Worksheet
Leasing

Suite: 8 07 **Tower:** PS V2 **Date:** ____________ **Completed by:** ________________

Syed Jafri

Please mark if completed:

- ✓ Copy of 'Lease Prior to Closing' Amendment
- ✓ Copy of Lease Agreement
- ✓ Certified Deposit Cheque for Top up Deposit to 20% payable to Blaney McMurtry LLP in Trust
- ✓ Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). $1,695 Draft No. 57075972
- ✓ Agreement must be in good standing. Funds in Trust: $ 83,180.
- ✓ 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:

PSV2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the **"Vendor"**) and
SYED IKHLAQ JAFRI (the **"Purchaser"**)

Suite **807** Tower **TWO** Unit **7** Level **8** (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 percent (20%) of the Purchase Price by the Occupancy Date;

(b) the Purchaser is not in default at any time under the Agreement.

(c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicencee to the Residential Unit or the balance of the Property by the sublicencee (including, but not limited to, any activities of the sublicencee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses(including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;

(d) the Vendor shall have the right in its sole discretion to pre approve the sublicencee including, but not limited to, a review of the sublicencee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicencee;

(e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars ($1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 16th day of March. **2017.**

Witness: Ivan Cosic.

Syed Ikhlaq Jafri
Purchaser: **SYED IKHLAQ JAFRI**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 16th day of March **2017.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: ______________________
Authorized Signing Officer
I have the authority to bind the Corporation

OREA Ontario Real Estate Association

Agreement to Lease
Residential

Toronto Real Estate Board

Form 400 for use in the Province of Ontario

This Agreement to Lease dated this 4 day of March 20 17

TENANT (Lessee), Navin Ramsaroop and Jocelyn Fernades
(Full legal names of all Tenants)

LANDLORD (Lessor), Syed Ikhlaq Jafri
(Full legal name of Landlord)

ADDRESS OF LANDLORD 11 Annual Cir, Brampton
(Legal address for the purpose of receiving notices)

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

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

   Unit# 807, 510 Curran Pl,Mississauga

2. **TERM OF LEASE:** The lease shall be for a term of One Year commencing 16th March 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of

   Two Thousand Fifty Canadian Dollars(CDN$ 2,050.00), payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers here with
   (Herewith/Upon acceptance/as otherwise described in this Agreement)
   by negotiable cheque payable to Syed Ikhlaq Jafri "Deposit Holder"
   in the amount of Four Thousand One Hundred

   Canadian Dollars (CDN$ 4,100.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the First and Last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

   Premises to be used only for:

   Single family residential

6. **SERVICES AND COSTS:** The cost of the following services 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 rate for the current year, and to be payable in equal monthly installments in addition to the above mentioned rental, provided however, that the full amount shall become due and be payable on demand on the Tenant.

INITIALS OF TENANT(S): N.R JF **INITIALS OF LANDLORD(S):** SIJ

7. **PARKING:**

1 Car Parking ~~In a Drive Way~~ & One Locker.

NR

8. **ADDITIONAL TERMS:**

See Schedule A

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Landlord (Landlord/Tenant) until 11.59 a.m./p.m. on the 5 day of March, 20 17 after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

11. **NOTICES:** The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. **Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices.** Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.

FAX No.: .... (For delivery of Documents to Landlord)

FAX No.: .... (For delivery of Documents to Tenant)

Email Address: .... (For delivery of Documents to Landlord)

Email Address: .... (For delivery of Documents to Tenant)

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

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

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

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

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

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

18. **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): N.R

INITIALS OF LANDLORD(S): S.I.T.

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)	MAC, [signature] (Tenant or Authorized Representative)	(Seal)	DATE 4th March 201
(Witness)	[signature] (Tenant or Authorized Representative)	(Seal)	DATE 4th Mar 2017
(Witness)	(Guarantor)	(Seal)	DATE

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

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

(Witness)	Syed IKhlaq Jatvi (Landlord or Authorized Representative)	(Seal)	DATE 03-04-2017
(Witness)	(Landlord or Authorized Representative)	(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 .... Syed IKhlaq Jatvi (Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

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

.... (Salesperson / Broker Name)

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

.... (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.

Syed IKhlaq Jatvi (Landlord) DATE 03-04-2017

(Landlord) DATE

Address for Service ....

.... Tel.No. ....

Landlord's Lawyer ....

Address ....

Email ....

.... Tel.No. .... FAX No.

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

[signature] (Tenant) DATE 4th March 20

Jocelyn [signature] (Tenant) DATE 4th March //

Address for Service ....

.... Tel.No. ....

Tenant's Lawyer ....

Address ....

Email ....

.... Tel.No. .... FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

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

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

Acknowledged by:

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

OREA Ontario Real Estate Association

Form 400 for use in the Province of Ontario

Schedule A

Agreement to Lease - Residential

Toronto Real Estate Board

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

TENANT (Lessee), Navin Ramsaroop and Jocelyn Fernades, and

LANDLORD (Lessor), Syed Ikhlaq Jafri

for the lease of Unit# 807, 510 Curran Pl,Mississauga

dated the 4 day of March, 20 17

Tenant Shall :
1. Pay 10 Postdated Cheques for the period of Tenancy starting 16th of April 2017.

2.Give the landlord or his agent access to property during rental period once every two months to inspect the property upon 24 hrs notice to the tenants provided the access is between 9.00 a.m and 8.00 p.m.

3.Maintain the premises both interior and exterior including any appliances, subject to the ususal and customery wear and tearas it eas on the first day of rental period.

5. Agree to abide by all City Bye laws and Corporation Bye Laws as applicable.
6. Tenant agree to pay the cost of repair of the first $100.00

7.Tenant acknowledgeds that this property is non smoking property . The tenant hereby agrees not to smoke inside the propertyand does not allow his or her guest to do so.

8.Tenant acknowledged that this is a residential unit only, using this property for any other than its intended use is prohibited and against the law.

9. Tenant to take insurance for their belongings. Failure to comply above all will initiate early termination of this agreement.

Landlord Shall:
1. Provide for the use of existing apliances Fridge Stove, Dish washer, and Dryer and Washer in good working condition

2. Grant to the tenent the right to renew the tenancy agreement for a term of one year under the same terms and conditions and except that the rent shall be increased as per government regulations.

3. Tenant shall give written notice to the landlord of the tenants intention to renew no later than 60 (sixty) days prior tothe last day of the said lease.

4. Tenant agrees to vacate the place within two months of receipt of notice in case Landlord put his house for sale.

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

INITIALS OF TENANT(S): N.R. JF **INITIALS OF LANDLORD(S):** S.I.J.

57075972 0–516

Royal Bank of Canada
Banque Royale du Canada
9495 MISSISSAUGA RD.
BRAMPTON, ON

DATE 2017 03 16
Y/A M/M D/J

PAY TO THE ORDER OF / PAYEZ À L'ORDRE DE Amacon City Centre Seven New Development Ptnership $1,695.00

EXACTLY 01306 $1,695 00 ¢

CANADIAN DOLLARS CANADIENS

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

RE/OBJET Unit 807

PURCHASER NAME — NOM DE L'ACHETEUR

PURCHASER ADDRESS — ADRESSE DE L'ACHETEUR

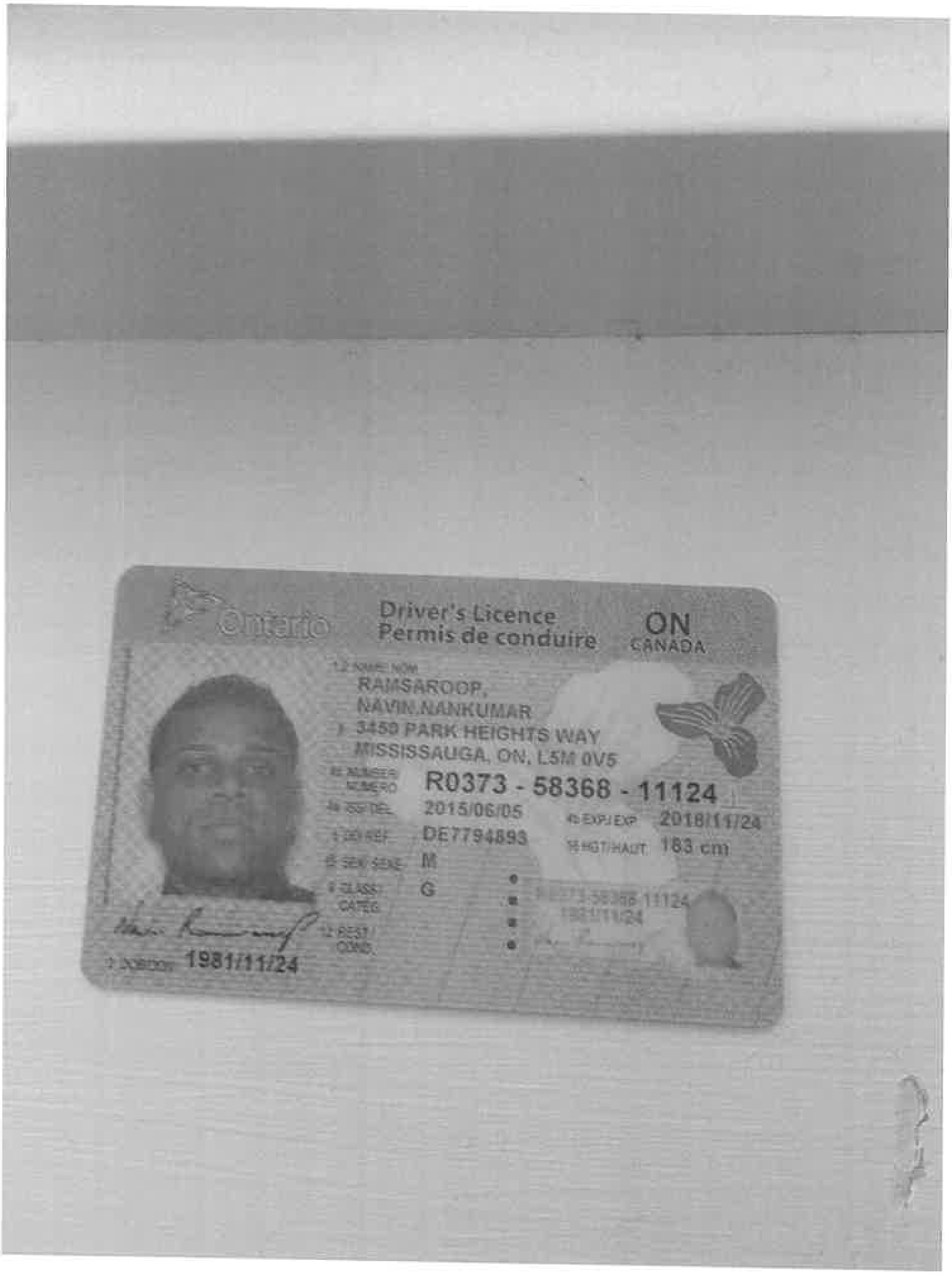
AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

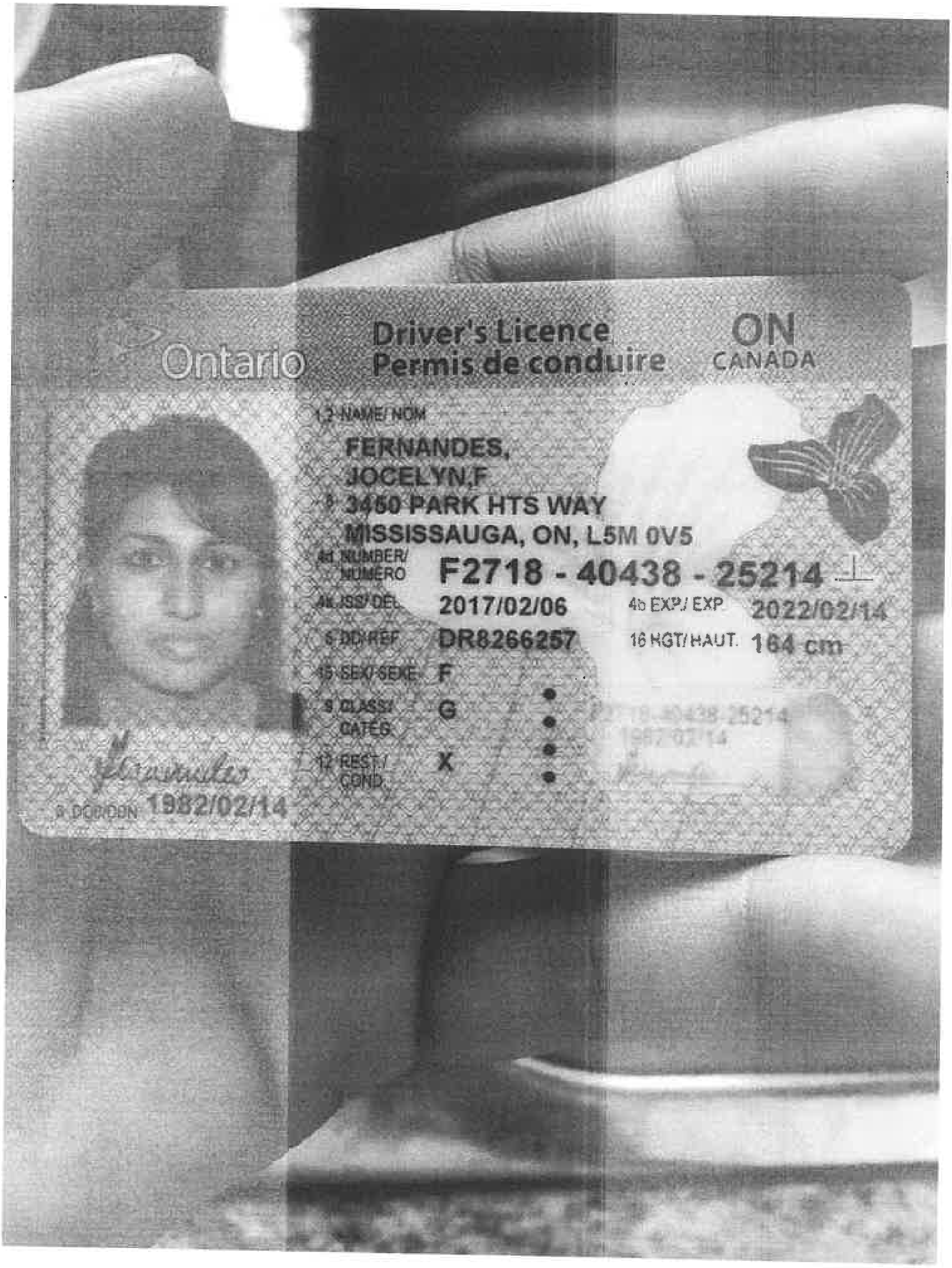
COUNTERSIGNED / CONTRESIGNÉ

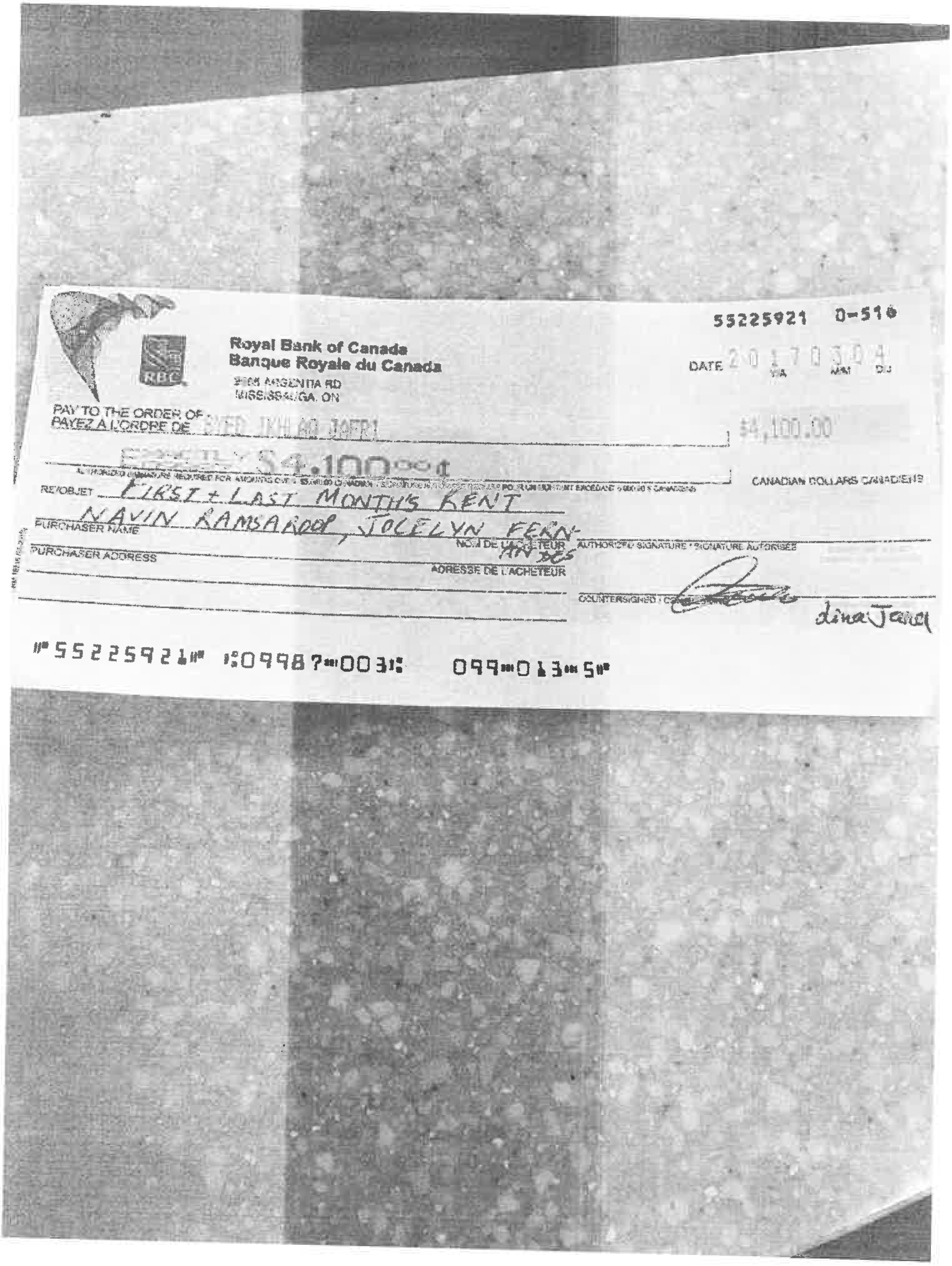
FORM 16518 (05-2010)

⑈57075972⑈ ⑆01306⑉003⑆ 099⑉013⑉5⑈

Received by
March 16, 2017


Ontario
Driver's Licence
Permis de conduire
ON
CANADA
1,2 NAME/NOM
RAMSAROOP,
NAVIN,NANKUMAR
3450 PARK HEIGHTS WAY
MISSISSAUGA, ON, L5M 0V5
NUMBER NUMÉRO
R0373 - 58368 - 11124
ISS/DÉL
2015/06/05
EXP/EXP
2018/11/24
REF
DE7794893
HGT/HAUT
183 cm
SEX/SEXE
M
CLASS/CATÉG.
G
REST/COND.
R0373-58368-11124
1981/11/24
DOB/DDN
1981/11/24


Ontario
Driver's Licence
Permis de conduire
ON
CANADA
1,2 NAME/ NOM
FERNANDES,
JOCELYN,F
8 3450 PARK HTS WAY
MISSISSAUGA, ON, L5M 0V5
4d NUMBER/ NUMÉRO
F2718 - 40438 - 25214
4a ISS/ DÉL
2017/02/06
4b EXP./ EXP
2022/02/14
5 DD/ REF
DR8266257
16 HGT/ HAUT.
164 cm
15 SEX/ SEXE
F
9 CLASS/ CATÉG.
G
12 REST./ COND.
X
3 DOB/ DDN
1982/02/14



55225921 0-510

Royal Bank of Canada
Banque Royale du Canada
[illegible] ARGENTIA RD
MISSISSAUGA, ON

DATE 2017 03 04
YA MM DJ

PAY TO THE ORDER OF / PAYEZ À L'ORDRE DE SYED IKHLAQ JAFRI

$4,100.00

$4,100.00

CANADIAN DOLLARS CANADIENS

RE/OBJET FIRST + LAST MONTH'S RENT

NAVIN RAMSAROOP, JOCELYN FERNANDES

PURCHASER NAME / NOM DE L'ACHETEUR

PURCHASER ADDRESS / ADRESSE DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

COUNTERSIGNED / CONTRESIGNÉ

dina Jana

⑈55225921⑈ ⑆09987⑉003⑆ 099⑉013⑉5⑈

CINTAS

3/7/2017

To Whom It May Concern:

This is a letter to confirm that Navin Ramsaroop is a valued full time permanent employee at Cintas Canada Limited. He joined Cintas on April 8th, 2011 as a Sales Representative. He earns a base pay of $51,660.86 plus commissions on monthly and quarterly bases. Last year Mr. Ramsaroop earned $114,580.32 in total wages. This year he has earned $31,034.80 thus far.

Mr. Ramsaroop is given a car package allotting him in the amount of $611.50 per month. He is also given a monthly allowance for a cell phone ($75.00) and mileage/ tolls used for work purposes monthly.

If you have any questions, please call me at 416.743.5070 ext. 122

Thank you,

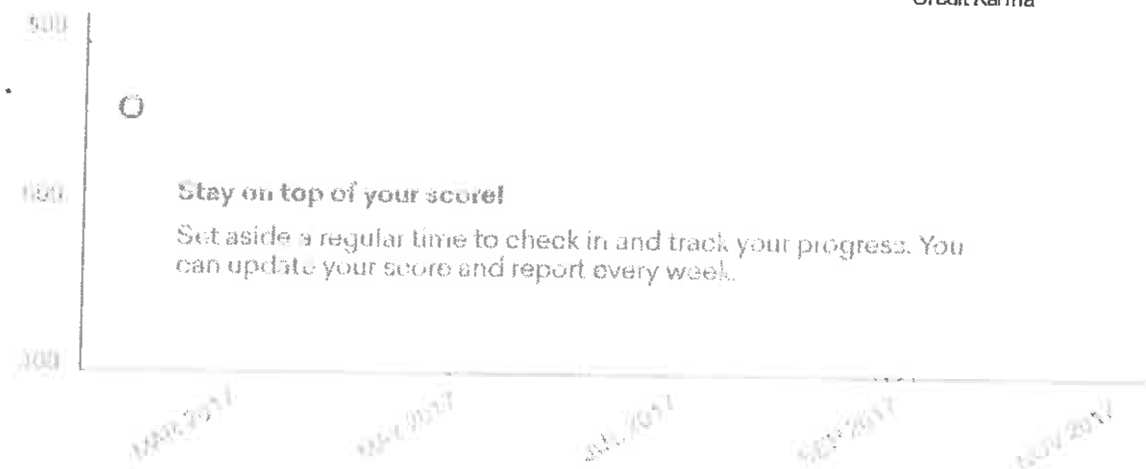
Barbara Provenzano
Human Resources Manager
Cintas Canada Limited

credit karma BETA

Jocelyn

Your credit profile

REPORT DATE: Feb 24, 2017 **NEXT UPDATE AVAILABLE:** Mar 3, 2017



HOW YOUR SCORE IS CALCULATED

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

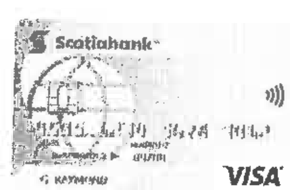
ABOUT YOUR CREDIT SCORE

Why your credit score matters

What is a good credit score?

What is the TransUnion TransRisk score model?

An offer based on your score



Scotiabank Value® Visa* card

Apply Now

Annual fee
$29

Balance transfer intro rate
0% for the first 6 months

Annual interest rate*
11.99% on purchases and cash advances

Balance transfer regular rate*
11.99%

See details, rates and fees

Report details

Accounts

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

REVOLVING

ROYAL BANK OF CANADA VIS
Reported: Feb 15, 2017
$558
Open

WAL-MART
Reported: Feb 8, 2017
$536
Open

TORONTO DOMINION BANK Reported: Feb 3, 2017	**$0** Open	›
ROYAL BANK MC Reported: May 24, 2015	**$0** Closed	›
CIBC CREDIT CARDS Reported: Mar 28, 2014	**$0** Closed	›
CAPITAL ONE HBC DUAL CAR Reported: Jan 14, 2013	**$0** Closed	›
PRESIDENT'S CHOICE MASTE Reported: July 13, 2012	**$0** Closed	›
MBNA (MASTERCARD) Reported: July 16, 2011	**$0** Closed	›
TD CREDIT CARDS Reported: Dec 4, 2006	**$0** Closed	›

INSTALLMENT

TD AUTO FINANCE Reported: Feb 2, 2017	**$19,636** Open	›

MORTGAGE

MORTGAGE Reported: Aug 1, 2014	**$0** Closed	›

Collections

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

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

Bank accounts

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

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

Public records

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

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

Credit inquiries

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

ROYAL BANK OF CANADA
Inquiry made: Jan 22, 2015

ROYAL BANK OF CANADA
Inquiry made: Jan 12, 2015

ROYAL BANK VISA
Inquiry made: Feb 12, 2014

WAL-MART BANK OF CANADA
Inquiry made: Feb 5, 2012

WAL-MART BANK OF CANADA
Inquiry made: Jan 14, 2011

ROGERS COMMUNICATIONS CA
Inquiry made: Jan 19, 2010

Personal information

NAMES REPORTED

JOCELYN F FERNANDES

EMPLOYMENT INFO

You have no employment information on your credit report.

ADDRESSES REPORTED

3450 PARK HEIGHTS WAY
MISSISSAUGA, ON L5M0V5

1024 WHISPERING WOOD DR
MISSISSAUGA, ON L5C3Z4

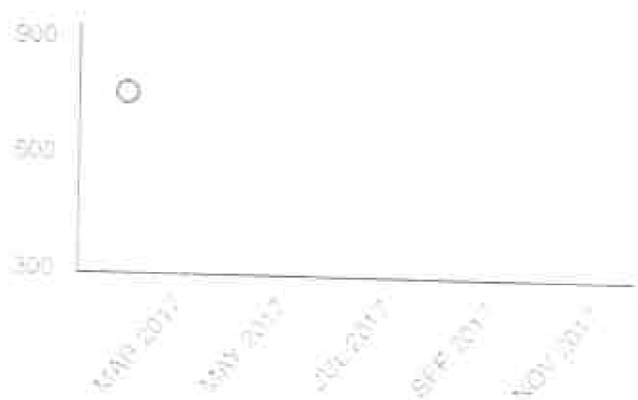
3504 HURONTARIO ST
MISSISSAUGA, ON L5B0B9

credit karma BETA

Navin

Your credit profile

REPORT DATE: Feb 25, 2017 **NEXT UPDATE AVAILABLE:** Mar 4, 2017



HOW YOUR SCORE IS CALCULATED

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

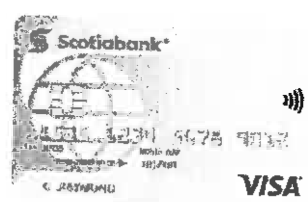
ABOUT YOUR CREDIT SCORE

Why your credit score matters

What is a good credit score?

What is the TransUnion TransRisk score model?

An offer based on your score



Scotiabank Value® Visa* card

Apply Now

Annual fee

$29

Annual interest rate*

11.99% on purchases and cash advances

Balance transfer intro rate

0% for the first 6 months

Balance transfer regular rate*

11.99%

See details, rates and fees

Report details

Accounts

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

REVOLVING

ROYAL BANK OF CANADA VIS Reported: Feb 15, 2017	$558
MBNA (MASTERCARD) Reported: Feb 8, 2017	$8,156
CDN IMPERIAL BK OF COMME Reported: Feb 7, 2017	$7,551
CITI CARDS/HOME DEPOT Reported: Feb 5, 2017	$0
CIBC CREDIT CARDS Reported: Jan 31, 2017	$10
TD CREDIT CARDS Reported: Jan 27, 2016	$0
CITI CARDS/HOME DEPOT Reported: Feb 15, 2014	$0
MBNA (MASTERCARD) Reported: Jan 18, 2014	$0
PRESIDENT'S CHOICE MASTE Reported: Aug 29, 2012	$0
PRESIDENT'S CHOICE MASTE Reported: Nov 9, 2010	$0

CDN IMPERIAL BK OF COMME
Reported: July 17, 2010 — $0 >

CIBC CREDIT CARDS
Reported: Feb 26, 2010 — $0 >

WFFRS/FUTURE SHOP
Reported: Feb 29, 2008 — $0 >

WFF CORP CANADA
Reported: Mar 31, 2007 — $0 >

WFF CORP CANADA
Reported: Apr 30, 2006 — $0 >

INSTALLMENT

TD AUTO FINANCE
Reported: Feb 2, 2017 — $30,527 >

CDN IMPERIAL BANK OF COM
Reported: Feb 7, 2014 — $0 >

MORTGAGE

MORTGAGE
Reported: Jan 16, 2015 — $0 >

OPEN

ROGERS COMMUNICATIONS CA
Reported: Feb 14, 2017 — $517 >

FIDO
Reported: Nov 30, 2016 — $124 >

ROGERS COMMUNICATIONS CA
Reported: Sept 3, 2012 — $36 >

ROGERS COMMUNICATIONS CA
Reported: Aug 15, 2004

$0 >

Collections

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

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

Bank accounts

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

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

Public records

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

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

Credit inquiries

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

ROYAL BANK OF CANADA
Inquiry made: Jan 12, 2015

TD AUTO FINANCE CAN.
Inquiry made: Aug 23, 2014

PRESIDENT'S CHOICE BANK
Inquiry made: Dec 2, 2011

VISA DESJARDINS/GHR
Inquiry made: Jun 5, 2011

MBNA
Inquiry made: Feb 8, 2011

MBNA
Inquiry made: Aug 1, 2010

Personal information

NAMES REPORTED

NAVIN NANKUMAR RAMSAROOP

EMPLOYMENT INFO

XENTEL DM INCORPORATED

ADDRESSES REPORTED

3450 PARK HEIGHTS WAY
MISSISSAUGA, ON L5M0V5

9 RAVENAL ST
TORONTO, ON M6N3Y6

22 BLACK OAK DR
BRAMPTON, ON L6R1C1

About Credit Karma | Security | Privacy Policy | Terms of Service | Help Center

digicert EV SECURE Click to Verify

MCAP

MCAP Service Corporation
200 King St W, Suite 400
Toronto, ON M5H 3T4
www.mcap.com

Feb 07, 2017

Application Number: 628534.1
Broker Reference Number: 63739

PRE-APPROVED MORTGAGE CERTIFICATE

Congratulations Syed Ikhalaq Jafri ! You have been per-approved for the mortgage for Unit No: 807, 510 Curran Place Mississauga ON L5B 0G4 with the following terms:

Mortgage Amount:	$340,000.00	**Insurance Premium:**	
Purchase Price:	$435,000.00	**Downpayment:**	$95,000.00
Term:	5 Year Fixed		
Interest Rate:	Rate 2.89%		

With this certificate, we protect you from rising interest rates and guarantee you the rate noted above, up to the expiry date of this pre-approval.

For terms less than 5 years, today's 1-4 year fixed rates have also been reserved for you (as noted below), although the amount you qualify for may vary. The interest rates shown are maximum rates, provided our mortgage is funded with us prior to the expiry date of Aug 07, 2017.

Product	**Maximum Rate**
1 Year Fixed Rate	**2.09%**
2 Year Fixed Rate	**2.19%**
3 Year Fixed Rate	**2.29%**
4 Year Fixed Rate	**2.39%**

Please ensure the following supporting documents* are readily available and are submitted to us upon you entering into an offer to purchase:

- **Proof of income used to qualify**
- **Proof of non-borrowed downpayment (if applicable)**
- **Complete Purchase and Sale Agreement**
- **MLS Listing or Builders Sketch & Floor Plan**

We are proud to offer customers a variety of mortgage programs that are available on many of our products. You may become eligible for a special program once you have entered into an Offer to Purchase and selected one of the products shown above. This pre-approval does not guarantee eligibility for any programs.

This pre-approval is also conditional upon the following:

- **Receipt of satisfactory current credit bureau report at the time of purchase.**
- **Insurer undertaking to insure the purchased property. (If applicable)**

Although you have been pre-approved, we strongly suggest that when you enter into an Offer to Purchase, you make your offer **subject to financing** to protect yourself from risk as this pre-approval is conditional and should not be regarded as a guarantee to provide financing. This Pre-approval is valid for **ONE** Offer to Purchase on one property which is completed on or before the expiry date set out above. If for any reason the designated Offer to Purchase does not complete prior to the expiry date set out above, this Pre-approval Certificate will become void.

We are offering this pre-approval solely based on the information provided to us at time of application for a first mortgage. Final approval and funding is subject to all standard underwriting guidelines being met and all supporting documents being acceptable to us.

Yours Truly,
MCAP Service Corporation