6 (5 (4	ω	2	⊢				
Credit Check Report / Financial Record of Tenant	Copy of Proof of 1st and Last Rental Deposits	Copy of Bank's Mortgage Commitment for Original Purchaser (Landlord)	Copy of ID – Tenant	Certified Check for the Leasing Fee (+ HST) made payable to "Amacon Development (City Centre) Corp" Amount require (学生の 場)6句S	Certified Cheque for Balance of Deposit bring total deposit to required amount as per the Leasing Amendment on Occupancy payable to "Blaney McMurtry LLP in Trust" Amount require (\$)	Copy of Leasing Agreement	Executed copy of the Leasing Amendment giving Consent *the % of deposit & Leasing fee must be confirmed (% 20 Leasing fee \$ 1500 +145 1)	Items Required for Leasing a Unit	Purchasers Name: fingela Subramaniam & Subramaniam Palghat Rangara	Check List for Leasing	
		movided to Amacon directly.	Se de le un manuel des manuels de de commenda de comme	<	N/A			Completed	gara i		

PBVZ

AMENDMENT TO AGREEMENT OF PURCHASE AND BALE

LEASE PRIOR TO CLOSING

Bobroom: AMACON DEVELOPMENT (CITY CHITTHE) CORP. (Big "Vendor") and

ANGELA BUBRAMANIAM and SUBRAMANIAM PALCHAT RANGARAJ (the "Parchard")

Suite 2002 Tower TIMO Unit 2 Level 18 (the "Unit")

It is introby understood and aproved between the Vendor and the Purchaster first the following changes shall be made to the Agreement of Purchase and Sale securind by the Purchaster and accepted by the Vendor (the "Agreement") and, except for such changes noted below, an other tarms and conditions of the Agreement shall remain the some and time that continue to be of the extensor:

Insect:

Non-ritherwating paragraph 32 of the Agreement, the Petchaser shall be entitled to seek the Vendor's approval to assign the occupancy Roman set out in Schedula C to the Agreement to a third party, on the following forms and conditions:

- (a) the Purchases page to the Bioney McHurtry, in Trust the excess required to bring the deposits for the Partition ted to an execute equal to trust the purchase Price by the Occupancy Deter.

 (b) the Purchaser is not in defeat at any time under the Agreement.
- (c) the Purchasor covenants and agrees to indensity and hold humbers the Vendor, its successors and accipus (and their others, whenholders and discators) from any and off costs, Rebibles shallow expenses with a bas or many hour aw a result of the sealgrament of Occupancy Licence, any durings caused by the sublescence to the Project of the Project by the sublescence (and the Project by the sublescence (and the Project by the sublescence (and the project of the proposal constantiant), includes of the sublescence which expenses allocating legal costs on a substantial indensity 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 stell have the right in its selectionaries for approve the subtrances including, but not limited to, a sorter of the authoromy's personal credit history and the turns of any amengement made between the Punches and the subtrances;
- (e) the Punchaser shall deliver with the request for approved a curalled checke in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vandor in reviewing the application for content, which such shall be non rotundable.

ALL other terms and conditions out cut in the Agraconant shall remain the same and time shall condition to be of the cessors.

DE WITHEST WHEREOF the period have imported this Agreement DATED at Managemungs, Onterto this 26 day of JANUA-RY me buchanan HET: ANGELA BUBRAMANIAM - 1-PURCHOUNT BURRAMAMIAM PALCHAT RANGARAJ THE UNDERSIGNED haraby accepts this offer. Marit 1000 (Edm

DATED AL TOKONTO

AMACON DEVELOPMENT (CITY CENTRE) CORP.

Signary Office: authority to bird the Corporation



OREA Ontario Real Estate Agreement to Lease Residential

Toronto Real Estate Board

Form 400 for use in the Province of Orderlo doyof March

This	Agreement to Lease dated this 6 day of March 20.17
TEI	VANT (Lessee), Lee D. Thibeault and Khristie K. Thibeault (a.k.a Morrell) [Full legal names of all lenoms)
LA	(Full legal norms of cli (enoms) NDLORD (Lessor), Angels Subramaniam and Subramaniam Palghat Rangaraj Full legal norms of Landlord)
AD	DRESS OF LANDLORD
The	Tenant hereby afters to lease from the Landlard the premises as described herein on the terms and subject to the conditions as set out in this Agraement.
1,	PREMISES: Having Inspected the premises and provided the present tonant vacates, I/we, the Tenant hereby offer to lease, premises known as:
	2002-510 Curran Pl Mississauga L5B 0J8
2.	TERM OF LEASE: The lease shall be for a term of 1 Year commencing 15th March, 2017
3,	RENT: The Tenant will pay to the said landford monthly and every month during the said took of the least the said.
	Two Housand One number ritty
	upon completion or date of occupancy, whichever comes first.
4.	DEPOSIT AND PREPAID RENT: The Tenant delivers, Upon acceptance Pierwith/Upon occeptance/as observise described in fills Agragment)
	by negotiable chaque payable to ORION REALTY CORPORATION BROKERAGE "Deposit Holder"
	in the omount of Four Thousand Three Hundred Deposit Holder
	Canadian Dollars (CDN\$ 4,300.00 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 FTRST 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 first, 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 poid on the deposit.
5.	USE: The Toront and Landlard agree that unless otherwise agreed to herein, only the Terrant named above and any person named in a Rental Application completed prior to this Agreement will occupy the premises.
	Fremises to be used only for: SINGLE FAMILY RESIDENTIAL
5.	SERVICES AND COSTS: The cost of the following services applicable to the premises shall be paid as follows:
	LANDLORD TENANT LANDLORD TENANT
	Oil Condent (Constitute (Const
	Garboos Removal
	Hot water healer rental
	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 colendary your, said sum to be estimated on the tax rate for shall become due and 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): (TT) INITIALS OF LANDI OFFICE

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Little Association (CREA) and identity and estate professionals who are members of CREA. Used under Scane.

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7.	PARKING: ONE PARKING
8.	additional terms: ONE LOCKER
9,	SCHEDULES: The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: Schedulets A
10.	IRREVOCABILITY: This offer sholl be irrevocable by Tenant [Candlerd/Tenant] until 11:59 p.m. on the .8
	day of March
	. The state of the
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 Landlord and the Tenant (multiple representation), the Brokerage shall not be oppointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices, Any notice retaining hereto or provided for herein shall be in writing. In addition to any particular the tenant of 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 small address is provided herein, when transmitted electronically to that facsimile number or small address is provided herein, when to be original.
	FAX No.: [Far delivery of Documents to Landford] [Far delivery of Documents to Tencet] [Far delivery of Documents to Tencet]
	Emoil Address: Aukaruskarusginan.com For delivery of Documenta to Landord
	herein and in any attached schedule, and shall be executed by both parties before possession of the previsions as contained 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 the state 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 the state of the Landlord and Tenant Board and the state of the Landlord and Tenant Board and the state of the Landlord and Tenant Board and the state of the Landlord and Tenant Board and the state of the Landlord and Tenant Board and the state of the Landlord and Tenant Board and Te
	ACCESS: The Landiord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landiord or anyone on the Landiord's behalf shall also have the right, at reasonable times, to enter and inspect the demised experience.
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 sale 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 Landland, upon demand at any time, proof that said insurance is in full force and affect and to notify the Landland in writing in the event that such insurance is concelled or otherwise terminated.
	RESIDENCY: The Landlord shell farthwith 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 lax 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 Landford and/or agent of the Landford, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, sailing or linorating of the premises or the real property, or making such after use of the personal information as the Landford and/or agent of the Landford deems appropriate.
	CONFLICT OR DISCREPANCY: if there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule ottached hereto) and any provision in the standard pre-set provision 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 Landlard and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This
18.	FAMILY LAW ACT: Landlord worrants 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
	INITIALS OF TENANT(S): This initials of Landlord(S):
	The kredemorks REAUOKS, REAUOKS and the REAUOKS logo are controlled by The Canadian Real Enals Association [CREA] and themsily real aslate professionals who are members of CREA. Used under Recess.
by Ns is when p	*. Ontarin Real Eticle Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction and Ecanases poly. Any other use or reproduction is prohibited extent with prior writing the subsect of OREA. Do not absent the interest profession of the subsect of OREA. Do not absent the interest profession of the subsect of the subsect of the subsect of OREA. Do not absent the subsect of the su

Form 400 Revised 2017 Page 2 of 4 WEBForms® Dec/2018

20. BINDING AGREEMENT: This Agreement paid per	replance thereof sholl constitute a binding agreement by the parties to enter into the Lease of the
Lights and to apide by the total and coughtons to	erein confained.
SIGNED, SEALED AND DELIVERED In the presence of:	IN WINESS whereof I have hereunto set my hand and seal:
Minass	Multiple of Authoritzed Representative) DAIE 06-03-17 (Sec)
[Mtness]	Henrint or Authorized Representative) Great DATE 06-03-17
(Wines)	(Georgelot) DATE
We/I the Landlord hereby accept the above offer, and applicable may be deducted from the deposit and further	gree that the commission together with applicable HST (and any other tax as may hereafter be ragree to pay any remaining balance of commission forthwith.
SIGNED, SEALED AND DELIVERED in the presence of:	IN-WITH SS whereof they hereund set my hand and seal:
(Wilness)	(Ignetions of Automized Representative) DATE MARCH 7, 2017
(Witness)	[landlord or Assertant Aspressmalive] [Sact] DATE MARCH 7, 2017
SPOUSAL CONSENT: The undersigned spouse of the Land Act, R.S.O. 1990, and hereby agrees to execute all necessor	flord hereby consents to the disposition evidenced herein pursuant to the provisions of the Family Law y or incidental documents to give full force and effect to the sale evidenced herein.
(Witness)	(Spouse) DATE
	ing contained herein to the conkary, I confirm this Agreement with all changes both typed and written was
finally acceptance by all parties of	day of MAP CH , 20, 17 Signature of tampera or lateral
	FORMATION ON BROKERAGE(S)
Listing Brokerage Orion Realty Corporation Bro Dragana Nestorovski	DEETBEC Tel.No. 416-733-7784
4.144.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4	[Solespanon / Broker Norse] RPORATION (416) 733, 7794
Co-op/Tenani Brokeruge ORION REALTY COR DRAGANA NESTOROVSKI	Tel.No. 3730) 133-1704
((Saletperson / Broker Name)
I acknowledge receipt of my signed copy of this accepted the accepted the Brokerage to forward a copy to a DATE	ACKNOWLEDGEMENT Agreement of I ocknowledge receipt of my signed copy of this occepted Agreement of Lease and cathorize the Brokerage to forward a copy to my lawyer. MARCHOT I THINKAULLY DATE 06-03-17
(Londord) DATE	MAROT The Thibeaust DATE DG-03-17
[landord] Address for Service	[leron] Address for Service
Tel.No	A to the state of
Landlord's Lawyer	Tendal's lawyer
Address	Address
Email	Emoli
Tel.No. FAX No.	Tel.No. FAX No.
FOR OFFICE USE ONLY	COMMISSION TRUST AGREEMENT
To: Co-operating Brokerage shown on the largeoing Agrosment in consideration for the Co-operating Brokerage procuring the for with the Transaction on contemplated in the MLS Rules and Regu Commission Trust Agreement as defined in the MLS Rules and the	to basse; agoing Agreement to bases, I harmby declare that all maneys received or receivable by me in connection delitions of my Real Edicts Board shall be receivable and held in trust. This agreement shall constitute a all be subject to and governed by the MLS Rules perfololing to Commission Trust
DATED as of the date and time of the acceptance of the foregoin OVESTONUSEL Withortend to bind the Listing Brokerage)	g Agreement to Leose. Acknowledged by: Westorousky'-
The redemonts REATOR'S, REATOR'S and the REATOR'S logg are re- Association (CREA) and ideally real astate professionals who are member 2017. Order's Real Estate Association (CREA), All rights searwel, This fee by Resembers and Creates only. Any other use or reproduction is prohibited when prising ar reproducting the shoulded pre-set position, CREA boots are itself	Authorized to bind the Co-spending Brokeroge pairolled by The Conadion Real Estate pers of CREA. Used under ficures re was developed by OREA for the use and suproduction surger with prior writers consent of OREA Do not after Bity for your use of shis form. Forms 400 Revised 2017 Page 3 of 4



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), Lee D. Thibeault and Khristie K. Thibeault (a.k.a Morrell)
LANDLORD (Lessor), Angela Subramaniam and Subramaniam Palghat Rangaraj
for the lease of 2002-510 Curran Pl Mississauga
LSB 018 doled the 6 day of March 20.17
-The landlord agrees to allow access to
The landlord agrees to allow access to the tenant within I week prior to the
closing for the purposes of re-visit/
showing to family, taking measurements,
as well as cleaning.

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

INITIALS OF TENANT(S):

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Association (CREA) and identity real salots protestional who are members at CREA. Used under Reade.

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INITIALS OF LANDLORD(S):

Form 400 Revised 2017 Page 4 of 4
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This form must be initialled by all parties to the Agreement to Lease.

INITIALS OF TENANTS:

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INITIALS OF LANDLORD(S):

Form 401 Ravisad 2014 Page 1 of 3

WEBForma® Deci2015

Agreement to Lease - Residential

Form 401 for use in the Province of Onlarto	Agreement to Lease - Residential	Real Estate Board
	ms part of the Agreement to Lease between:	
TENANT (Lessee), Lee	D. Thibeault a Khristie K. Thi	ibeault (aka Morrell)
IANDIODDIJATON ANGELO	Subramaniam & Subramaniam Palaha	of Rangers.
for the lease of 2002 - 51	O Curran PL. Mississauga O	ntario
4**************************************	O Curran PL, Mississauga, O	, 20,17
COMPLETED LEASE AND	D AGREE THAT AN ACCEPTED AGREEMENT TO LEAS O NO OTHER LEASE WILL BE SIGNED BETWEEN THE	PARTIES.
monactional pure Kaczta, Mili C	with the Seller and with the Condominium Corporation that to comply with the Condominium Act, the Declaration, the Bylav it and the common elements, and will be subject to the same di individual unit owners.	um amai all Tralan ama
state of cleanliness, and repa- that of persons who are perm	Landlord to pay rent, keep the premises in an ordinary ir in full any damage caused to the premises by his or her will litted on the premises by him. For the duration of the Lease Te is Sixty Canadian Dollars of all normal wear and tear repairs the bs, furnace filters, etc.	eres the Tanant shall be
The Tenant acknowledges an The Tenant agrees not to smo The Tenant agrees not to smo The Tenant acknowledges th	nd agrees that pels are not permitted on the premises	n the mountain
payments payable to	to The Landlord 10 post-dated cheques covering the monthly landlords, on the closing of cost-dated cheques on each amiversary date of the lease (if he for a penalty charge of \$50.00 for any returned cheques.	rental this chooses to
The Tenant agrees to provide the landlords	the landlord with \$200 security deposit in the form of a cheque the landlord with \$200 security deposit in the form of a cheque the landlord with \$200 security deposit in the form of a cheque the landlord with \$200 security deposit in the form of a cheque the landlord with \$200 security deposit in the form of a cheque the landlord with \$200 security deposit in the form of a cheque the landlord with \$200 security deposit in the form of a cheque the landlord with \$200 security deposit in the form of a cheque the landlord with \$200 security deposit in the form of a cheque the landlord with \$200 security deposit in the form of a cheque the landlord with \$200 security deposit in the form of a cheque the landlord with \$200 security deposit in the landl	ue payable to use of keys and fobs.
Landlord agrees to provide the mailbox at his own expense a	ne tenant with ONE SET of keys and access fobs to the building at closing.	ng, parking, suite, and
will regularly occupy the unit	ner than those listed in the rental application submitted in additional tand he will not assign nor sublet the premises to a sub-tenant not be arbitrarily or unreasonably withheld.	tion to this offer to lease without the consent of the

OREA Ontario Real Estate
Association

Schedule A Agreement to Lease - Residential

Toronto Real Estate Board

Form 401 for use in the Province of Ontoria

This Schedule is attached to and forms part of the Agreement to lease between:
TENANT (LOSSO), Lee D. Thibeault & Khristie K. Thibeault (aka Morrell)
LANDLORD (LESSON), Angela Subramaniam & Subramaniam Palahat Rangara;
for the boss of 2002-510 Curran PL., Mississayon, Ontaño
doied the G day of March 2017

The following items belonging to the Landlord are to remain on the premises for the Tenant's use: Fridge, Stove, Microwave, Dishwasher, Washer, Dryer, all existing and belonging to the Landlord Electrical Light fixtures. The Landlord warrants that the appliances will be in good working condition at the commencement of the lease and the Tenant warrants that the appliances will be in good working condition at the end of the lease term. Tenant agrees to keep said appliances in a state of ordinary cleanliness at the Tenant's cost.

Sixty Days Prior to the expiry of the lease (in the event that this lease is not renewed), the Tenant hereby agrees to cooperate with the landlord and show the premises to prospective clients during reasonable hours with properly booked appointments, and to allow the landlord to affix a FOR SALE or FOR RENT sign on the property.

The Tenant acknowledges that the landlord's fire insurance on the premises does not provide coverage for the tenant's personal property, nor liability coverage on behalf of the tenant. Hence, the tenant is responsible to insure his belongings and to have adequate liability coverage and give evidence of obtaining "Tenant's Insurance" before closing. The tenant must continue the insurance until the end of the lease and must provide the evidence of continued coverage on every renewal occasion. Proof of this insurance policy must be presented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

The Tenant ecknowledges that a Hydro account needs to be set up under the tenants name as of the first day of the comencement of the Lease Term. Proof of the Hydro account must be perented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

The Tenant shall have the right to renew the lease after the expiration of the term hereby granted, provided that the tenant has performed faithfully all the terms and conditions of the existing lease, under the same terms and conditions for a further term of one year, provided the tenant shall give written notice to the landlord of the tenant's intention to exercise his right to renew no later than 60 days prior to the tenantiation of this lease, failing which the right of renewal shall be null and void and of no effect. The rent increases for this term shall be in accordance with the guidelines set by the Rent Control Board of the Province of Ontario, once every twelve (12) months.

The Tenant agrees to allow the Landlord or Landlord's Representative access to the unit for the purpose of inspection, maintenance, or completion of uncompleted work, at any time provided that 24 hours notice is given to the Tenant.

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

INITIALS OF TENANTS:

INITIALS OF LANDLORD(S):

The Indemon's REATIONS, READICASO and the REATIONS logs are controlled by the Concelled Real Exists
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CANADIAN DOLLAR DRAFT

936379

BRAMPTON BUSINESS BANKING CTR BRAMPTON ON L6V 1C2

DATE 2 Q 1,7, ,0 3 0 0 9

AMACON DEVELOPMENT (CITY CENTRE) CORP 1,695.00

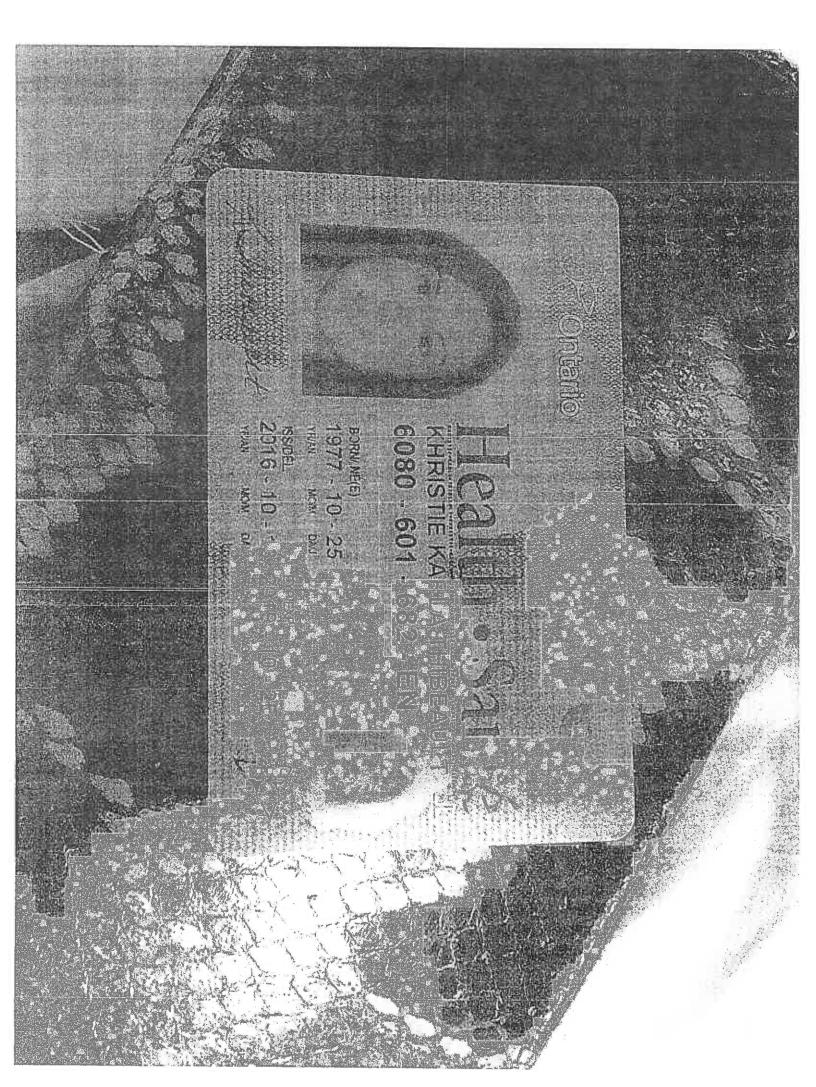
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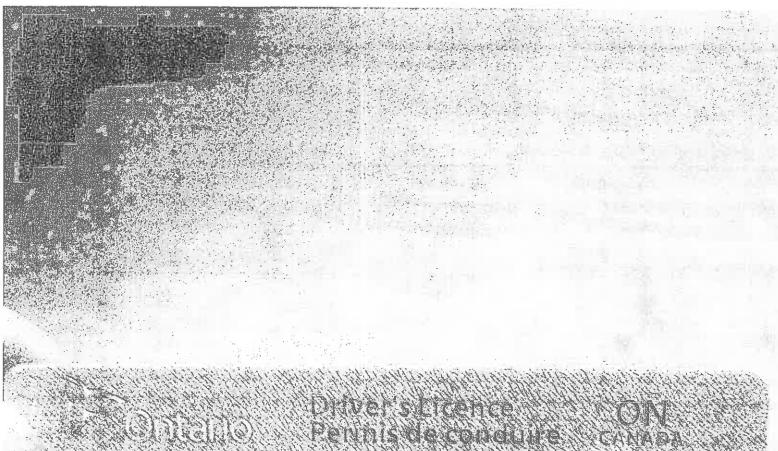
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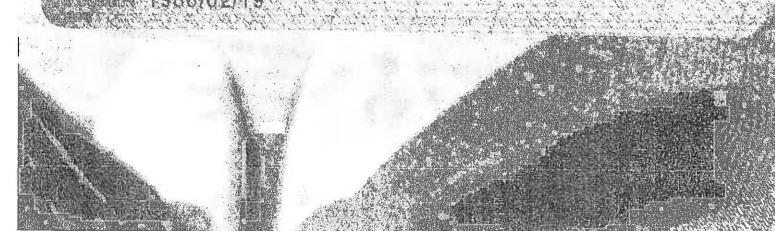
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2016/08/27 # EXPLEXE 2015/02/19 Corres DN2009991 16 HGT/HAUT, 172 cm

Sesyeraey M.







ORION REALTY CORPORATION

150 Ferrand Drive, Suite 801 Toronto, ON, M3C 3E5 Ph. 416-733-7784 Fax. 416-499-1844

DATE: MOrch 8 2017 TIME: 9:58.
RECEIVED FROM: Lee D. & Khnistie K. Thibeault (Delivered by
AMOUNTS 4, 300
PAYABLE TO: ORION REALTY CORPORATION OR:
RE: PROPERTY
RE: 510 COMO PI # 2002 (PROPERTY ADDRESS)
RECEIVED BY: Little
COPY OF THE CHEQUE FOR THE CLIENTS
COPY OF THIS RECIEPT FOR THE CLIENT

Contraction Contractions

00646356

Manulife Bank
Manulife Bank of Canada

Banque Manuvie
Banque Manuvie du Canada

DATE 2017 03 07

Re: / Objet: 1277730

In the amount of / Montant **Four Thousand Three Hundred 00/100 Dollars

\$ *******4,300.00

Pay to the order of / Payez à l'ordre de

Orion Realty Corporation

Canadian Funds

Royal Bank of Canada Main Branch Toronto ON Banque Royal du Canada Succursate Principate Toronto ON nos weeky

Authorized Officials/Représentants autorisé

#646356# 1:00002#0031: 006463566540#





L Close Window

Equifax Credit Report for Lee D. Thibeault

As of: 03/04/2017

Available until: 03/04/2018 Confirmation #: 3653548606 Report Does Not Update

Personal Information

Personal Data

Name:

LEE D THIBEAULT

SIN:

Date of Birth:

1988-02-XX

Current Address

Address:

1985 RICHMOND ST

LONDON, ON

Date Reported:

2014-12 2013-10 2011-07

Previous Address

Address:

71 KING ST #1806

LONDON, ON

Date Reported:

2014-12 2013-10 2011-07

Current Employment

Employer: Occupation: LONG TERM DISABILITY

Previous Employment

Employer:

DISSABILITY

Occupation:

Employer: Occupation:

AIR CANADA JAZZ

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.

BMO D3371

Phone Number:

(416)927-3067

Account Number:

Association to Account: Individual

XXX...791

High Credit/Credit Limit: \$15,000.00 Payment Amount:

\$273.00

Balance:

\$13,656.00

Type of Account:

Revolving

Date Opened:

2016-08

Status:

Paid as agreed and up to date

Months Reviewed:

Payment History:

No payment 30 days late No payment 60 days late No payment 90 days late

Prior Paying History:

Comments:

Personal line of credit Monthly payments

CANADIAN TIRE BANK

Phone Number:

(800)459-6415

Account Number:

XXX...443 Association to Account: Individual

Type of Account:

Revolving

Date Opened:

2014-12

Months Reviewed:

Status:

Payment History:

No payment 30 days late

Paid as agreed and up to date

No payment 60 days late No payment 90 days late

Prior Paying History:

Comments:

Monthly payments

Amount in h/c column is credit limit

WALMART CDA BANK MC

Phone Number:

(888)331-6133

Account Number:

XXX...354

Association to Account: Individual Type of Account:

Revolving

Date Opened:

2013-05

Status:

Paid as agreed and up to date

Months Reviewed:

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

ROYAL BANK VISA

Phone Number:

Not Available

Account Number:

Association to Account: Individual

XXX...021

Type of Account:

Revolving

Date Opened:

Status:

2011-05

Paid as agreed and up to date

Months Reviewed:

Payment History: 01 payments 30 days late

No payment 60 days late

Past Due:

\$0.00

Date of Last Activity:

2017-02

Date Reported:

2017-02

High Credit/Credit Limit: \$3,800.00

Payment Amount:

\$96.00

Balance: Past Due:

\$3,663.00 \$0.00

Date of Last Activity: Date Reported:

2017-01

2017-02

High Credit/Credit Limit: \$1,000,00

Payment Amount:

Not Available

Balance: Past Due: \$0.00

Date of Last Activity:

\$0.00 2015-11

Date Reported:

2017-02

High Credit/Credit Limit: \$16,000.00

Payment Amount:

\$161.00

Balance:

\$14,388.00

Past Due:

\$0.00 2017-02

Date Reported:

Date of Last Activity:

2017-02

No payment 90 days late

Prior Paying History: One payment past due (2013-08)

Comments: Monthly payments

Amount in h/c column is credit limit

CDA STUDENT LOANS PR

Phone Number: (888)815-4514 High Credit/Credit Limit: \$12,036.00
Account Number: XXX...386 Payment Amount: Not Available

Association to Account: Individual Balance: \$0.00

Type of Account: Installment Past Due: \$0.00

Date Opened: 2007-09 Date of Last Activity: 2016-06

Status: Paid as agreed and up to date Date Reported: 2016-12

Months Reviewed: 70

Payment History: 02 payments 30 days late

No payment 60 days late No payment 90 days late

Prior Paying History: One payment past due (2012-09) One payment past due (2012-08)

Comments: Account paid Student loan

ROYAL BANK

Phone Number: (519)661-1180 High Credit/Credit Limit: \$22,000.00 Account Number: XXX...001 Payment Amount: \$574.00 Association to Account: Joint Balance: \$0.00 Type of Account: Installment Past Due: \$0.00 Date Opened: 2014-09 Date of Last Activity: 2016-03

2016-03

Status: Paid as agreed and up to date Date Reported:

Months Reviewed: 19

Payment History: No payment 30 days late

No payment 60 days late No payment 90 days late

Prior Paying History:

Comments: Account paid

Monthly payments

KOODO MOBILE

Phone Number: (866)995-6636 High Credit/Credit Limit: \$212.00

Account Number: XXX...755 Payment Amount: Not Available

Association to Account: Individual Balance: \$0.00
Type of Account: Open Past Due: \$0.00
Date Opened: 2011-08 Date of Last Activity: 2013-11
Status: Bad debt, collection account or unable to locate Date Reported: 2015-05

Months Reviewed:

Payment History: No payment 30 days late

No payment 60 days late No payment 90 days late

Prior Paying History: Two payments past due (2013-12) One payment past due (2013-11)

Comments: Written-off

Account Closed

Phone Number:

(416)754-2323

Account Number:

Association to Account: Individual

XXX...079

Type of Account:

Installment

Date Opened:

2013-03

Status:

Paid as agreed and up to date

Months Reviewed:

Payment History:

No payment 30 days late No payment 60 days late

No payment 90 days late

Prior Paying History:

Comments:

Account paid

Auto

BELL MOBILITY

Phone Number:

(800)361-2613

Account Number:

XXX...278

Association to Account: Individual Type of Account:

Open

Date Opened: Status:

2013-09

Paid as agreed and up to date

Months Reviewed:

Payment History:

No payment 30 days late

No payment 60 days late No payment 90 days late

Prior Paying History:

Comments:

Transferred or sold Monthly payments

CANADIAN TIRE BANK

Phone Number:

(800)459-6415

Account Number:

XXX...332

Association to Account: Individual

Type of Account:

Revolving

Date Opened:

2011-07

Status:

Paid as agreed and up to date

Months Reviewed:

Payment History:

No payment 30 days late

No payment 60 days late

No payment 90 days late

Prior Paying History:

Comments:

Account paid

Monthly payments

High Credit/Credit Limit: \$18,286.00

Payment Amount:

\$0.00 \$0.00

Balance: Past Due:

\$0,00

Date of Last Activity:

2014-12

Date Reported:

2015-02

High Credit/Credit Limit: \$90.00

Payment Amount:

Not Available

Balance:

\$0.00

Past Due: Date of Last Activity: \$0.00 2014-05

Date Reported:

2014-06

High Credit/Credit Limit: \$500.00

Payment Amount:

Not Available

Balance:

\$0.00

Past Due:

\$0.00

Date of Last Activity: Date Reported:

2012-02 2012-02

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 1-800-865-3908

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:

2013-04

Industry Class:

Creditor's Name and Amount:

685701666 HONDA CANADA FINANCE INC

\$18287

Maturity Date:

2017-03

Comments:

Security Discharged

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.

2016-08-03

BMO D3371 (416)927-3067

2016-04-05

BMO D3371 (416)927-3067

2014-12-12

CANADIAN TIRE BANK (800)461-2800

2014-05-17

BELL CANADA (800)730-7121

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.

2017-03-04	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-03-04	EQUIFAX PERSONAL SOL (800)871-3250
2017-02-14	BANK OF MONTREAL (877)304-4121
2017-01-17	CANADIAN TIRE BANK (800)459-6415
2016-04-05	SUNLIFE ASSUR GRS (866)733-8612

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 60 days before the change was made.

Welcome Khristie Thibeault, Logout

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Equifax Credit Score™

<u>français</u>

Dashboard

<u>Alerts</u>

Scores 5

Reports

- Member Services
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 - Order History
 - o Payment Information
 - 0
- 1. Credit Score
- 2. Your Score Summary
- 3. How Lenders See You
- 1. Credit Report
- 2. Personal Information
- 3. <u>Special Services</u>
- 4. Consumer Statement
- 5. Credit Information
- 6. Credit History & Banking Information
- 7. Public Records & Other Information
- 8. Collection Accounts
- 9. Credit Inquiries to the File
- 10. Investigate Your File

Score Summary as of 03/03/2017

Print Report & Score
Equifax
494
Poor

Where You Stand

lenders would consider your score poor. You may have a hard time qualifying for credit and when you do, you may expect to pay some of the highest interest rates.

EFX

No scores in this rangeNo scores in this rangeNo scores in this rangeNo scores in this range

Range

300 - 559560 - 659 Poor Fair

660 - 724 Good 725 - 759 Very Good 760 + Excellent

Canada Population

4%

10%

15%

14%

57%

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.

- 1. Number of trade lines currently past due.
- 2. Age of most recent derogatory public record.
- 3. Number of trades bad debt in last 24 months.

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