# Worksheet

# Leasing

St	uite: 4508 Tower: PSV Date: Completed by:
Pl	lease mark if completed:
<b>V</b>	Copy of 'Lease Prior to Closing' Amendment
<b>√</b> (	Copy of Lease Agreement
✓.	Certified Deposit Cheque for Top up Deposit to 20% payable to <u>Blaney McMurtry LLP in Trust</u>
1	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).
V.	Agreement must be in good standing. Funds in Trust: \$
1	Copy of Tenant's ID
<b>1</b>	Copy of Tenant's First and Last Month Rent
<b>V</b>	Copy of Tenant's employment letter or paystub
<b>/</b>	Copy of Credit Check
	Copy of the Purchasers Mortgage approval (Amacon to Verify)
<b>√</b> (	The elevator will not be allowed to be booked until all of the Above items have been completed and submitted
_	Administration Notes:
_	
_	

#### PSY - TOWER ONE

# AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

#### LEASE PRIOR TO CLOSING

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

GURINDER S BHATHAL (the "Purchesor")

Suite 4508 Towar ONE Unit 8 Level 44 (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:

#### Insart

Notwithstanding paragraph 32 of this Agraement, 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 Bianay McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (20%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.

IN WITHERS WHEREOF the parties have executed this Agreement

- (c) the Purchaser covenants and agrees to indemnily and hold harmless the Vandor, its successors and assigns (and their officers, sherefulders and directors) from any and all costs, liabilities end/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicences to the Residential Unit or the balance of the Property by the sublicences (including, but not limited to, any activities of the sublicences which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and 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 sublicances including, but not limited to, a review of the sublicances's personal credit history and the terms of any arrangement made between the Purchaser and the sublicances;
- (e) the Purchaser shall deliver with the request for approval a certified chaque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

DATED at Mississauge, Ontario this day of	APRIL OPPLET
Witness:	Purchaser: GURINDER'S BHATHAL
THE UNDERSIGNED hereby accepts this olfer.  DATED at	day of fixed day of
	AMACON DEVELOPMENT (CITY CENTRE) CORP.
	Authorized Signing Officer I have the authority to bind the Corporation



## **Agreement to Lease** Residential

Toronto Real Estate Board

Form 400 for use in the Province of Ontario

his A	Agreement to Lease dated this .26	**********************	day of May		**-*	20.17
	A Department of the last of th	Naaf An		ames of all Tenants)		
LAN	DLORD (Lessor), Gurinder S	S Bhathal		name of Landlord)		
. DE	DECC OF LANDIOND					
ADI,	RESS OF LANDLORD	<u>[</u> [	egal address for the	purpose of receiving notices)	>	***************************************
The 1	enant hereby offers to lease from	the Landlord the p	oremises as descri	ibed herein on the terms and su	bject to the conditions a	s set out in this Agreement,
	PREMISES: Having inspected th					_
	#4508 -4011 BRICKSTO	NE MEWS	***************************************	Mississauga		L5B 0J7
2.	TERM OF LEASE: The lease sha					
3.	RENT: The Tenant will pay to the				-	
	One Thousand Six Hundr			C		
	payable in advance on the first of upon completion or date of occu	lay of each and e	every month durin	ng the currency of the said term	n. First and last months'	rent to be paid in advance
4,	DEPOSIT AND PREPAID REN	T: The Tenant deli	vers upon acc	eptance (Herewith/Upon acceptance/as		
	by negotiable cheque payable to	Orion Realty	Corporation	[Herewith/Upon acceptance/as	otherwise described in this	Agreement
	in the amount of Three Thou					-
					***************************************	
	Canadian Dollars (CDN\$.3,20	0.00	) as a depos	sit to be held in trust as securi	ty for the faithful perfor	mance by the Tenant of all
	terms, covenants and conditions month's rent. If the Agreement is	of the Agreement not accepted, the	and to be applie deposit is to be	d by the Landlord against the . returned to the Tenant without i	first interest or deduction.	and last month
	For the purposes of this Agreeme hours of the acceptance of this A the Deposit Holder shall place the received or paid on the deposit.	igreement. The po a deposit in trust in	arties to this Agre	ement hereby acknowledge tha	at, unless otherwise pro-	ided for in this Agreement
5.	<b>USE:</b> The Tenant and Landlord Application completed prior to the	his Agreement wil	s otherwise agree Il occupy the pret	ed to herein, only the Tenant i	named above and any	person named in a Rental
	Premises to be used only for: Re	sidential			**	
6.	SERVICES AND COSTS: The			cable to the premises shall be p		
	Gas	LANDLORD X	TENANT	Cable TV	LANDLO	
	Oil	X		Condominium/Cooperative	e fees 💢	<b>∑</b> ¥ □
	Electricity Hot water heater rental	LXI	X	Garbage Removal	[X]	
	Water and Sewerage Charges	X		Other: internet		
	The Landlord will pay the prope to cover the excess of the Separ the current year, and to be pay shall become due and be paya	ate School Tax ov able in equal moi	er the Public Scho nthly installments	ed as a Separate School Suppo ool Tax, if any, for a full calend	orter, Tenant will pay to lar vear, said sum to be	estimated on the tax rate for
		INITIALS OF	TENANT(5):	NA	INITIALS OF LAND	LORD(S):

The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

67 2017, Ontario Real Estate Association (\*OREA\*). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited ascept with prior written consent of OREA. Do not other when printing or reproducing the standard pre-set partian. OREA bears no liability for your use of this form.

Form 400 Revised 2017 Page 1 of 5 WEBForms® Dec/2016

DocuSign !	Envelope ID: E737C131-608E-4B5B-BF45-C5608CF236A3
7.	PARKING: 1 parking spot including in the rental price.
8.	ADDITIONAL TERMS: 1 locker including in the rental price.
9.	SCHEDULES: The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: Schedule(s) A 801
10.	IRREVOCABILITY: This offer shall be irrevocable by Tenant until 11:59 a.m. on the 27
	day of May
11.	NOTICES: The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices. Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.
	FAX No.: 905-286-5271 FAX No.: 416-391-0319  [For delivery of Documents to Landlord] [For delivery of Documents to Tenant]
	Email Address: audrey@orionrealestate.ca
12,	EXECUTION OF LEASE: Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given. The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at www.ltb.gov.on.ca)
13.	ACCESS: The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others

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

  The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.
- 14. INSURANCE: The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.
- 15. RESIDENCY: The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or, becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c.1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.
- 16. USE AND DISTRIBUTION OF PERSONAL INFORMATION: The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.
- 17. CONFLICT OR DISCREPANCY: If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.
- 18. FAMILY LAW ACT: Landlord warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.O. 1990 unless the spouse of the Landlord has executed the consent hereinafter provided.
- 19. CONSUMER REPORTS: The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S):

The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

Eastism. © 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not after when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

Form 400 Revised 2017 Page 2 of 5 WEBForms® Dec/2016

20. BINDING AGREEMENT: This Agreement and accept Premises and to abide by the terms and conditions here	tance thereof sh ein contained.	all constitute a binding agree	ment by the par	ties to enter into the Lease of the
SIGNED, SEALED AND DELIVERED in the presence of:	N & V	subereof I have hereunto set i		E /37 /3017
(Witness)	Genople Augh	o Mal	: (Secil)	5/27/2017 DATE
(Witness)	(Tenant or Autho	orized Representative)	(Seal)	DATE
[Witness]	(Guarantor)	,	(Seal)	DATE
We/I the Landlord hereby accept the above offer, and agre applicable) may be deducted from the deposit and further a	e that the comm gree to pay any	nission together with applical	ble HST (and an	y other tax as may hereafter be
SIGNED, SEALED AND DETIVERED in the presence of:	IN WITNESS	whereof I have bereunto set		al:
(Witness)	/	harized Representative)	(Seal)	DATE MAY 27/1
[Wilness]		horized Representative)		DATE
<b>SPOUSAL CONSENT:</b> The undersigned spouse of the Landloi Act, R.S.O.1990, and hereby agrees to execute all necessary of	rd hereby conser or incidental doc	nts to the disposition evidenced uments to give full force and el	herein pursuant t fect to the sale e	o the provisions of the Family Law videnced herein.
(Witness)	(Spause)		Saah	DATE
CONFIRMATION OF ACCEPTANCE: Notwithstanding anything	contained hereir	to the contrary, I confirm this Ag	reement with all a	hanges both typed and written was
finally acceptance by all parties at	day of	74.	17 8	Zeralla
Listing Brokerage ORION REALTY CORPORA AUDREY GRUBESIC  Co-op/Tenant Brokerage RIGHT AT HOME REA GISELA ASTRID SLOTNISKY	[Salesperson / LTY INC.		*****************	
	ACKNOWL	EDGEMENT		
acknowledge receipt of my signed copy of this accepted Accepted and I authorize the Brokerage to forward a copy to my DATE Accepted	350000001	Lease and Lauthorize the Br	rokerage to forw	this accepted Agreement of rard a copy to my lawyer.  5/27/2017
landlard] DATE		BEF18E6542A14A1.	***************	DATE
Address for Service		( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (		***************************************
Tel.No.				.No
andlord's Lawyer		1		
ddress				
mail				***************************************
Tel.No. FAX No.	***************************************			FAX No.
FOR OFFICE USE ONLY	IT NOISZIMMO	RUST AGREEMENT		
To: Co-operating Brokerage shown on the foregoing Agreement to In consideration for the Co-operating Brokerage procuring the foregwith the Transaction as contemplated in the MLS Rules and Regula Commission Trust Agreement as defined in the MLS Rules and shall	paing Agreement to tions of my Real E be subject to and	governed by the MIS Rules parts	noneys received or and held in trust, T aining to Commissi	receivable by me in connection his agreement shall constitute a on Trust.
the date and time of the acceptance of the foregoing	Agreement to Leas		Jed by: DocuSigned	
[Authorized to bind the Listing Brokerage]		[Authorized	1857	ulus Brokerane

gramma and the speed speed to decide and any

The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Conadian Real Estate
Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

2 2017, Ontaria Real Estate Association (\*\*OREA\*). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not after when printing or reproducting the standard pre-set portion. OREA bears no liability for your use of this form.

Form 400 Revised 2017 Page 3 of 5 WEBForms® Dec/2016



# Agreemen

Schedule A

# Agreement to Lease - Residential

Toronto Real Estate Board

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), Naaf Anowar	
LANDLORD (Lessor), Gurinder S Bhathal	, and
#4500 4011 DDYGYSGMONT	Mississauga
L5B 0J7 dated the 26 day of May	, 20.17

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

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

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

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

The Landlord represents and warrants that the appliances as listed in this agreement to Lease will be in good working order at the commencement of the lease term. The tenant agrees to maintain said appliances in state of ordinary cleanliness at the Tenant's cost save and except normal wear and tear.

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

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

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

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

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

INITIALS OF TENANT(S):



INITIALS OF LANDLORD(S):



The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate
Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not after when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

Form 400 Revised 2017 Page 4 of 5 WEBForms® Dec/2016



#### Form 400 or use in the Province of Ontario

# Schedule A Agreement to Lease - Residential

This Schedule is attached to and forms part of the Agreeme	nt to Lease between:
TENANT (Lessee), Naaf Ano	war, and
LANDLORD (Lessor), Gurinder S Bhathal	, and
for the lease of #4508 -4011 BRICKSTONE MEV	VS Mississauga
	the 26 day of May , 20.17

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

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

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

The Tenant agrees the demised premises shall be used only as a residence for the Tenant and his/her immediate family.

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

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

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

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

All blinds and drapery must stay in the unit. And \$200 key deposit + 5 Danieges
Deposit if any

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

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S):



The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Cam Association (CREA) and identily real estate professionals who are members of CREA. Used u

Association (EKEA) and identity real estate protessionals will are mentions of CAEA. Oscal models in the use and reproductive and its form was developed by OREA for the use and reproductive and its samples and its ensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter the printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

Form 400 Revised 2017 Page 5 of 5 WEBForms® Dec/2016



# Confirmation of Co-operation and Representation

Toronto Real Estate Board

Form 320 for use in the Province of Ontario

BL	YER:	Naa	f Ano	war			*****************					
SE	LLER:	Gur	inder S	S Bhathal	***************************************		,	*******************	***************************************			
For	For the transaction on the property known as: #4508 -4011 BRICKSTONE MEWS Mississauga L5B 0J7											
"Se put inc	FINIT eller" i chase luded	IONS notude r or te other in	AND I es a vene nant, "s remuner	NTERPRETA dor, a landk ale" include ation.	ATIONS: Footage of a lease, and a lease, and a lease, and a lease of a lease	or the purposes aspective, seller and "Agreement	of this Confirm , vendor or la of Purchase	mation of Co indlord and and Sale" in	operation a "Buyer" includes an Ag	and Representation udes a purchaser, greement to Lease	i: a tenant, or a prospective . Commission shall be de	e, buyer, emed to
DE	CLAR	OITA	V OF I	VSURANCI	: The under	signed salespe s Act, 2002 (RE	rson/broker r	enresentativ	ole) af the De	okerage(s) hereby	declare that he/she is in:	sured as
1.		•	BROKE		III C33 DI QKCI	3 ACI, 2002 (KE	DDA ZUUZ) QIL	ia Kegulation	15.			
	a)	X			~~	and the second	ful out a	1.				
	٠,		1)	The Line	ge represen	is the interests o	of the Seller in	this transact	tion. It is furth	her understood and	d agreed that:	
			1) 62	(If the Bu	) CI 13 WOLKI	e is not represe ng with a Co-op	serating proke	erage, Sectio	n 3 is to be a	the Buyer. completed by Co-c	operating Brokerage)	
			2) L	ine usiir	ig proketade	is providing C	ustomer Servi	ice to the Bu	ver.			
	b)	П	equally the Sel	IPLE REPRE ents the inter protect the ler and the	SENTATION Tests of the Solution Tinterests of Buyer, include	<b>N:</b> The Listing B beller and the B the Seller and	rokerage has uyer, with the the Buyer in tent to disclos	entered into	a Buyer Rep or this transc	ction. The Listing	ment with the Buyer and Brokerage must be impar s a duty of full disclosure y known to the Listing Bro	tial and to both kerage.
			• The interpretation in the interpretation i	ne motivation formation ap ne price the nd; the Listin er, it is unde	of or perso oplies, or un Buyer should g Brokerage rstood that f	pay more man paal information less failure to d I offer or the pri shall not discle actual market in	about the Se isclose would ice the Seller so pse to the Buye	eller or Buyer constitute fro should accep er the terms	otherwise ins ; unless othe audulent, unlo ot; of any other	offer.	by the Buyer;	
Add	litiona	com	nents an	d/or disclos	ures by Listi	na Brokerace: 1	e a The Listin	o Brokerose	r and Buyer r	to assist them to co	ome to their own conclusion rer offering on this propert	ns.
									represents i	nore mun one buy	er offering on this propert	y.]
2.	PRC	PERT	Y SOLD	BY BUYE	R BROKER	AGE – PROPE	RTY NOT LIS	STED				
		Ц	The B	rokerage	does/does no	representth	ne Buyer and th	ie property is	not listed with	any real estate bro	kerage.TheBrokeragewill	be paid
				or:		by the Selle	r in accordan			r Service Agreeme		
مام ۸	:::					by the Buye						
Add	litiona	l coma	nents an	d/or disclos	ures by Buye	er Brokerage: (e	e.g. The Buyer	· Brokerage i	represents me	ore than one Buye	r offering on this property.	.]
				INITIALS	OF BUYER	(S)/SELLER(S)	/BROKEPA(	GE PEDDEC	ENTATIVE:	š) (Where appli		
		A	—DS					IIII NAJ		y vanere appli	capie)	
		J	NF	$\mathcal{V}$		GS	)			)	(della)	
			BUYER		CO-OPER	ATING/BUYER	BROKERAGE		SELLER		LISTING BROKERAGE	

The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate
Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

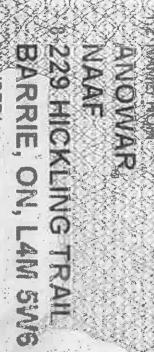
© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

Form 320 Revised 2017 Page 1 of 2 WEBForms® Dec/2016

3.	Co-c	perat	ing Brokerage cor	npletes Section 3 and Listin	g Brokerage completes Section 1.	
	CO-	OPERA	TING BROKERAGI	- REPRESENTATION:		
	a)	×	The Co-operating B	rokerage represents the interests o	of the Buyer in this transaction.	
	ь)		The Co-operating B	rokerage is providing Customer S	service to the Buyer in this transaction	
	<b>c</b> }		The Co-operating Br	okerage is not representing the Buy	yer and has not entered into an agreement to provid	le customer service(s) to the Ruver
	CO-C		TING BROKERAGE	- COMMISSION:		•
	a)	X	The Listing Brokerag	e will pay the Co-operating Brok	erage the commission as indicated in the MLS® i	information for the property
			1/2 month plus	hst	to be paid from the amount and the	ne Seller to the Listing Real-
	b)					to collect to the disting brokerage.
	-,	_	me co-operating br	okerage will be paid as follows:		
٨؞٨٠	امدانانا					
Auc	inonar	comme	mis ana/or disclosures	by Co-operating Brokerage: (e.g.,	The Co-operating Brokerage represents more than a	ne Buyer offering on this property.)
Con	nmissio	n will b	e payable as describ	ed above, plus applicable taxes.		
CO	MMISS	ION TI	RUST AGREEMENT I	f the above Court is a second		
ogre	ement	belwe	en Listing Brokerage	and Co-operating Broke	rage is receiving payment of commission from ther includes a Commission Trust Agreement, the	the Listing Brokerage, then the
agy	erned b	by the I	MIS® rules and rocule	tions materials at the state of	Acceptable to the belief. This Commission I rust Ac	preement shall be subject to and
rules	s and r	eaulatio	ons so provide. Other	avice the monitoring of the Oper	can of the rightly proverage's local teal estate f	poard, it the local board's MIS®
Agri Brok	erage erage	tor the hereby	e purpose of this Con declares that all mo	imission Trust Agreement, the Cor	A recommended MLS® rules and regulations shall mmission Trust Amount shall be the amount noted the trade shall constitute a Commission.	in Section 3 above. The Listing
Co-c	perati	ng Brok	erage under the term	of the applicable MLS® rules and	mmission Trust Amount shall be the amount noted the trade shall constitute a Commission Trust an d regulations.	d shall be held, in trust, for the
		20	GNED BY THE BKO	KER/SALESPERSON REPRESE	ENTATIVE(S) OF THE BROKERAGE(S) (Whe	
KI:	GHT	AT H	OME REALTY	INC.	ORION REALTY CORPORATIO	N
			0		fragine or using Brokerage)	
.13	אלו טיי	DIN IVI	ILLS KD UNII	B-121 TORONTO	200-465 BURNHAMTHORPE R	I MISSISSAUGA
<u>Tel:</u>	(416	391	-3232 Fox:	(416) 391-0319	Tal. (416) 733-7784 - (90	IS) 206 5271
1	Act,	Ly.		5/26/2017	Tel: (416) 733-7784 Fax: (90	3) 200-32/1
[A/dih	orized I	to bind t	he Co-operating/Buyer B		(Authorized to bind the Listing Brakerage)	Date: 5/27/17—
GI	SELA	AST	 RID SLOTNISK	v		
(Print	Name	of Broke	RID SLOTNISK r/Salesperson Represent	ative of the Brokerage)	AUDREY GRUBESIC (Print Name of Broker/Salesperson Representative	of the Brokerenel
						or into proverage)
C	ONSE	NT FO	R MULTIPLE REPRE	SENTATION (To be completed or	nly if the Brokerage represents more than one clie	ant for the transaction
				itials to their Brokerage		All for the fransaction)
re	present	ting mo	re than one client for	this transaction.		
			<u></u>		BUYER'S INITIALS	SELLER'S INITIALS
				ACKNO	WLEDGEMENT	
Lhav	e recei	ved re	ad, and understand th		ATED GEMEN!	
7 "	condite	u by.	aa, and ondersiond th	E /27 /201	63 Michigal	
	€ An			5/27/2017 Date:		Date: NAY 27/17
BE	F18E654	Buyer] 2A14A1	-		(Signature of Seller)	Date:
(Signo	hure of	Buyer}		Date:		Date:
		, ,			(Signature of Seller)	
T	The trade	emarks RF	ALTOR®, REARTOPS® and a	DE REALTORS local and a second at the second	N	
MEALTON: © 201	Associati 7. Ontari	ion (CREA	and identify real estate pro	ne REALTOR® lago are controlled by The Ca fessionals who are members of CREA. Used	nadian Real Estate under license.	
by its r	nembers o	and licens	sees only. Any other use or recing the standard pre-set port	All rights reserved. This form was developed be production is prohibited except with prior with ion, OREA bears no liability for your use of	by OREA for the use and reproduction riting consent of OREA. Do not alter	
		•		See of second for some of second fire of	this form, Form 320	rage 2 of 2
						WEBForms® Dec/2016



# romis de conduir



MBER A5965 - 57409 - 30711 DJ0962713 2015/12/15 16 HGT/HAUT, 1/3 cm 46 EXPLEXP 2020/01/22

CATEG

9 CLASSI

No. of the Cond

3 DOB/DDN 1993/07/11

# THE PERSONAL DATA SED ASDRIGHTED CONTACT

Marie Marie administration of the second second

A CONTRACTOR OF THE STATE OF TH

Products Advisor (Indiana Service Advisor)

Company (Indiana (Indiana (Indiana Service Advisor))

Company (Indiana (Indiana (Indiana Service Advisor))

Company (Indiana (Indi Commission waters as



Md. Aleuddin Voiso First Secretary First Secretary
Bangladesh High Commission
Ottown

PASEPONT .

\*\*\*\*

अपिशकार्या बाइनाहाने People's Republic of Linglidesh

P BGO BK010R545

ANOWAR

NAAP

DANGLADESHI

11 JUL 1993

N CHAKA 03 FEB 2016 03 FEB 2021

19930091241007475

A85364485

DIP I DHAKA

BK01065452BGD9307115M2102023<<<<<<<<



465 BURHAMTHROPE RD W UNIT 200

M.	on Realty #	MISSISSAUGA, ON L5B0E3
	- poration *	PHONE: 416-733-7784
fice: 4 ect. 416 6 416 30	State Boke	FAX: 905-286-5271
Sales Repri 416.391.3 16.618.3959 391.0319	다. 설명 장 수업 마 :	
Sales Representa 16.391.3232 6.618.3859	May 29, 2017 TIME:	6:00PM
itative	BANK DRAFT CERTIFIED CHE	
	BANK DRAFT CERTIFIED CHE	QUE LCHEQUE LOTHER
	JNT (\$): 3,200	
Company or which the party of t	4044 Prinketone Mens Helf 4500	
	PROPERTY: 4011 Brickstone Mews Unit 4508	
	SALE VL	EASE
$\Omega$		
	LISTING AGENT: Audrey Grubesic	<del></del>
The state of the s	20	RIGHTER
	RECIEVED BY: Andrea Del Rosario	Real Estate Brokerage
60	COPY FOR CLIENT(S)	Gisela A Slotnisky  B A Economics  Sales Representative
Lad Land	COPY FOR LISTING AGENT	Office: 416:391.3232 Direct: 416:618.3959
		gslotniskv@trebnet.com 995 Don Mills Rd Suite 202
		Members of the Toronto Real Estate Board  Members of the Toronto Real Estate Board
	BMO Bank of Montreal Banque de Montréal	CANADIAN & DRAFT / TRAITE TO DRAFT
		CANADIAN \$ DRAFT / TRAITE EN DOLLARS CANADIENS 683221
	DOWNSVIEW, ONTARIO, CANADA M3H 2S1	DATE 20170529 Y/A M/M D/J
	CTI	
(05/14)	Pay to the order of DRION REALTY CORPORAT	TION BROKE RAGE \$ 3200.00
Prod. 1048815 - Form 851 BL (05/14)		
048815 - F	Name of remitter / Nom de l'expéditeur	ur la Banque de Montréal /100 Canadian Dollars Canadiens
Prod. 1	Address of remitter / Adresse de l'expéditeur	Signing Officer / Signataire Signing Officer / Signataire
	Deposit FOR 4508-4011 Brickston	12 Meus.
	_ ,130 tab	J. C. D. & M. J. C. D. D. C. D. D. D. C. D. D. D. C. D. D. D. C. D.



November 23, 2016

Private & Confidential

Naaf Anowar 201-3565 Lorne Avenue Montreal, Quebec H2X 2A5

Dear Naaf,

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

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

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

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

Sean l

Encl.

Naaf Anowar November 23, 2016

#### EMPLOYMENT AGREEMENT

#### Start Date

Your employment as an Analyst will begin on or around June 2017.

#### Reporting Structure.

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

#### Adherence to Citi Policies & Procedures.

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

#### Probationary Period.

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

#### Compensation and Benefits.

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

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

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

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

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

\_\_\_\_\_ Initial Naaf Anowar November 23, 2016

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

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

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

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

#### Relocation Assistance

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

#### Affiliation Clause.

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

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

#### Personal Investment Activities.

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

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

\_\_\_\_\_ Initial
Naaf Anowar
November 23, 2016

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

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

Conditions of this Offer and your Employment with Citi.

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

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

#### Termination.

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

(a) If you decide to resign from your employment, please provide 2 weeks' advance written notice.

(b) Citi may terminate your employment for just cause, in which case your employment shall terminate immediately upon delivery of a written notice from us without notice, pay in lieu or compensation of any kind except as expressly required by applicable employment standards legislation, as may be amended.

(c) Citi may terminate your employment at any time without just cause, in which case, you shall receive: the minimum notice, pay in lieu of notice, severance pay, benefit continuation and other entitlements, if any, that are then expressly due and owing to you in accordance with applicable employment standards legislation, as may be amended;

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

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

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

Intellectual Property.

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

Naaf Anowar November 23, 2016

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

Return of Citi's Property.

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

Non-Solicitation and Confidentiality of Records.

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

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

Personal Information.

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

Confidentiality of these Terms.

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

Naaf Anowar
November 23, 2016

Severability.

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

Merger of Terms.

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

Employment Standards.

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

Expiration of these Terms.

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

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

By: Citi Canada Technology Services  Cean MacLure  Human Resources	DATE: 25 NOV 2016	
By my signature below, I acknowledge and agree the above terms and conditions of employment, and that deem appropriate.	at I have read, understand and voluntarily agree to all of t I have had sufficient time to obtain legal or other advic	the e as I
ACCEPTED BY:		
Naaf Anowar	DATE:	

Naaf Anowar
November 23, 2016



dated on 05/26/2017			I WANT TO	VIEW CREDIT REPORT	GO TO DISPUTE	CLINIA
					Expanded View	
ACCOUNTS SUMMARY						
Credit Score	772		Credit Accounts		5	View
Balances	\$804		Open Accounts		4	
Payments	\$35		Closed Accounts		1	
Delinquent	0		Derogatory		0	
nquiries (6 years)	3	View	Public Records		0	View

#### How to Dispuis Reported Name **NAAF ANOWAR** 05/26/2017 Also Known As 05/26/2017 Date of Birth 07/11/1993 05/26/2017 Current Address 3565 AV LORNE MONTREAL QC H2X2A5 01/11/2016 Telephone # 514 9912982 05/26/2017 Previous Address 229 HICKLING TRAIL BARRIE ON L4M5W6 06/29/2015 2147 RUE DE MARICOURT MONTREAL QC H4E1W2 09/11/2013 Employer Previous Employer Consumer Statement

#### INQUIRIES

These inquiries are made by companies with whom you have applied for a loan or credit in the past six years. These inquiries can impact your credit rating.

How to Dispute

A request for your credit history is called an inquiry.

Creditor Name	Date of Inquiry	
MBNA	07/12/2016	
SCOTIABANK - CHANNEL B H	02/12/2016	
HB GENERAL SERVICING	05/29/2015	
FIDO SOLUTIONS INC.	09/06/2013	
TD CANADATRUST	09/11/2012	

 $https://www.creditprofile.transunion.ca/tucan\_en/creditReport.page?\\$ 

### **EAHKING INFORMATION**

Bank accounts closed for derogatory reasons. Not Applicable

# ACCOUNTS

"The information in your credit report appears in the language in which it is reported to TransUnion by your creditors."

#### **Revolving Accounts**

Expand/Collapse All 🔻

Account Name	Balance	Balance Date	Payment
► TD CREDIT CARDS	\$292	05/15/2017	\$10
► MBNA (MASTERCARD)	\$114	05/15/2017	\$15
► CAPITAL ONE HBC DUAL CAR	\$107	05/03/2017	\$10
► TD CREDIT CARDS	<b>\$</b> O	04/21/2016	\$0

#### Other Accounts

Expand/Collapse All V

Account Name	Balance	Balance Date	Payment
▶ FIDO.	\$291	04/20/2017	\$0

#### PUBLIC RECORDS

This site is hosted and operated by TransUnion Interactive, Inc., a wholly owned subsidiary of TransUnion, LLC. Copyright 2017 TransUnion Interactive. All Rights Reserved. PRIVACY | TERMS OF USE | ABOUT | ACCESSIBILITY | BECOME AN AFFILIATE