

Worksheet
Leasing

Suite: 3703 Tower: PSV Date: May 29/17 Completed by: Silvi

Rania Elkhatab

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust \$44,835 \$25,000 Draft 567035
\$19,835 Draft 271666
Rec'd Aug. 9/17
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Rec'd May 29/17. \$282.50 Draft No. 80818646
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 14,945.
- ✓ ● 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 May 29, 2017.

Branch FAHAD ALSALEM

This cheque has security water marks for money protection.

Cheque - شيك



A/C PAYEE ONLY

يشتمل هذا الشيك على علامات مائية لحماية الأموال.

DD. NO 567035

Date 7/2017

KUWAIT

رقم الشيك

التاريخ

ادفعوا بموجب هذا الشيك إلى السادة/

Pay against this cheque to M/S
AIRD AND BERLIS LLP IN TRUST

The sum of

CAD

25,000.00

مبلغ

Canadian Dollar Twenty Five Thousand Only.

Bank of Montreal - International Bra
129 Rue
St Jacques
Montreal
QUE H2Y 1L6

FOR GULF BANK K.S.C.

عن بنك الخليج ش.م.ك.

Authorized Signatory

Eman M H Kanaan
Page No: 1/1

Nadim Hammad
Page No: 2/2

Cheque No. رقم الشيك

Sort Code الرمز

Account No.

PSV # 3703 Lease Top-Up

بنك لبنان والمهجر - 14
R.C.B 2484 - LISTE DES BANQUES NO. 14

& Co.



بنك لبنان والمهجر
BLOM BANK

Nº 271666

FIRST BENEFICIARY ONLY

MAZRAA on 2017/08/05 في

CAD *****19,835 00

Pay against this cheque

BLOM BANK S.A.L.

CAD *****19,835.00 >

ادفعوا بموجب هذا الشيك

To the order of AIRD AND BERLIS LLP IN TRUST

The sum of CANADIAN DOLLAR NINETEEN THOUSAND EIGHT HUNDRED AND THIRTY FIVE ONLY

مبلغ

BANK OF MONTREAL, TORONTO
BANK OF MONTREAL CBS DEPT.
250 YONGE STREET, 17TH FLOOR
TORONTO, ONTARIO M5B 2M8 CANADA

MOONAYA KABBANI

ZENA H EL MILANI
بنك لبنان والمهجر
BLOM BANK

MAZRAA

PSV # 3703 Lease Top-Up

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

Suite 3703 Tower **ONE** Unit 3 Level 36 (the "Unit")

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

Insert:

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

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of Two Hundred Fifty Dollars (\$250.00) 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 13 day of August 2016.

Borlyn
Witness:

Rania
Purchaser: RANIA ELKHATIB

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 13 day of August 2016.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

Form 400 (based on the Province of Ontario)

This Agreement to lease dated this 12th day of May, 2017

TENANT (Lessee), Denise Cozier
(Full legal name of all tenants)

LANDLORD (Lessor), Rania Elkhatib
(Full legal name of landlord)

ADDRESS OF LANDLORD
(Legal address for the purpose of receiving notices)

The Tenant hereby offers to lease from the Landlord the premises as described herein on the terms and subject to the conditions as set out in this Agreement.

1. **PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:
4011 Brickstone Mews #703

2. **TERM OF LEASE:** The lease shall be for a term of 1 Year commencing May 19th 2017

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

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance
by negotiable cheque payable to WEST-100 METRO VIEW REALTY LTD. (herein "Upon Acceptance" or otherwise described in this Agreement) "Deposit Holder"
in the amount of Four Thousand One Hundred Nineteen

Canadian Dollars (CDN\$ 4,119.00) 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 Key Dep, 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 Residences

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

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

The landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, said sum to be estimated on the tax rolls for the current year, and to be payable in equal monthly installments in addition to the above mentioned rental, provided however, that the full amount shall become due and be payable on demand on the Tenant.

INITIALS OF TENANT(S):

DC

INITIALS OF LANDLORD(S):

RS



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WEBForm® Mar/2015

7. **PARKING:**

1 Parking and 1 Locker

8. **ADDITIONAL TERMS:**

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant until 11:59 p.m. on the 12 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: Omair.S.0@rakeslogistics.com (For delivery of Documents to Landlord) Email Address: darren@darrankhan.com (For delivery of Documents to Tenant)

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

DC

INITIALS OF LANDLORD(S):

OS



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WEBForm - Mar2015

19. **BINDING AGREEMENT:** This Agreement and acceptance thereof shall constitute a binding agreement by the parties to enter into the Lease of the Premises and to abide by the terms and conditions herein contained.

SIGNED, SEALED AND DELIVERED in the presence of: IN WITNESS whereof I have hereunto set my hand and seal:
(Witness) _____ (Seal) _____ DATE: 5/12/2017
(Witness) _____ (Seal) _____ DATE: _____
(Witness) _____ (Seal) _____ DATE: _____

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

SIGNED, SEALED AND DELIVERED in the presence of: IN WITNESS whereof I have hereunto set my hand and seal:
(Witness) _____ (Seal) _____ DATE: May 12, 2017
(Witness) _____ (Seal) _____ DATE: _____

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

INFORMATION ON BROKERAGE(S)	
Listing Brokerage: WEST-100 METRO VIEW REALTY LTD., BROKERAGE	Tel.No. 905-238-8336
129 Fairview Road West Mississauga	OMAR KANAAN SHAATH (Salesperson / Broker Name)
Coop/Buyer Brokerage: RIGHT AT HOME REALTY INC.	Tel.No. (905) 565-9200
7045 EDWARDS BLVD, STE 401 MISSISSAUGA	DARREN JAVID KHAN (Salesperson / Broker Name)

ACKNOWLEDGEMENT	
I acknowledge receipt of my signed copy of this accepted Agreement to Lease and I authorize the Brokerage to forward a copy to my lawyer. (Landlord) _____ DATE: May 12, 2017	I acknowledge receipt of my signed copy of this accepted Agreement to Lease and I authorize the Brokerage to forward a copy to my lawyer. (Tenant) _____ DATE: 5/12/2017
Address for Service: _____ Tel.No. _____	Address for Service: _____ Tel.No. _____
Landlord's Lawyer: _____	Tenant's Lawyer: _____
Address: _____	Address: _____
Email: _____	Email: _____
Tel.No. _____ FAX No. _____	Tel.No. _____ FAX No. _____

FOR OFFICE USE ONLY	COMMISSION TRUST AGREEMENT
In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.	
DATED as of the date and time of the acceptance of the foregoing Agreement to Lease: (Authorized to bind the Listing Brokerage) _____	Acknowledged by: (Authorized to bind the Co-operating Brokerage) _____



Schedule A
Agreement to Lease - Residential

**Toronto
Real Estate
Board**

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), Denise Cozier and

LANDLORD (Lessor), Rania Ilikianib

for the lease of 4011 Brickstone Mews 3703

Mississauga dated the 12 day of May, 2017

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

OS
The Tenant agrees to provide the Landlord with 10 ⁹ post dated cheques starting from July 1st, 2017.

DC

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

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

Landlord shall pay real estate taxes, and maintain fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property. Tenant agrees to have tenant/liability insurance valid and will give a copy of policy to Landlord prior to occupancy.

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

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

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

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

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

INITIALS OF TENANTS:

DC

INITIALS OF LANDLORD(S):

OS

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Schedule B
Agreement of Purchase and Sale

**Toronto
Real Estate
Board**

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

BUYER, Denise Cozier

and

SELLER, Rania Elkhafib

for the property known as 4011 Erickstone Mews Suite 3703

Mississauga dated the 12 day of May, 2017

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

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

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

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

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

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

INITIALS OF BUYER(S):

DC

INITIALS OF SELLER(S):

RE



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Confirmation of Co-operation and Representation

Form 320 for use in the Province of Ontario

BUYER: Denise Cozier

SELLER: Kania Elkhaili

For the transaction on the property known as: 4011 Brickstone Mews 3703 Mississauga

For the purposes of this Confirmation of Co-operation and Representation, "Seller" includes a vendor, a landlord, or a prospective seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective buyer, purchaser or tenant. "Sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease.

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

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

1. LISTING BROKERAGE

- a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:
- ☐ The Listing Brokerage is not representing or providing Customer Service to the Buyer.
(If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage)
 - ☐ The Listing Brokerage is providing Customer Service to the Buyer.
- b) ☐ **MULTIPLE REPRESENTATION:** The Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and represents the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brokerage must be impartial and equally protect the interests of the Seller and the Buyer in this transaction. The Listing Brokerage has a duty of full disclosure to both the Seller and the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:
- That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller.
 - That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer.
 - The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice.
 - The price the Buyer should offer or the price the Seller should accept.
 - And, the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.
- However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

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

2. PROPERTY SOLD BY BUYER BROKERAGE - PROPERTY NOT LISTED

- ☐ The Brokerage _____ represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid _____ (none/does not) _____
- ☐ by the Seller in accordance with a Seller Customer Service Agreement
- and ☐ by the Buyer directly

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

DS
DC
BUYER

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

DK
CO-OPERATING/BUYER BROKERAGE

OS
SELLER

OS
LISTING BROKERAGE



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

CO-OPERATING BROKERAGE- REPRESENTATION:

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

CO-OPERATING BROKERAGE- COMMISSION:

- a) ☒ The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property as per MLS half amount of H.S.C. to be paid from the amount paid by the Seller to the Listing Brokerage.
(Commission As Indicated in MLS® Information)
- b) ☐ The Co-operating Brokerage will be paid as follows.

DB
DC

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

Commission will be payable as described above, plus applicable taxes.

COMMISSION TRUST AGREEMENT: If the above Co-operating Brokerage is receiving payment of commission from the Listing Brokerage, then the agreement between Listing Brokerage and Co-operating Brokerage shall include a Commission Trust Agreement, the consideration for which is the Co-operating Brokerage receiving on behalf of the property, accessible to the Seller. This Commission Trust Agreement shall be subject to and governed by the MLS® rules and regulations pertaining to commission trust 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 (RES®) rules and regulations shall apply to this Commission Trust Agreement. For no purpose of this Commission Trust Agreement, the Commission Trust Amount shall be the amount owed in Section 3 above. The Listing Brokerage hereby declares that all monies received in connection with the trust shall constitute a Commission Trust and shall be held, in trust, for the Co-operating Brokerage under the terms of the applicable MLS® rules and regulations.

SIGNED BY THE BROKER/SALESPERSON REPRESENTATIVE(S) OF THE BROKERAGE(S) (Where applicable)

RIGHT AT HOME REALTY INC.

(Name of Co-operating/Buyer Brokerage)

7045 EDWARDS BLVD, STE 401 MISSISSAUGA

Tel: (905) 565-9200

Fax: (905) 565-6677

Date: 05-12-17

(Authorized to bind the Co-operating/Buyer Brokerage)

DARREN JAVID KHAN

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

WEST-100 METRO VIEW REALTY LTD. BROKERA

(Name of Listing Brokerage)

129 Fairview Road West

MISSISSAUGA

Tel: 905-238-8336

Fax:

Date: May 12, 17

(Authorized to bind the Listing Brokerage)

OMAR KANAAN SHAATIL

(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.

5/12/2017

(Signature of Buyer)

Date:

(Signature of Buyer)

Date:

(Signature of Seller)

Date: May 12, 17

(Signature of Seller)

Date:



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WBForms Jan 2015

WEST-100 METRO VIEW REALTY

129 Fairview Rd. W. Mississauga, Ontario L5B1K7

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

DEPOSIT RECEIPT

DATE: May 15, 2017

RECEIVED FROM: Darren Khan (Agent)

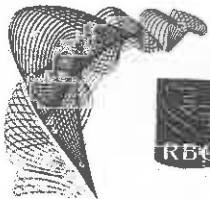
PAYMENT METHOD: Bank Draft

DEPOSIT AMOUNT: \$4119.00 – first and last months

PROPERTY: #3703-4011 Brickstone Mews

Thank-you,

West-100 Metro View Realty Ltd., Brokerage



Royal Bank of Canada
Banque Royale du Canada
3336 KEELE STREET
NORTH YORK, ON

58057491 1-516

DATE 20170513
Y/A M/M D/J

PAY TO THE ORDER OF /
PAYEZ À L'ORDRE DE WEST - 100 METRO VIEW REALTY LTD.

\$4,119.00

EXACTLY \$4,119.00

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER \$5,000.00 CANADIAN / SIGNATURE AUTORISÉE REQUISE POUR UN MONTANT EXCÉDANT 5,000.00 \$ CANADIENS

CANADIAN DOLLARS CANADIENS

RE/OBJET

PURCHASER NAME

NOM DE L'ACHETEUR

PURCHASER ADDRESS

ADRESSE DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

COUNTERSIGNED / CONTRESIGNÉ

FORM 10516 (09-2016)

58057491 05882003 0990135

The Toronto-Dominion Bank

3037 CLAYHILL ROAD
MISSISSAUGA, ON L5B 4L2

80818646

DATE

2017-05-29

YYYYMMDD

Transit-Serial No.

1878-80818646

Pay to the Order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT

\$ *****282.50

TWO HUNDRED EIGHTY TWO**50/100

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

Re 3703 - PSV

The Toronto-Dominion Bank

Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Number

Countersigned

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

⑈80818646⑈ ⑆09612⑈004⑆

⑈3808⑈

PSV 3703 Leasing Fee



Ontario

Driver's Licence
Permis de conduire

ON
CANADA



1,2 NAME/ NOM

COZIER,
DENISE, LATOYA

3 584 GRANT WAY

MILTON, ON, L9T 0W1

4d NUMBER/
NUMÉRO

C6929 - 16268 - 25518

4a ISS/ DÉL

2011/04/05

4b EXP/ EXP

2017/05/18

5 DD/ RÉF

AZ0547494

16 HGT/ HAUT

168 cm

15 SEX/ SEXE

F

8 CLASS/
CATÉG

G

12 REST/
COND

Denise Cozier

3 DOB/ DON 1982/05/18

8930474

WEST-100 METRO VIEW REALTY

129 Fairview Rd. W. Mississauga, Ontario L5B1K7

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

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Thank-you,

West-100 Metro View Realty Ltd., Brokerage



Royal Bank of Canada
Banque Royale du Canada
3336 KEELE STREET
NORTH YORK, ON

58057491 10516

DATE 20170513
Y/A MM D/J

PAY TO THE ORDER OF WEST - 100 METRO VIEW REALTY LTD.
PAYER À L'ORDRE DE

\$4,119.00

EXACTLY \$4,119.00

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER \$5,000.00 CANADIAN DOLLARS / SIGNATURE AUTORISÉE REQUISE POUR UN MONTANT EXCÉDANT \$5,000.00 CANADIENS

CANADIAN DOLLARS CANADIENS

RE/OBJET

PURCHASER NAME

NOM DE L'ACHETEUR

PURCHASER ADDRESS

ADRESSE DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

Jacqueline Elvira
COUNTERSIGNED / CONTRESIGNÉ

COMPLAINT / RÉCLAMATION
1-800-387-5272

20170513
10516

58057491 05882003 09901351

Orde Day Care

18 Orde Street Toronto, ON M5T 1N7 416-598-3412 Fax 416-598-3625
132 St. Patrick Street Toronto, ON M5T 1V1 416-591-0040 Fax 416-595-9916



Monday May 8, 2017.

To Whom It May Concern,

This letter is to confirm that Denise Cozier has been employed by Orde Daycare for the past 14 years and is a permanent full time employee.

She is employed as a Registered Early Childhood Educator (R.E.C.E.)

Her salary is currently paid bi-weekly and works 40 hrs weekly with a gross salary of \$59,000.00 per year.

Sincerely,

Gary Duncan
Daycare site supervisor
Orde Daycare
(416) 598- 3412

Thank You

08/05/2017

Payslip from 2017-04-22 to 2017-05-05



Orde Day Care Centre

Record: 94	Vacation Payable: 0.00	Sick Leave : 8.00
Name: Cozier, Denise	Vacation Accrued: 0.00	Other : -1.00
Position: RECE - School-Age	Leave Days Payable 0.00	
Period from 2017-04-22 to 2017-05-05	Holidays Payable: 0.00	
Paid on 2017-05-05, reference: 236	Hours Accumulated: 95,447.11	

Type	Category	Hours	Rate	Total	Year
Hourly Salary					
Regular	School Age Staff (1)	-	27.69	0.00	1,938.30
Regular	School Age Staff (1)	60.00	28.00	1,680.00	13,776.00
Regular	Toddler Staff	-	27.69	0.00	276.90
Regular	Toddler Staff	20.00	28.00	560.00	4,144.00
Total :		80.00		2,240.00	20,135.20
Fixed Salary					
Bonus	School Age Staff (1)			0.00	25.00
PADJ Pay Equity Adjustment	School Age Staff (1)			0.00	24.00
Total :				0.00	49.00
Gross Earnings:				2,240.00	20,184.20
Source Deductions					
Provincial Tax				122.72	1,106.63
Federal Tax				240.72	2,171.32
Canada Pension Plan				104.22	939.17
Employment Insurance				36.51	328.99
Union Dues				56.00	504.61
LTD premium - employee payment				23.96	215.64
MSPP contribution				89.60	806.39
Total Deductions:				673.73	6,072.75
Net Earnings:				1,566.27	14,111.45
Paid Earnings:				1,566.27	14,111.45
Taxable Benefits					
Life Premium - FWAM Insurance				9.85	88.65
Total :				9.85	88.65

Payslip from 2017-04-08 to 2017-04-21



Orde Day Care Centre

Record: 94	Vacation Payable: 0.00	Sick Leave : 8.00
Name: Cozier, Denise	Vacation Accrued: 0.00	Other : -1.00
Position: RECE - School-Age	Leave Days Payable 0.00	
Period from 2017-04-08 to 2017-04-21	Holidays Payable: 0.00	
Paid on 2017-04-21, reference: 235	Hours Accumulated: 95,367.11	

Type	Category	Hours	Rate	Total	Year
Hourly Salary					
Regular	School Age Staff (1)	-	27.69	0.00	1,938.30
Regular	School Age Staff (1)	62.00	28.00	1,736.00	12,096.00
Regular	Toddler Staff	-	27.69	0.00	276.90
Regular	Toddler Staff	18.00	28.00	504.00	3,584.00
Total :		80.00		2,240.00	17,895.20

Fixed Salary					
Bonus	School Age Staff (1)			0.00	25.00
PADJ Pay Equity Adjustment	School Age Staff (1)			0.00	24.00
Total :				0.00	49.00
Gross Earnings:				2,240.00	17,944.20

Source Deductions					
Provincial Tax				122.72	983.91
Federal Tax				240.72	1,930.60
Canada Pension Plan				104.22	834.95
Employment Insurance				36.51	292.48
Union Dues				56.00	448.61
LTD premium - employee payment				23.96	191.68
MSP contribution				89.60	716.79
Total Deductions:				673.73	5,399.02
Net Earnings:				1,566.27	12,545.18
Paid Earnings:				1,566.27	12,545.18

Taxable Benefits					
Life Premium - RWAM Insurance				9.85	78.80
Total :				9.85	78.80



Print This Page

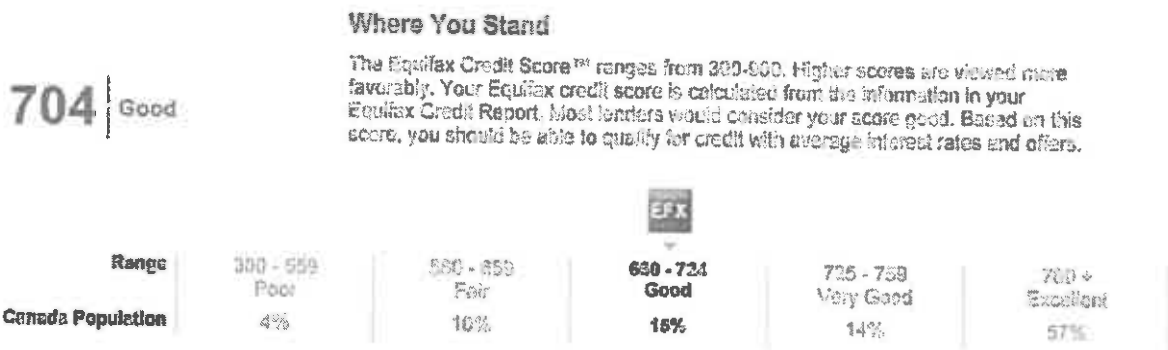
Close Window

Equifax Credit Report and Score™ as of 02/09/2017

Name: Denise Coster

Confirmation Number: 3464824702

Credit Score Summary



What's Impacting Your Score

Below are the aspects of your credit profile and history that are important to your Equifax credit score. They are listed in order of impact to your score - the first has the largest impact, and the last has the least.

- Number of trades
- Total number of other inquiries
- Number of delinquent trade items 90-120 days in last 12 months

Your Loan Risk Rating

704 Good

Your credit score of 704 is better than 24% of Canadian consumers.
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

The Bottom Line :

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

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

Delinquency Rates*



It is important to understand that your credit score is not the only factor that lenders evaluate when making credit decisions. Different lenders set their own policies and tolerance for risk, and may consider other elements, such as your income, when analyzing your creditworthiness for a particular loan.

*** Delinquency Rate** is defined as the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two year period.

1%

0.00+

CREDIT REPORT

Personal Information

Personal Data

Name: DENISE COZIER
SIN: 514XXX395
Date of Birth: 1982-05-XX

Current Address

Address: 21 DERRYDOWN RD #3
NORTH YORK, ON
Date Reported: 2004-10

Previous Address

Address: 235 GOSFORD BLVD APT 404
TORONTO, ON
Date Reported: 2004-10

Current Employment

Employer: ORDE DAY CARE CENTRE
Occupation: EARLY CHILDHOOD EDUC

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a car loan or a student loan. Mortgage information may appear in your credit report, but is not used to calculate your credit score. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.

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

ROYAL BK

Phone Number: (416)636-3505
Account Number: XXX...001
Association to Account: Individual
Type of Account: Revolving

High Credit/Credit Limit: \$10,000.00
Payment Amount: Not Available
Balance: \$1,600.00
Past Due: \$0.00

Date Opened:	2016-07	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	07		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

NCAP SERVICE CORP

Phone Number:	(516)743-7800	High Credit/Credit Limit:	\$163,000.00
Account Number:	XXX-241	Payment Amount:	\$421.00
Association to Account:	Joint	Balance:	\$66,455.00
Type of Account:	Mortgage	Past Due:	\$0.00
Date Opened:	2004-06	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	23		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Mortgage Semi-monthly payments		

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

ROYAL BANK VISA

Phone Number:	Not Available	High Credit/Credit Limit:	\$17,000.00
Account Number:	XXX-259	Payment Amount:	\$83.00
Association to Account:	Individual	Balance:	\$6,573.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2003-10	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

ALPHERA FINANCIAL

Phone Number:	(606)928-5115	High Credit/Credit Limit:	\$35,746.00
Account Number:	XXX-439	Payment Amount:	\$558.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2006-12	Date of Last Activity:	2016-09
Status:	Paid as agreed and up to date	Date Reported:	2016-11
Months Reviewed:	66		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Auto		

CAPITAL ONE HBC

Phone Number	(566)840-7659	High Credit/Credit Limit	\$4,750.00
Account Number	XXX-024	Payment Amount	Not Available
Association to Account	Individual	Balance	\$0.00
Type of Account	Revolving	Past Due	\$0.00
Date Opened	2010-03	Date of Last Activity	2013-09
Status	Paid as agreed and up to date	Date Reported	2015-03
Months Reviewed	50		
Payment History	03 payments 30 days late 02 payments 60 days late 01 payments 90 days late		
Prior Paying History	Three or more payments past due (2013-08) Two payments past due (2013-07) Two payments past due (2012-07)		
Comments	Closed at consumer request Account paid		

NISSAN			
Phone Number	Not Available	High Credit/Credit Limit	\$32,961.00
Account Number	XXX-001	Payment Amount	\$829.00
Association to Account	Individual	Balance	\$0.00
Type of Account	Installment	Past Due	\$0.00
Date Opened	2006-05	Date of Last Activity	2014-06
Status	Paid as agreed and up to date	Date Reported	2014-06
Months Reviewed	42		
Payment History	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History			
Comments	Account paid Auto		

Credit History and Banking Information

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

No Banking Information on file

Please contact Equifax for additional information on Deposit transactions at 1-800-685-3900

Public Records and Other Information

- Bankruptcy**
A bankruptcy automatically purges six (6) years from the date of discharge in the case of a single bankruptcy. If the consumer declares several bankruptcies, the system will keep each bankruptcy for fourteen (14) years from the date of each discharge. All accounts included in a bankruptcy remain on file indicating "included in bankruptcy" and will purge six (6) years from the date of last activity.
- Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling**
When voluntary deposit - OPD - credit counseling is paid, it will automatically purge from the system three (3) years from the date paid.
- Registered Consumer Proposal**
When a registered consumer proposal is paid, it will automatically purge three (3) years from the date paid.
- Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages**
The above will automatically purge from the system six (6) years from the date filed.
- Secured Loans**
A secured loan will automatically purge from the system six (6) years from the date filed.
(Exception: P.E.I. Public Records, seven (7) to ten (10) years.)

Secured Loans

Court Name	MINISTRY GOVT SERV	Date Filed	2015-05
Industry Class		Creditor's Name and Amount	705536092 BMW CANADA INC \$35746
Maturity Date			
Comments	Security Deposit Unknown		

Collection Accounts

A collection account under public records will automatically purge from the system six (6) years from the date of last activity

No Collections information on file

Credit Inquiries to the File

The following inquiries were generated because the listed company requested a copy of your credit report. An inquiry made by a Creditor will automatically purge three (3) years from the date of the inquiry. The system will keep a minimum of five (5) inquiries

2016-12-17 NATIONAL MTG LOANS (416)844-9311

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

2017-02-09 EQUIFAX PERSONAL SOL (800)871 3250

2016-03-05 AUTH WEPAY INC (Phone Number Not Available)

How can I correct an inaccuracy in my Equifax credit report?

Complete and submit a [Consumer Credit Report Update Form](#) to Equifax.

By mail:

Equifax Canada Co.
Consumer Relations Department
Box 190 Jean Talon Station
Montreal, Quebec H1S 2Z2

By fax: (514) 355-8502

Equifax will review any new details you provide and compare it to the information in our files. If our initial review does not resolve the problem, we will contact the source of the information to verify its accuracy. If the source informs us that the information is incorrect or incomplete, they will send Equifax updated information and we will change our file accordingly. If the source confirms that the information is correct, we will not make any change to our file. In either case, you may add a statement to our file explaining any concerns you have. Equifax will include your statement on all future credit reports we prepare if it contains 400 characters or less.

If Equifax changes our file in response to your request, we will automatically send you an updated credit report to show you the changes. At your request, we will also send an updated credit report to any of our customers who received one within 90 days before the change was made.



STREET CAPITAL

FINANCIAL CORPORATION™

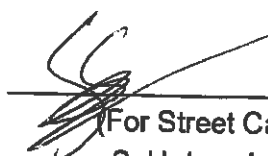
Dear Rania Elkhatib,

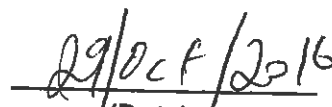
I am pleased to advise you that the following loan, to be secured by first mortgage on the property noted below, has been pre-approved providing that all the information supplied is correct and subject to the conditions outlined. This commitment is not transferable, and the benefit may not be assigned.

Property Address: Suite 3703, Unit 3, Level 36, 4011 Brickstone Mews, Mississauga, Ontario
Purchase Price: \$298900
Down Payment: \$74725
Mortgage Amount: \$224175
Capped Interest rate: 3.79%
Term : 5 years
Amortization: 30 years
Total Payment : \$1039.51

Final Approval is subject to:

1. Confirmation of credit application details (including income)
2. Confirmation of down-payment from non-borrowed sources.
3. Satisfactory Street Capital credit investigation.
4. No charge in, and the accuracy of the information provided.
5. The property to be mortgaged meeting Street Capital's normal lending requirements


(For Street Capital)
Sukhdeep Lamba


(Date)

Aviva General Insurance Company
2206 Eglinton Avenue East
Toronto Ontario M1L 4S8

Agent: RBC Insurance Agency Ltd.
P.O. Box 5010 Station A
Mississauga ON L5A 4L2
Customer Service 1-800-769-2526
Fax 1-800-276-1947

Confirmation of Coverage

Denise Cozier
3703-4011 Brickstone Mews,
Mississauga, ON, L5B 0G3

May 18, 2017

POLICY NO.
61408440

We're pleased to confirm that you currently have personal property insurance with Aviva General Insurance Company. Your coverage is effective from May 19, 2017 to May 19, 2018. Your policy includes content and liability coverage for your property located at the following address:

Fax us:
1-800-276-1947

3703-4011 Brickstone Mews,
Mississauga, ON, L5B 0G3

If you have any questions, please call us at 1-800-769-2526. We'll be happy to help.

Aviva General Insurance Company
