
Credit Limit: Credit limit of \$10,000 from 01/2017 to 04/2017

	04/2017	03/2017	02/2017	01/2017
Balance	\$2,351	\$982	\$295	\$813
Scheduled Payment	\$25	\$25	\$25	\$25
Past Due	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK

CITICARDS CBNA #546616027788****



POB 6241
SIOUX FALLS, SD 57117
(888) 248-4728

Date Opened: 09/30/2013
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: FLEXIBLE
SPENDING CREDIT
CARD

Date Updated: 05/20/2016
Last Payment Made: 01/06/2014

Pay Status: Curren
Agree
Paid M
Terms:
Date Closed: 02/14/
Date Paid: 01/06/

High Balance: High balance of \$1,172 from 11/2014 to 12/2014; \$1,172 from 10/2015 to 12/2015; \$1,172 from 02/2016 to 02/2016; \$1,172 from 05/2016 to 05/2016
Credit Limit: Credit limit of \$6,500 from 11/2014 to 12/2014; \$6,500 from 10/2015 to 12/2015; \$6,500 from 02/2016 to 02/2016; \$6,500 from 05/2016 to 05/2016

	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Balance	\$0			\$0		\$0	\$0	\$0	
Amount Paid				\$0		\$0	\$0	\$0	
Past Due	\$0			\$0		\$0	\$0	\$0	
Remarks	INA CLO			INA CLO					
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Balance								\$0	
Amount Paid								\$0	
Past Due								\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2013	10/2013
Rating	OK	OK

DISCOVER FINCL SVC LLC #601100188989****
PO BOX 15316
WILMINGTON, DE 19850-5316
(800) 347-2683

Date Opened: 02/27/2011
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Date Updated: 05/11/2017
Last Payment Made: 03/08/2017

Pay Status: Curren
Agree
Paid M
Terms:
Date Paid: 03/08/

High Balance: High balance of \$2,000 from 11/2014 to 05/2017
Credit Limit: Credit limit of \$2,250 from 11/2014 to 04/2015; \$3,900 from 05/2015 to 12/2016; \$4,900 from 01/2017 to 05/2017

	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$0	\$0	\$0	\$21	\$138	\$117	\$0	\$0	
Scheduled Payment				\$21	\$35	\$35			
Amount Paid									
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Balance	\$0	\$213	\$130	\$0	\$0	\$0	\$0	\$0	
Scheduled Payment		\$35	\$35		\$35	\$35	\$35	\$35	
Amount Paid			\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance	\$0	\$0	\$0	\$0	\$49	\$224	\$408	\$14	
Scheduled Payment	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$14	
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2011	06/2011	05/2011	04/2011	03/2011
Rating	OK	OK	OK	OK	OK

DISCOVER FINCL SVC LLC #601120896614****
PO BOX 15316
WILMINGTON, DE 19850-5316
(800) 347-2683



Date Opened:08/31/2010

Responsibility:Authorized Account

Account Type:Revolving Account

Loan Type:CREDIT CARD

Date Updated:04/24/2017

Last Payment Made:11/14/2016

Pay Status:

Terms:

Date Paid:

Current:

Agree:

Paid:

11/14/2016

High Balance: High balance of \$2,002 from 11/2014 to 04/2017
Credit Limit: Credit limit of \$8,200 from 11/2014 to 04/2017

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$410	\$426	
Scheduled Payment							\$35	\$35	
Amount Paid									
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
Balance	\$83	\$584	\$260	\$0	\$122	\$0	\$0	\$0	
Scheduled Payment	\$35	\$35	\$35		\$35				
Amount Paid			\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Balance	\$0	\$205	\$0	\$0	\$1,102	\$0	\$0	\$0	
Scheduled Payment	\$35	\$35	\$35	\$35	\$35	\$7	\$7	\$7	
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012
Rating	OK	OK	OK	OK	OK	OK	OK

PNC BANK #431196302020****
POB 3180
PITTSBURGH, PA 15230
Phone number not available



Date Opened:

Responsibility:

Account Type:

Loan Type:

10/21/2010

Individual Account

Revolving Account

FLEXIBLE

SPENDING CREDIT

CARD

Date Updated:

Payment Received:

Last Payment Made:

04/26/2017

\$0

07/03/2012

Pay Status:

Terms:

Curren

Agree

Paid A

High Balance: High balance of \$9,964 from 11/2014 to 04/2017
Credit Limit: Credit limit of \$10,000 from 11/2014 to 04/2017

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

PNC BANK #431196310908****



POB 3180
PITTSBURGH, PA 15230
Phone number not available

Date Opened:	12/01/2006	Date Updated:	04/24/2017	Pay Status:	Curre
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Agree
Account Type:	Revolving Account	Last Payment Made:	05/10/2011	Date Paid:	Paid
Loan Type:	FLEXIBLE				05/10
	SPENDING CREDIT				
	CARD				

High Balance: High balance of \$6,955 from 11/2014 to 04/2017
Credit Limit: Credit limit of \$7,000 from 11/2014 to 04/2017

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Amount Paid	\$0	\$0	\$0	\$0	\$15	\$15	\$15	\$15	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2010	07/2010	06/2010
Rating	OK	OK	OK

PNC BANK #431196310053****

POB 3180
PITTSBURGH, PA 15230
Phone number not available

Date Opened:	12/01/2006	Balance:	\$0	Pay Status:	Curren
Responsibility:	Individual Account	Date Updated:	06/24/2013		Agree
Account Type:	Revolving Account	Payment Received:	\$0	Terms:	Paid I
Loan Type:	CREDIT CARD	Last Payment Made:	05/10/2011	Date Closed:	02/01/
		High Balance:	\$6,955		
		Credit Limit:	\$7,000		

Remarks: CREDIT CARD LOST OR STOLEN

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/20
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/20
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/20
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/20
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/20
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/20
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/20
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006
Rating	OK	N/R	OK	OK	OK	OK	OK	OK

SYNCB/AMERICAN EAGLE PLCC #604410059444****

PO BOX 965005
ORLANDO, FL 32896-5055
(800) 843-0875

Date Opened:	04/28/2011	Balance:	\$0	Pay Status:	Curren
Responsibility:	Individual Account	Date Updated:	05/09/2017	Terms:	Agree
					Paid I



Account Type:
Loan Type:

Revolving Account
CHARGE
ACCOUNT

Payment Received:
Last Payment Made:
High Balance:
Credit Limit:

\$0
06/23/2011
\$193
\$300

Date Closed:
Date Paid:

07/09/
06/23/

Remarks: CLOSED

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2011	05/2011	04/2011
Rating	OK	OK	OK

SYNCB/BANAREPDC #447993105291****
PO BOX 965005
ORLANDO, FL 32896-5005
(866) 450-2330

Date Opened:
Responsibility:
Account Type:
Loan Type:

11/23/2012
Individual Account
Revolving Account
CREDIT CARD

Date Updated:
Payment Received:
Last Payment Made:

04/27/2017
\$0
01/20/2017

Pay Status:
Terms:
Date Paid:

Curren
Agree
Paid
01/20/

High Balance: High balance of \$331 from 11/2014 to 07/2015; \$610 from 08/2015 to 04/2017
Credit Limit: Credit limit of \$4,800 from 11/2014 to 09/2015; \$7,200 from 10/2015 to 04/2017

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	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016
Balance	\$0	\$0	\$0	\$0	\$74	\$0	\$0	\$0	\$0
Scheduled Payment					\$25				
Amount Paid	\$0	\$0	\$0	\$74	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
Balance	\$0	\$195	\$0	\$0	\$1	\$19	\$35	\$32	\$0
Scheduled Payment		\$25			\$1	\$19	\$25	\$25	
Amount Paid	\$195	\$0	\$0	\$1	\$19	\$35	\$32	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Balance	\$545	\$70	\$0	\$24	\$0	\$45	\$22	\$0	\$0
Scheduled Payment	\$25	\$25	\$24	\$24	\$23	\$23	\$22	\$25	
Amount Paid	\$70	\$0	\$24	\$78	\$45	\$0	\$0	\$81	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2013	01/2013	12/2012	11/2012
Rating	OK	OK	OK	OK

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

VERIZON WIRELESS
PO BOX 177
LAKELAND, FL 33802
(410) 265-2564

Requested On: 11/25/2016
Inquiry Type: Participant

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not credit report. These inquiries are not seen by anyone but you and do not affect your score.

BARCLAYS BANK DELAWARE

125 S WEST ST
WILMINGTON, DE 19801
(866) 370-5931

Requested On: 02/14/2017, 01/13/2017, 12/14/2016, 07/13/2016

FST BANK SYSTEM

4325 17TH AVE S
FARGO, ND 58103
(612) 370-4141

Requested On: 01/23/2017, 11/17/2016, 08/19/2016

GEICO

1 GEICO PLZ
WASHINGTON, DC 20076-0003
(773) 582-2886

Requested On: 11/26/2016

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance companies' collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment information where permitted by law).

TU INTERACTIVE

100 CROSS ST
202
SAN LUIS OBISPO, CA 93401
(844) 580-6816

Requested On: 05/14/2017

DISCOVER FINANCIAL SERVICES

2500 LAKE COOK ROAD
RIVERWOODS, IL 60015
(800) 347-2683

Requested On: 05/05/2017

CAPITAL ONE, N.A.

PO BOX 30281
SALT LAKE CITY, UT 84130
(800) 955-7070

Requested On: 04/09/2017

AMERICAN EXPRESS

PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Requested On: 04/02/2017

SYNCB/BANAREPDC

PO BOX 965005
ORLANDO, FL 32896-5005
(866) 450-2330

Requested On: 03/31/2017

Should you wish to contact TransUnion, you may do so,

Online:

To report an inaccuracy, please visit: dispute.transunion.com
For answers to general questions, please visit: www.transunion.com

By Mail:

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19016-2000

By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

Consumer Rights

Para informacion en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that collect information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or contact the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another consumer report to deny your application for credit, insurance, or employment -- or to take another adverse action against you, must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit reporting agency and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores for residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive a credit score for free from the mortgage lender.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need for it, usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies the requirements for a valid need for access.

- **You must give your consent for reports to be provided to employers.**A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.**Under the FCRA, "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-6892 (888-5OPTOUT).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer report information, provides information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have additional rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	Bureau of Consumer Financial Protection 1700 G Street, NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-7453
2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	Federal Reserve Consumer Help PO Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal credit unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Operations (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 1-202-365-7000
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Markets United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which t operates or Federal Trade Commission: Consumer F Center-FCRA Washington, DC 20580 1-877-38

Information Regarding State Laws
New York Residents
NEW YORK BILL OF RIGHTS

New York Consumers Have the Right to Obtain a Security Freeze

As of November 1, 2006 you have a right to place a "Security Freeze" on your credit report, which will prohibit a Consumer Credit Reporting Agency from releasing information in your credit report without your express authorization. A Security Freeze must be requested via [certified or overnight mail] delivery confirmation requested or via telephone, secure electronic means, or other methods developed by the Consumer Credit Reporting Agency. The Security Freeze is designed to prevent credit, loans, and services from being approved without your consent. However, you should be aware that using a Security Freeze to take control over who gets access to the personal financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application to make regarding a new loan, credit, mortgage, government services or payments, insurance, rental housing, employment, investment, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a Security Freeze on your credit report, you will be provided a personal identification number or password to use to remove the freeze on your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization, you must contact the Consumer Credit Reporting Agency and provide all of the following:

- 1. The personal identification number or password;
- 2. Proper Identification to verify your identity;
- 3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report will be available to users of the credit report; and
- 4. Payment of any applicable fee.

A Consumer Credit Reporting Agency must authorize the release of your credit report no later than three business days after receiving the above information. Effective September 1, 2009, a Consumer Credit Reporting Agency that receives a request via telephone or electronic method shall release a consumer's credit report within fifteen minutes when the request is received.

A Security Freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is being requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your access to credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor if you are applying for new credit. When seeking credit or pursuing another transaction requiring access to your credit report, it is not necessary to relinquish your PIN or password to the creditor or business; you can contact the Consumer Credit Reporting Agency directly. If you give out your PIN or password to the creditor or business, it is recommended that you obtain a new PIN or password from the Consumer Credit Reporting Agency.



DINA WAHBA
1907 56 ST SW
EDMONTON AB T6X 1T6

April 15, 2017

Other Borrowers/Guarantors:

JOHN FARAG

Thank you for choosing CIBC for your borrowing needs. Our goal is to help you achieve what matters to you financially, and we appreciate the opportunity to meet your needs.

Based on the information you provided in your recent application, we are pleased to have conditionally approved you for a CIBC Mortgage secured by:

REAL ESTATE:
3907-465 BURNHAMTHORPE RD MISSISSAUGA, ON L5B0E3

The key terms and conditions of the approval are outlined below. Other important terms and conditions applicable to your Mortgage are found in the Mortgage Approval and Disclosure Statement. This will be provided to you for signature prior to the release of funds.

This approval is conditional upon us receiving and finding the following to be satisfactory:

- DINA WAHBA - A secondary income verification document will be required to prove sustainability and history of income such as a:- Most recent T4- Most recent Notice of Assessment- Most recent Year End Pay Stub- Letter of Employment
- Down Payment confirmation 78,780 required - confirmed to date 59,085.00 as the clients have paid this to the builder in 2012/13. Still require 19,695 which will require 3 months bank statement to confirm the clients had the funds and none of which are borrowed.
- PURCHASE AGREEMENT @ 393,900 - MISSING PAGE 3 OF THE AGREEMENT PARAGRAPHS 4/5/6 SHOULD SHOW ON THIS PAGE
- Confirmation these debts are paid in full - RBC VISA 10,000 / RBC Loan 9,937 / Toyota Loan 18,000.

If you do not meet the condition(s) stated above at least 10 business days prior to the release of funds, we may cancel this conditional approval without notice to you.

Application Number: 5940928523

Application Number: 5940928523
Product Name: CIBC Variable Flex Mortgage[®]
Variable Rate, Closed
Total Mortgage Loan Amount: \$315,120.00¹
Interest Rate: CIBC Prime Rate minus 0.400% per year
CIBC Prime Rate: 2.700% per year
Current Interest Rate: 2.300% per year
Principal and Interest Payment: \$559.37 Bi-weekly
Term: 36 months
Amortization: 359 months
Closing Date: July 19, 2017
Offer Expiry Date: July 19, 2017

¹ Includes mortgage default insurance premium and taxes, if applicable.

The interest rates quoted on this letter are based on CIBC Prime Rate in effect on the date of this letter and are subject to change.

Before funds are advanced, the following conditions must be met:

- The survey and title to the property must be satisfactory to us and our solicitor.
- The sale must close in accordance with the terms set out in your purchase and sale agreement.
- The information provided in support of your application must be accurate, and there must be no change to the information or to your financial situation since the application was submitted.
- All documents we require must be completed to our satisfaction.

This letter replaces all previous versions.

We appreciate your business and look forward to continuing to meet your financial needs. This application represents one component of your overall financial plan, and we would be pleased to help you achieve your broader financial goals by working with you to build your savings, plan for the future, and get more out of your everyday banking.

Please contact your advisor if you require any additional information about this application or your broader financial needs.

Sincerely,



CIBC Representative

[®] Registered trademark of CIBC.

Application Number:	5940928523
Product Name:	CIBC Variable Flex Mortgage® Variable Rate, Closed
Total Mortgage Loan Amount:	\$315,120.00 ¹
Interest Rate:	CIBC Prime Rate minus 0.400% per year
CIBC Prime Rate:	2.700% per year
Current Interest Rate:	2.300% per year
Principal and Interest Payment:	\$559.37 Bi-weekly
Term:	36 months
Amortization:	359 months
Closing Date:	July 19, 2017
Offer Expiry Date:	July 19, 2017

¹ Includes mortgage default insurance premium and taxes, if applicable.

The interest rates quoted on this letter are based on CIBC Prime Rate in effect on the date of this letter and are subject to change.

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Please contact your advisor if you require any additional information about this application or your broader financial needs.

Sincerely,



CIBC Representative

® Registered trademark of CIBC.

