Worksheet
Leasing

Suite: 3905 **Tower:** PSV **Date:** _____ **Completed by:** _____

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 Aird and Berlis LLP in Trust
- ✓ Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). $565 Draft #39152070
- ✓ Agreement must be in good standing. Funds in Trust: $ 76,722.
- ✓ 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:

_____

_____

_____

_____

_____

_____

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the **"Vendor"**) and
ESTER NAIM E. TANIOUS SHEHATA and SAN-GEORGE MALAK E. SHEHATA (the **"Purchaser")**
Suite **3905** Tower **ONE** Unit **5** Level **38** (the **"Unit"**)

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

Insert:

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

(a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty 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 Five Hundred Dollars ($500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 27th day of Sep. 27 2017 **2017.**

Witness:

Witness:

Purchaser: **SAN-GEORGE MALAK E. SHEHATA**

Purchaser: **ESTER NAIM E. TANIOUS SHEHATA**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 17th day of October **2017.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

masql_308.rpt 26sep16

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Agreement to Lease
Residential

Toronto Real Estate Board

This Agreement to Lease dated this 1 day of July, 20 17

TENANT (Lessee), Sameh Shehata and Amal ~~Shehata~~ Salama
(Full legal names of all Tenants)

LANDLORD (Lessor), Ester Naim E. Tanious Shehata and San-George Malak E. Shehata
(Full legal name of Landlord)

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

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

1. **PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as: #3905-4011 Brickstone Mews Mississauga

2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing July 1, 2017

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

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance
(Herewith/Upon acceptance/as otherwise described in this Agreement)
by negotiable cheque payable to San-George Shehata "Deposit Holder"
in the amount of Three Thousand Two Hundred
Canadian Dollars (CDN$ 3,200.00) 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 for only those named in this agreement to lease (schedule A)

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: internet	☐	☑
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): **INITIALS OF LANDLORD(S):**

7. **PARKING:** 153 - P2

one underground parking space, unit ~~79~~ level B included

8. **ADDITIONAL TERMS:**

storage unit level 6 unit 69

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 8 p.m. on the 1 day of July, 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: n/a (For delivery of Documents to Landlord) Email Address: n/a (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. **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):**

20. 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:

Sameh Sign → Sameh Shehata (Tenant or Authorized Representative) (Seal) DATE July 1/17
(Witness)

Amal Sign → Amal Salama (Tenant or Authorized Representative) (Seal) DATE July 1/17.
(Witness)

(Witness) (Guarantor) (Seal) DATE
(Witness)

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) (Landlord or Authorized Representative) (Seal) DATE July 01 2017
(Witness) (Landlord or Authorized Representative) (Seal) DATE

SPOUSAL CONSENT: The undersigned spouse of the Landlord hereby consents to the disposition evidenced herein pursuant to the provisions of the Family Law Act, R.S.O.1990, and hereby agrees to execute all necessary or incidental documents to give full force and effect to the sale evidenced herein.

(Witness) (Spouse) (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 12 a.m./p.m. this 1 day of July, 2017.

Sameh sign → Sameh Shehata
(Signature of Landlord or Tenant)

Amal Sign → Amal Salama

INFORMATION ON BROKERAGE(S)

Listing Brokerage n/a lease used as template only Tel.No.
(Salesperson / Broker Name)

Co-op/Tenant Brokerage n/a lease used as template only Tel.No.
(Salesperson / Broker Name)

ACKNOWLEDGEMENT

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

(Landlord) DATE July 01 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 of Lease and I authorize the Brokerage to forward a copy to my lawyer.

Sameh Sign → Sameh Shehata (Tenant) DATE July 1/17
Amal Sign → Amal Salama (Tenant) DATE July 1/17.
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)

Schedule A to Lease Agreement

~~THE LEASE AGREEMENT~~

~~This Lease made as of July 07, 2017~~

~~Between: SAN GEORGE SHEHATA~~ ~~("The Owner")~~

~~And~~

~~SAMEH SHEHATA~~

~~& AMAL SALAMA~~ ~~("The Tenant")~~

In Pursuance of the Short Form of Leases Act, the Residential Tenancies Act and amendments.

1. Lease. The Landlord – leases to the tenant The Suite # **3905 -4011 Brick stone Mews** Mississauga Ontario L5B 0J7 PSV1 at Park side Village for a term Month to Month of One Year beginning On ***July 01, 2017*** and Ending on **June *30, 2018*** Unless giving notice at least 30 days before.
Tenant agrees that the renting area shall be occupied by no more than the following names people as a family included in the lease as:-

SAMEH SHEHATA---------- **Date of Birth** M, D, Y
AMAL SALAMA ----------**Date of Birth** M, D, Y
MERNA SAMEH GABALLA ----------**Date of Birth** M, D, Y
YOUSEF SAMEH GABALLA ----------**Date of Birth** M, D, Y
SARA SAMEH SHEHATA ----------**Date of Birth** M, D, Y

Any occupancy of the Premises by the Tenant shall be subject to the present tenant vacating the Premises.

2. Rent. The Tenant shall pay to the Owner rent (the "Rent") during the Term in the amount of ***$1,600.00 (One Thousand and Six Hundreds Canadian Dollars)*** per month, in advance, on the first day each and every month commencing **July 01, *2017,*** The Rent shall be paid to the Landlords' office or at such other place as the Landlord may, from time to time direct.

3. Rental **Deposit.** The Tenant agrees to pay to the Owner, upon signing of this lease, the sum of ***$1,600.00 (One Thousand and Six Hundreds Canadian Dollars)*** as prepaid rent to be applied toward the last month's rent of the Term. The Landlord agrees to pay to the Tenant interest on such amount at the rate prescribed by law.

4. Utilities: The Owner agrees to pay The Costs for the supply of the Premises but Not Including the Electricity. The Tenant agrees to pay Cable TV, Telephone and Internet costs for the supply of utilities to the Premises, and to pay any deposits required by the suppliers of any such utilities.

5. Parking; The Tenant shall have the right to park his automobile in the parking lot of suite 3905, #P2-153.

6. Use and Occupancy of Premises. The Tenant agrees to use the Premises for residential purposes only and no other purpose and not to allow the Premises to be occupied or otherwise used by anyone other than the Tenant.

7. Overdue Rent and Returned Cheques. The Tenant agrees to pay to the Landlord interest on overdue Rent payments at the rate of 20% per annum, compounded monthly. The Tenant also agrees to pay to the Landlord a service charge of $50.00 for each Cheque tendered to the Landlord which is not honored.

8. Assignment and Subletting. The Tenant shall not assign this Lease or sublet the Premises without the prior written consent of the Landlord, which consent shall not be arbitrarily or unreasonably withheld. The Landlord shall be entitled to reimbursement by the Tenant for any reasonable expenses incurred in connection with the granting of any such consent.

9. Care of Premises. The Landlord covenants to provide and maintain the Premises in a good state of repair and fit for habitation, and the Tenant agrees to keep the Premises in a reasonable state of cleanliness, to assume all

Received copy

S. G. Sameh Shehata

responsibilities for the repair of any damages caused by his willful or negligent conduct, or that of persons who are permitted on the Premises by him; Liability. The Landlord shall in no way be liable or responsible for any damage case whatsoever to the property and the Tenant further agrees not to make, or carry out any alterations or to decorate, without first obtaining the Landlord's approval in writing.

10. Property Taxes. All real property taxes as assessed against the Owner with respect to the Premises shall be payable by him, provided that the Tenant, at his option, may change the assessment for school purposes, and the Tenant agrees to pay any increased costs resulting there from.

11. Entry by Landlord. The Owner may enter the Premises and view the state of repair, and shall be entitled to make such repairs and alterations as are required and/or necessary; provided that such entry shall only be made in accordance with the terms and conditions of the Landlord and Tenant Act, as amended.

12. Representations and Warranties. The Tenant agrees that there was no promise, representation, undertaking or warranty by or binding upon the Owner with respect to any alteration, remodeling or decorating of or installation of equipment or fixtures in the premises except such, if any, as is expressly set forth in this lease.

13. Rules and Regulations. The Tenant agrees to observe and comply with the Rules and Regulations with such variations, modifications, and additions as shall from time to time be made upon notice to the Tenant by the Owner.

14. Additional Covenants by Tenant. The Tenant further covénants:
(a) That upon the termination of this lease to deliver up possession of the Premises to the Owner or his authorized agent and further to surrender all keys relating to the Premises, entrance doors to the Landlord's building and any other entrance device to the Premises or to the said building.
(b) If parking space(s) is included in this lease, the Tenant's automobile(s) shall be kept or stored therein entirely at the risk of the Tenant, and the Tenant further acknowledges that he has received due notice of the fact that any attendant in the said parking space(s) is operating under independent license granted by the Owner to clean and service cars or otherwise assist Tenants of the building when hired by such Tenants and is not a servant or agent of the Owner for any purpose whatsoever. It is also understood that under no circumstances are the parking space(s) or driveways to be used for washing or repairing cars. The Landlord shall have the privilege of allocating and changing the location(s) of the parking accommodation at any time during the term of the lease. Should the Tenant at any time dispose of his car(s) or for any other reason not require parking accommodation, it is understood and agreed that the Tenant shall not assign or sub-let the space(s) or receive any allowance for same except as agreed to by the Landlord.
(c) That no awnings, shades, flower containers, television or radio aerials or any other extensions or obstructions shall be erected over the outside windows, doors or balconies without the written consent of the Landlord.
(d) Not to use or permit the balconies to be utilized for the hanging or drying neither of clothes nor for the purpose of barbecuing. In addition, the Tenant will keep the balconies in a clean condition free of all furniture, goods and other effects.
(e) To refrain from the doing of any act in the Premises which would in any way create a risk of fire or result in an increase in the rate of fire insurance covering the building and/or contents and further not to bring or store anything what so ever there in which would have a like or similar result.
(f) That all bicycles owned by the Tenant or his family shall be kept or stored only in such areas as designated by the Landlord and in no circumstances whatsoever will such bicycles be admitted or carried into any other parts of the building including the elevators, hallways, entrances and lobbies.
(g) That the taking into of and the removal of any household furniture and effects from the premises shall only take place at such time and in such manner as previously agreed to by the Landlord.
(h) Not to obstruct the sidewalks, entrances, passageways, stairways or other common areas and not to use same for any purpose other than to gain access to and egress from the Premises of the Tenant.
(i) To obtain the written consent of the Landlord before bringing any stove or oven, refrigerator, washer, dryer, dishwasher, air conditioner or any other similar or major appliance into the Premises or building.
(j) The Tenant here by further covenants and agrees that he shall not keep or permit any dog, cat, or other animal, noisy bird, insect or reptile in or about the Premises or its environs.
(k) Not to remove any or all of the drapes and/or blinds from the windows without first obtaining the written consent of the Landlord. This includes drapery tracks.

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P. 5 of 7

SG
Somesh Chhabra

(l) That having examined the Premises prior to the execution of this lease, the Tenant is satisfied with its physical condition and taking possession of the premises shall be conclusive evidence of same.
(m) Proviso for re-entry by the Landlord on non-payment of rent or non-performance of covenants. This proviso shall be subject to the terms and conditions of the Landlord and Tenant Act, as amended.
(n) In the event of an emergency requiring repairs or other immediate attention by Tenant, the Tenant hereby agrees to forth with notify The Owner or his duly authorized agent of such need for repairs or immediate action.
(o) The Tenant hereby agrees that no water beds shall be brought into, on, or be used in the Premises without the prior written consent of Owner or his agent. The Tenant further hereby agrees to be responsible for, and to forthwith pay for, all damages to the Premises and/or to any other areas of the Landlord's property or property of other Tenant or their environs resulting from leaks, bursting or other flow of water from any such water bed.

15. Delivery Services. The Tenant acknowledges and agrees that the Owner shall have the right to limit access to the building by delivery services where such services are not in the best interests of the building or its occupants.

16. Electrical and Mechanical. In the event of any breakdown of the electrical, mechanical, heating or plumbing systems, the Owner will not be liable or responsible for damages, personal discomfort or any illness arising there from, but the Owner will carry out all necessary repairs with reasonable diligence.

17. Restrictions to be observed. Any additional services or amenities provided by the Owner such as swimming pool, sauna bath, play areas, or others which are for the exclusive use of the tenants and/or those members of their families occupying the Premises and all the rules and regulations governing the use of same, must be adhered to otherwise the Landlord or agent may restrict or refuse the use of such services or amenities.

18. Locks. The Tenant hereby consents to any alteration made in the locking system or to any change of locks in the Building in which the Premises are located.

19. Enjoyment of Premises. The Owner and the Tenant mutually covenant that neither, by their own acts or those of their family, servants, guests or agents will do or permit any act upon the Premises which may in any way be objectionable or injurious to the reputation of the Premises or of either party. Furthermore, the Owner agrees not to do or cause anything to be done which may be deemed to be unreasonably disturbing to the Tenant. Similarly the Tenant agrees not to do or cause anything to be done which may be deemed to be unreasonably disturbing to the landlord or other tenants of the Building.

20. Notice of Termination of Tenancy.
(a) If either the Owner or the Tenant desires to terminate the tenancy at the expiration or end of the Term, he shall give notice in writing to that effect to the other party in accordance with the provisions of the Landlord and Tenant Act.
(b) After the delivery of such notice of termination by either party, the Owner shall be entitled to show the Premises to prospective tenants' at all reasonable hours.
(c) If neither party delivers such notice of termination to the other, then upon the expiration of the Term, the Tenant shall become a monthly tenant only subject to the terms and conditions as set out and the said monthly rental rate may be increased by the Owner upon giving the Tenant the proper notice of such rental increase.
(d) If either the Owner or the Tenant desire to terminate the tenancy may be terminated by giving notice not less than 60 days before the expiration of the Term and shall be specified to be effective on the last day of a month of the tenancy; provided that any such notice of termination shall be without prejudice to the Owner right to show the Premises to prospective tenants at all reasonable hours after such notice has been delivered.
(e) In the event that the Tenant is obliged to vacate the Premises on or before a specified date, and the Owner enters into a lease with a third party to rent the within premises for any period thereafter to such third party, and the Tenant fails to vacate the Premises or on before the due date thereby causing the Owner to be liable to such third party, then the Tenant will (in addition to all liability for compensation to the landlord for over holding) indemnify the Landlord for all losses suffered thereby as a result thereto.

21. Breach of Covenant and Remedy.
(a) In the event that either party, at any time, is in breach of any covenant contained herein (save and except the covenant to pay rent), the other party shall be obliged to provide written notice of such breach within 30 days from the date that such breach came to his attention and shall allow a reasonable period of time to the defaulting

Sameh Shehata

P.6 of 7.

party in which to remedy such breach. Where either party fails to provide the other party with the required notice, neither party shall be entitled to a remedy for the alleged breach. Furthermore, the offending or defaulting party shall, upon remedying the breach, be relieved of any further liability therefore.

(b) If on any rental due date the Premises are vacant and no payment of Rent has been received by the Owner as yet, then it shall be presumed that the Tenant has abandoned the Premises and the Owner shall, in that event, be entitled to, and may, in fact, take immediate possession of the Premises.

(c) The Tenant and the Owner hereby mutually consent and agree that in the event the Tenant breaches any term and/or condition of this lease, the Owner shall be entitled to alter or cause to be altered the locking system to the Premises.

22. Liability. The Owner shall in no way whatsoever be liable or responsible for any damage, however caused, to any property (including automobiles and contents thereof) belonging to or owned by the Tenant or any members of his family or to any other person while such property is located upon the Premises or anywhere else on the property of the Owner; furthermore, the Owner shall be relieved from all liability for any damage to any such property at any time located upon the Premises arising from gas, steam, water, rain or snow, which may leak into, issue or flow from any part of the Premises or the Building, or from the gas, water, steam or drainage pipes or plumbing works of the same or any other place or quarter or for any damage caused by or attributable to the condition or arrangement of any electric or other wires or for any damage caused by anything done or omitted to be done by any tenants of the Landlord. The Owner shall not in any way whatsoever be responsible or liable for any personal injury or death that be suffered or sustained by the Tenant, his employee(s), any member of his family, his agents, servants, guests or other invitees who may be upon the Premises or the Building or appurtenances thereto. All risks of such injury or death shall be assumed by the Tenant who shall hold the Owner harmless and indemnified there from. The Tenant shall be liable for any damage done by reason of water being left running from the taps in the Premises.

23. Amendment or Waiver. No amendment or waiver of any part of this lease shall be effective unless same is in writing and attached to or endorsed upon the said lease by the Tenant and the Owner or his agent, it being specifically understood and agreed between the parties hereto that the Landlord's janitors and/or superintendents are NOT authorized agents of the Landlord within the meaning of this clause.

24. Notices. Except where otherwise provided by the Owner and Tenant Act, as amended, any notice required or contemplated by any provision of this lease shall be deemed to be sufficiently given if served personally, or deemed to be received within 72 hours of mailing post prepaid in a registered letter addressed to the Owner as set forth herein, or to the Tenant at the address of the Premises.

25. Miscellaneous. This lease and everything contained in it shall extend to and bind and ensure to the benefit of the heirs, executors, administrators, successors and assigns (as the case may be) of the parties to it, subject to the consent of the Owner being obtained, to an assignment or sublease by the Tenant, and where there is more than one Landlord or Tenant or where the Owner or Tenant is a male, female or a corporation, the provisions of this lease shall be read with all necessary grammatical changes. All covenants in this lease entered into by more than one Tenant shall be construed as both joint and several.

26. The Owner has the right to inspect the property on regular monthly base with providing 24 hours notice to the Tenant.

Important Notice:

The Owner will do periodic check-up to the property ;;

If any evidence of smoking i.e. Cigarettes is to be found the tenants have to evacuate the property immediately as per our non smoke policy.

Witness:	**The Owner:**
Witness:	**Tenant:**
Witness:	**Tenant:**

59152070 5-516

Royal Bank of Canada
Banque Royale du Canada

189 QUEEN ST S
MISSISSAUGA, ON

DATE 20170918
Y/A M/M D/J

PAY TO THE ORDER OF / PAYEZ À L'ORDRE DE AMACON CITY CENTRE SEVEN NEW DEV $565.00

EXACTLY $565.00¢

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

CANADIAN DOLLARS CANADIENS

RE/OBJET LEASING FEES AND TAX

PURCHASER NAME Sam George Shehata NOM DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

PURCHASER ADDRESS unit 3905 - 411 ADRESSE DE L'ACHETEUR

COUNTERSIGNED / CONTRESIGNÉ

FORM 16516 (03-2016)

⑈59152070⑈ ⑆04942⑉003⑆ 099⑉013⑉5⑈

ENDORSEMENTS AND LIMITATIONS

MENTIONS ET RESTRICTIONS

Signature of bearer - Signature du titulaire

HG367923

PASSPORT
PASSEPORT

CANADA

Type/Type: P

Issuing Country/Pays émetteur: CAN

Passport No./N° de passeport: HG367923

Surname/Nom: SHEHATA

Given names/Prénoms: SAMEH SHEHATA GABALLA

Nationality/Nationalité: CANADIAN/CANADIENNE

Date of birth/Date de naissance: 20 JUNE/JUIN 69

Sex/Sexe: M

Place of birth/Lieu de naissance: CAIRO EGY

Date of issue/Date de délivrance: 10 SEPT/SEPT 15

Date of expiry/Date d'expiration: 10 SEPT/SEPT 25

Issuing Authority/Autorité de délivrance: SAINT-LAURENT

P<CANSHEHATA<<SAMEH<SHEHATA<GABALLA<<<<<<<<<

HG367923<5CAN6906207M2509105<<<<<<<<<<<<<<06

ENDORSEMENTS AND LIMITATIONS

MENTIONS ET RESTRICTIONS

Signature of bearer - Signature du titulaire

HG367922

PASSPORT
PASSEPORT

CANADA

Type/Type: P

Issuing Country/Pays émetteur: CAN

Passport No./N° de passeport: HG367922

Surname/Nom: SALAMA

Given names/Prénoms: AMAL SHAWKI FAHMI

Nationality/Nationalité: CANADIAN/CANADIENNE

Date of birth/Date de naissance: 20 FEB /FÉV 79

Sex/Sexe: F

Place of birth/Lieu de naissance: SOUHAG EGY

Date of issue/Date de délivrance: 10 SEPT/SEPT 15

Date of expiry/Date d'expiration: 10 SEPT/SEPT 25

Issuing Authority/Autorité de délivrance: SAINT-LAURENT

P<CANSALAMA<<AMAL<SHAWKI<FAHMI<<<<<<<<<<<<<<<
HG367922<2CAN7902206F2509105<<<<<<<<<<<<<<<00

ENDORSEMENTS AND LIMITATIONS

MENTIONS ET RESTRICTIONS

Signature of bearer - Signature du titulaire

HG367924

PASSPORT
PASSEPORT

CANADA

Type/Type
P

Issuing Country/Pays émetteur
CAN

Passport No./N° de passeport
HG367924

Surname/Nom
GABALLA

Given names/Prénoms
MERNA SAMEH

Nationality/Nationalité
CANADIAN/CANADIENNE

Date of birth/Date de naissance
14 NOV /NOV 02

Sex/Sexe
F

Place of birth/Lieu de naissance
CAIRO EGY

Date of issue/Date de délivrance
10 SEPT/SEPT 15

Date of expiry/Date d'expiration
10 SEPT/SEPT 20

Issuing Authority/Autorité de délivrance
SAINT-LAURENT

P<CANGABALLA<<MERNA<SAMEH<<<<<<<<<<<<<<<<<<<<
HG367924<8CAN0211141F2009100<<<<<<<<<<<<<<<06

ENDORSEMENTS AND LIMITATIONS

MENTIONS ET RESTRICTIONS

Signature of bearer · Signature du titulaire

HG367925

PASSPORT
PASSEPORT

CANADA

Type/Type
P

Issuing Country/Pays émetteur
CAN

Passport No./N° de passeport
HG367925

Surname/Nom
GABALLA

Given names/Prénoms
YOUSEF SAMEH

Nationality/Nationalité
CANADIAN/CANADIENNE

Date of birth/Date de naissance
28 JUNE/JUIN 05

Sex/Sexe
M

Place of birth/Lieu de naissance
CAIRO EGY

Date of issue/Date de délivrance
10 SEPT/SEPT 15

Date of expiry/Date d'expiration
10 SEPT/SEPT 20

Issuing Authority/Autorité de délivrance
SAINT-LAURENT

P<CANGABALLA<<YOUSEF<SAMEH<<<<<<<<<<<<<<<<<<<<
HG367925<1CAN0506281M2009100<<<<<<<<<<<<<<<00

Bank Account Details - [illegible] | https://www1.royalbank | https://www1.royalbank

Secure https://www1.royalbank.com/[illegible]

Front

Sanch Shehata Anal Sahma
4011 Brickstone Mews
Mississauga Ontario 3905

999 55

DATE 2017-07-01

PAYEZ À L'ORDRE DE San George Shehata 1600,00 $

One thousand six hundred dollars only /100 DOLLARS

BANQUE ROYALE DU CANADA
PLACE GRILLI BRANCH
3535 ST. CHARLES BLVD., SUITE 101
KIRKLAND, QC H9H 5B9

POUR Rent for 3905 November 2017 Deposed last month

Sanch Shehata

⑈999⑈ ⑆02755⑈003⑆505⑈4,27⑈5⑈

Back

Virtual Endorsement
DSPACC:
DSPTR:
CSID: 9171935969904304942
TXNID: 4
SCANSES: 40,344,197
ITMSEQ: 1
CHANID: 003
APPCD: S900
TRANSIT: 04942
DSPCUR:
TEFDT: 12/07/17
OPID: 531862761

ID d'imprimeur 1021

Endossement - Signature ou timbre

BACK/VERSO

www1.royalbank.....html

Type here to search

Bank Account Details - 1 | https://www1.royalbank

Secure | https://www1.royalbank.com/

Front

Sarah Shehata. Hamd Salama
4011 Brickstone Mews
Mississauga, Ontario 3905

999

DATE 2017-08-01
A A A A M M J J

PAYEZ À L'ORDRE DE: Sam George Shehata — 1600,00$

One thousand six hundred dollars only /100 DOLLARS

BANQUE ROYALE DU CANADA
PLACE GRILLI BRANCH
3635 ST. CHARLES BLVD., SUITE 101
KIRKLAND, QC H9H 3B8

POUR: Rent aug 2017

Sarah Shehata

⑈999⑈ ⑆02755⑆003⑆505⑆427⑈5⑈

Back

Virtual Endorsement
DSPACC:
DSPTR:
CSID: 01721549303318 00364
TXNID: 2
SCANSES: 42,683,875
ITMSEQ: 1
CHANID: 003
APPCD: S900
TRANSIT: 00364
DSPCUR:
TEFDT: 03/08/17
GPID: 321248023

ID d'imprimeur 1021

Endossement - Signature ou timbre

05592 75051008

BACK/VERSO

www1.royalbank....html

Type here to search

Bank Account Details · | x | https://www1.royalbank x

Secure | https://www1.royalbank.com/wps/myportal/CIS/...

Front

Sameh Shehata And Sabra
4011 Brickstone Mews
Mississauga - Ontario - L5M 0G3

999

DATE 2 0 1 7 0 7 0 1

PAYEZ À L'ORDRE DE San George Shehata — 1600,00$

One thousand and six hundred dollars only — 100 DOLLARS

BANQUE ROYALE DU CANADA
PLACE GRILLI BRANCH
3535 ST. CHARLES BLVD., SUITE 101
KIRKLAND, QC H9H 5B9

POUR Rent suite 3905 July 2017 — Sameh Shehata

⑈999⑈ ⑆02755⑈003⑆505⑈427⑈5⑈

Back

Virtual Endorsement
DSPACC:
DSPTR:
CSID: 9171935969904304942
TXNID: 3
SCANSES: 40,343,471
ITMSEQ: 1
CHANID: 003
APPCD: S900
TRANSIT: 04942
DSPCUR:
TEFDT: 12/07/17
OPID: 531862761

ID d'imprimeur 1021

Endossement - Signature ou timbre

BACK/VERSO

www1.royalbank.....html

Type here to search

PSV 3905 Tenant's Credit check

EQUIFAX

Equifax Credit Report and Score ™ as of 10/17/2017

Name: Sameh Shehata Shehata

Confirmation Number: 3921226472

Credit Score Summary

753 | Very Good

Where You Stand

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score very good. Based on this score, you should be able to qualify for credit with competitive interest rates, and a wide variety of credit offers should be available to you.

				EFX	
Range	300 - 559 Poor	560 - 659 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.

- Number of open national card trades.
- Average age of trades.
- Most recent telco inquiry.

Your Loan Risk Rating

753 | Very Good

Your credit score of 753 is better than 41% of Canadian consumers.

The Equifax Credit Score ™ ranges from 300-900. Higher scores are viewed more favorably.

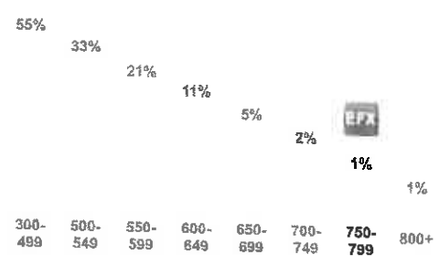
The Bottom Line :

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a low risk. You may qualify for favourable interest rates and offers from lenders and a variety of credit products may be available to you. If you're in the market for credit, this is what you might expect:

- You may be able to obtain higher than average credit limits on your credit card.
- Many lenders may offer you attractive interest rates and offers.
- You may qualify for some special incentives and rewards that aren't always offered to the general public.

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

Delinquency Rates*



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

CREDIT REPORT

Personal Information

Personal Data

Name:	SAMEH SHEHATA SHEHATA
SIN:	306XXX802
Date of Birth:	1969-06-XX

Current Address

Address:	4011 BRICKSTONE MEWS #3905 MISSISSAUGA, ON
Date Reported:	2017-07 2012-05 2011-11

Previous Address

Address:	17764 BOUL DE PIERREFONDS #5 PIERREFONDS, QC
Date Reported:	2017-07 2012-05 2011-11

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.

AMERICAN EXPRESS

Phone Number:	(800)668-6500	High Credit/Credit Limit:	$5,600.00
Account Number:	XXX...000	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2014-01	Date of Last Activity:	2015-09
Status:	Paid as agreed and up to date	Date Reported:	2017-10
Months Reviewed:	45		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

BQE ROYALE

Phone Number:	(514)630-8455	High Credit/Credit Limit:	$20,000.00
Account Number:	XXX...001	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2017-07	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2017-09
Months Reviewed:	03		
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

CHASE AMAZON CA VISA

Phone Number:	(866)557-7811	High Credit/Credit Limit:	$400.00
Account Number:	XXX...861	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2014-05	Date of Last Activity:	2014-05
Status:	Paid as agreed and up to date	Date Reported:	2017-09
Months Reviewed:	41		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Monthly payments		

CAPITAL ONE COSTCO

Phone Number:	(800)728-3277	High Credit/Credit Limit:	$5,000.00
Account Number:	XXX...923	Payment Amount:	$17.00
Association to Account:	Individual	Balance:	$1,793.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2015-12	Date of Last Activity:	2017-09
Status:	Paid as agreed and up to date	Date Reported:	2017-09
Months Reviewed:	22		
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		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	$1,500.00
Account Number:	XXX...569	Payment Amount:	$10.00
Association to Account:	Individual	Balance:	$76.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2011-11	Date of Last Activity:	2017-09
Status:	Paid as agreed and up to date	Date Reported:	2017-09
Months Reviewed:	71		
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		

SCOTIABANK MC

Phone Number:	(866)286-4517	High Credit/Credit Limit:	$3,000.00
Account Number:	XXX...044	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2014-01	Date of Last Activity:	2016-01
Status:	Paid as agreed and up to date	Date Reported:	2017-09
Months Reviewed:	43		
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		

CANADIAN TIRE BANK

Phone Number:	(800)459-6415	High Credit/Credit Limit:	$2,500.00
Account Number:	XXX...569	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00

Date Opened:	2015-12	Date of Last Activity:	2017-08
Status:	Paid as agreed and up to date	Date Reported:	2017-09
Months Reviewed:	22		
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 MC

Phone Number:	(800)769-2511	High Credit/Credit Limit:	$2,000.00
Account Number:	XXX...405	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2014-11	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2017-09
Months Reviewed:	33		
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		

CAPITAL ONE HBC

Phone Number:	(866)640-7858	High Credit/Credit Limit:	$1,500.00
Account Number:	XXX...466	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2012-10	Date of Last Activity:	2013-01
Status:	Paid as agreed and up to date	Date Reported:	2016-03
Months Reviewed:	40		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed Monthly payments		

KOODO MOBILE

Phone Number:	(866)995-6636	High Credit/Credit Limit:	$213.00
Account Number:	XXX...472	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Open	Past Due:	$0.00
Date Opened:	2014-02	Date of Last Activity:	2014-11
Status:	Paid as agreed and up to date	Date Reported:	2015-05
Months Reviewed:	13		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed Monthly payments		

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.)

No Public Record information on file

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.

2017-07-12	PRIMUS (888)456-1289
2017-05-23	LONDON LIFE MORTGAGE (800)263-2465

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.

2017-10-17	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-10-17	EQUIFAX PERSONAL SOL (800)871-3250
2017-09-09	TDCT (866)222-3456
2017-07-17	CANADIAN TIRE BANK (800)459-6415

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.

Date: November 1st , 2016

Re: Ester Naim Tanious Shehata & San-George Malak Shehata
Purchase from: Amacon development PSV – Tower One.

This is a Pre-Approval Certificate to confirm that the customers are pre-approved to purchase a house up to $349,900 with 20% down payment.

Civic address: **PSV – Tower One in Mississauga, ON**
Suite: 3905
Purchase Price: $ 349,900
Mortgage Amount:$279,920
Closing Date: June 30, 2017

This pre-approval is conditional on the following:

- Income Confirmation
- Credit Check satisfactory to CIBC
- Conformation of Down payment

If you have any questions, please do not hesitate to contact me.

Regards,

Matt Dawoud
Mobile Mortgage Advisor of CIBC

Tel: 416-917-4600
Fax: 416-224-5402
Matt.dawoud@cibc.com