

Worksheet
Leasing

Suite: 3710 Tower: PSV Date: _____ Completed by: _____
Bassam Wehbeh

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 N/A
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). \$1,695 Draft # 80705000
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 77,380
- ✓ ● 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
BASSAM WEHBEH (the "Purchaser")

Suite **3710** Tower **ONE** Unit **10** Level **36** (the "Unit")

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

Insert:


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

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty 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 sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 19 day of September 2017.


Witness:


Purchaser: **BASSAM WEHBEH**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 3rd day of October 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

This Agreement to Lease dated this 8th day of Sep, 2017

TENANT (Lessee), Menawattie Balgobin
(Full legal names of all Tenants)

LANDLORD (Lessor), Bassam Wehbeh
(Full legal name of Landlord)

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

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

1. **PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:
4011 Brickstone Mews, #3710
2. **TERM OF LEASE:** The lease shall be for a term of 1 Year commencing Sep 15th
3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of _____
Two Thousand Four Hundred Fifty Canadian Dollars (CDN\$ 2,450.00),
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 ORION REALTY CORPORATION, BROKERAGE "Deposit Holder"
in the amount of Seven Thousand Three Hundred Fifty
Canadian Dollars (CDN\$ 7,350.00) 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 2
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: Residential Use

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oil	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electricity	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>

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):

MB

INITIALS OF LANDLORD(S):

BW

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7. **PARKING:** One Parking and Locker

8. **ADDITIONAL TERMS:**

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant until 6 p.m. on the 9 day of Sep, 2017

(landlord/Tenant)
after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction

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

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

Email Address: (For delivery of Documents to Landlord) Email Address: ajay.minhas@gmail.com (For delivery of Documents to Tenant)

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

INITIALS OF LANDLORD(S): BW



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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:

(Witness) _____
(Witness) _____
(Witness) _____

IN WITNESS whereof I have hereunto set my hand and seal:

Mbalgobin (Seal) DATE 8 Sep 17
(Tenant or Authorized Representative)
(Seal) DATE _____
(Tenant or Authorized Representative)
(Seal) DATE _____
(Guarantor)

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:

Audrey (Seal)
(Witness)
(Witness)

IN WITNESS whereof I have hereunto set my hand and seal:

Audrey (Seal) DATE 5 pm 09 sep 17
(Landlord or Authorized Representative)
(Seal) DATE _____
(Landlord or Authorized Representative)

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 5:00 p.m. this 9th day of September, 2017. *Audrey* (Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)	
Listing Brokerage <i>Orion Realty Corporation, Brokerage</i>	Tel. No. <i>416-733-7784</i>
<i>Audrey G. Mbalgobin</i> (Salesperson / Broker Name)	
Coop/Tenant Brokerage <i>WORLD CLASS REALTY POINT</i>	Tel. No. <i>(416) 444-7653</i>
<i>AJAY SINGH MINHAS</i> (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.

Audrey (Landlord) DATE 9-09-17
(Landlord)
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.

Mbalgobin (Tenant) DATE 9-09-17
(Tenant)
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:

Audrey
(Authorized to bind the Listing Brokerage)

Audrey
(Authorized to bind the Co-operating Brokerage)

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

TENANT (Lessee), Menawattie Balgobin, and

LANDLORD (Lessor), Bassam Wehbeh

for the lease of 4011 Brickstone Mews, #3710, Mississauga

dated the 8 day of Sep, 2017

TENANT AND LANDLORD AGREE THAT AN ACCEPTED AGREEMENT TO LEASE SHALL FORM A COMPLETED LEASE AND NO OTHER LEASE WILL BE SIGNED BETWEEN THE PARTIES.

The Buyer hereby covenants with the Seller and with the Condominium Corporation that the Buyer, members of the household, and guests, will comply with the Condominium Act, the Declaration, the Bylaws and all Rules and Regulations, in using the unit and the common elements, and will be subject to the same duties imposed by the above as those applicable to other individual unit owners.

The Tenant agrees with the Landlord to pay rent, keep the premises in an ordinary state of cleanliness, and repair in full any damage caused to the premises by his or her willful or negligent conduct or that of persons who are permitted on the premises by him. For the duration of the Lease Term the Tenant shall be responsible for the first (\$60) Sixty Canadian Dollars of all normal wear and tear repairs that occur in the unit, including change of light bulbs, (HVAC) furnace filters, etc.

The Tenant agrees not to make any changes to the decor or the physical structure of the existing premises without the prior consent of the landlord or his authorized agent.

The Tenant acknowledges and agrees that pets are not permitted on the premises.

The Tenant agrees not to smoke in the apartment.

The Tenant acknowledges that the use of illegal substances of ANY kind is not permitted on the premises.

The Tenant further covenants to leave the premises in an ordinary state of cleanliness upon termination of this lease.

The Tenant agrees to deliver to The Landlord 10 post-dated cheques covering the monthly rental payments payable to Bassam Wehbeh, on the closing of this transaction and a further 12 post-dated cheques on each anniversary date of the lease (if he chooses to renew). Tenant is responsible for a penalty charge of \$50.00 for any returned cheques.

The Tenant agrees to provide the landlord with \$200 refundable security deposit in the form of a cheque payable to Bassam Wehbeh, before taking occupancy of the unit, for the use of keys and fobs. This deposit shall be returned to the tenant when all of the keys and fobs are returned to the Landlord and all are in good working order.

Landlord agrees to provide the tenant with ONE SET of keys and access fobs to the building, parking, suite, and mailbox at his own expense at closing.

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

INITIALS OF TENANTS:

MB

INITIALS OF LANDLORD(S):

BW

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TENANT (Lessee), Menawattie Balgobin and

LANDLORD (Lessor), Bassam Wehbeh

for the lease of 4011 Bricksstone Mews, #3710, Mississauga

dated the 8 day of Sep, 2017

The Tenant agrees that no other than those listed in the rental application submitted in addition to this offer to lease will regularly occupy the unit and he will not assign nor sublet the premises to a sub-tenant without the consent of the landlord. Such consent shall not be arbitrarily or unreasonably withheld.

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 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 acknowledges that a Hydro account needs to be set up under the tenants name as of the first day of the commencement of the Lease Term. Proof of the Hydro account 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.

Only if specifically required as per this Agreement to Lease, the Tenant will need to set up other utility services (i.e. Water, Gas, Etc.) under the Tenant's name, and show proof of such accounts 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 termination 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

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

INITIALS OF TENANTS:

MB

INITIALS OF LANDLORD(S):

BW

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TENANT (Lessee), Menawattie Balgobin, and

LANDLORD (Lessor), Bassam Wehbeh

for the lease of 4011 Brickstone Mews, #3710, Mississauga

dated the 9 day of Sep, 2017

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.

The Deposit as per the first page of this Agreement to Lease, must be in the form of a Bank Draft or Certified Cheque payable to ORION REALTY CORPORATION BROKERAGE.

Tenant acknowledges that the subject building is new and may have incomplete work and some of the condominium facilities may not be immediately available for use. Further, some area of the condominium may still be under construction at the time of occupancy. The Tenant shall not make any claims against the Landlord for any inconvenience as a result of such construction and repairs. Tenant agrees to allow the Builder's/ Landlord's customer service and/or trade's people access to the unit during normal business hours to do repair and touch up work to the unit, as required. Landlord agrees to give notice to the tenant at least 24 hours before the time of entry.


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

INITIALS OF TENANTS:

MB

INITIALS OF LANDLORD(S):

BW

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Confirmation of Co-operation and Representation

BUYER: Menawattie Balgobin

SELLER: Bassam Wehbeh

For the transaction on the property known as: 4011 Brickstone Mews, #3710

DEFINITIONS AND INTERPRETATIONS: For the purposes of this Confirmation of Co-operation and Representation:

"Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to include other remuneration.

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

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

1. LISTING BROKERAGE

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

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

2. PROPERTY SOLD BY BUYER BROKERAGE - PROPERTY NOT LISTED

- ☐ The Brokerage.....represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid
(does/does not)
- ☐ by the Seller in accordance with a Seller Customer Service Agreement
- or: ☐ by the Buyer directly

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

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

MB

BUYER

CO-OPERATING/BUYER BROKERAGE

BW

SELLER

AA

LISTING BROKERAGE



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

CO-OPERATING BROKERAGE- REPRESENTATION:

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

CO-OPERATING BROKERAGE- COMMISSION:

- a) ☒ The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property
Half Months Rent + HST
(Commission As Indicated in MLS® information) to be paid from the amount paid by the Seller to the Listing Brokerage.
b) ☐ The Co-operating Brokerage will be paid as follows:

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

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

COMMISSION TRUST AGREEMENT: If the above Co-operating Brokerage is receiving payment of commission from the Listing Brokerage, then the agreement between Listing Brokerage and Co-operating Brokerage further includes a Commission Trust Agreement, the consideration for which is the Co-operating Brokerage procuring an offer for a trade of the property, acceptable to the Seller. This Commission Trust Agreement shall be subject to and governed by the MLS® rules and regulations pertaining to commission trusts of the Listing Brokerage's local real estate board, if the local board's MLS® rules and regulations so provide. Otherwise, the provisions of the OREA recommended MLS® rules and regulations shall apply to this Commission Trust Agreement. For the purpose of this Commission Trust Agreement, the Commission Trust Amount shall be the amount noted in Section 3 above. The Listing Brokerage hereby declares that all monies received in connection with the trade shall constitute a Commission Trust and shall be held, in trust, for the Co-operating Brokerage under the terms of the applicable MLS® rules and regulations.

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

WORLD CLASS REALTY POINT

(Name of Co-operating/Buyer Brokerage)

240 DUNCAN MILL RD #403 TORONTO

Tel.: (416) 444-7653

Fax:

Date: 8 Sep 2017

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

AJAY SINGH MINHAS

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

Orion Realty Corp. Brokerage

(Name of Listing Brokerage)

465 Burnhamthorpe Rd W #200

Tel.: 416-933-7784 Fax: 905-286-5271

[Signature]

Date: 9/9/17

(Authorized to bind the Listing Brokerage)

Andrew Gubec

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

CONSENT FOR MULTIPLE REPRESENTATION (To be completed only if the Brokerage represents more than one client for the transaction)

The Buyer/Seller consent with their initials to their Brokerage representing more than one client for this transaction.

[Initials]

BUYER'S INITIALS

[Initials]

SELLER'S INITIALS

ACKNOWLEDGEMENT

I have received, read, and understand the above information.

[Signature]

(Signature of Buyer)

Date: 8 Sep 2017

[Signature]

(Signature of Buyer)

Date: 9-09-17

[Signature]

(Signature of Seller)

Date: 9-09-17

(Signature of Seller)

Date:



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I/We hereby make application to rent 4011 Brickstone Mews, #3710
from the 15 day of Sep 2017 at a monthly rental of \$ 2450
to become due and payable in advance on the 15th day of each and every month during my tenancy.

1. **Name** Menawattie Balgobin Date of birth 1959 - 11 - 22 SIN No. (Optional) _____
Drivers License No B0277-53905-96122 Occupation _____

2. **Name** _____ Date of birth _____ SIN No. (Optional) _____
Drivers License No _____ Occupation _____

3. **Other Occupants:** Name Krishan Balgobin Relationship Son Age 18
Name _____ Relationship _____ Age _____
Name _____ Relationship _____ Age _____

Do you have any pets? No If so, describe _____

Why are you vacating your present place of residence? _____

LAST TWO PLACES OF RESIDENCE

Address 1609 Barbertown Rd, Mississauga Address _____

From _____ To _____ From _____ To _____

Name of Landlord Owner Name of Landlord _____

Telephone: _____ Telephone: _____

PRESENT EMPLOYMENT

Employer Strategic Alliance Financial Group I _____

Business address 3 Director Crt suite 201, Vaughan I _____

Business telephone 416 438 9494 I _____


Position held Financial Planner I _____

Length of employment _____ I _____

Name of supervisor Garry Levy I _____

Current salary range: Monthly \$ 7500

PRIOR EMPLOYMENT

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SPOUSE'S PRESENT EMPLOYMENT

Employer

Business address

Business telephone

Position held

Length of employment

Name of supervisor

Current salary range: Monthly \$

PRIOR EMPLOYMENT

.....

.....

.....

.....

.....

.....

Name of Bank Branch Address

Chequing Account # Savings Account #

FINANCIAL OBLIGATIONS

Payments to Amount: \$

Payments to Amount: \$

PERSONAL REFERENCES

Name Kris Kissoon Address Mississauga, ON

Telephone: 416 816 4375 Length of Acquaintance 15 Yrs Occupation Realtor

Name Ajay Minhas Address Mississauga, ON

Telephone: 647 448 4563 Length of Acquaintance 6 Months Occupation Realtor

AUTOMOBILE(S)

Make BMW Model 3 Series Year 2013 Licence No

Make Model Year Licence No

The Applicant consents to the collection, use and disclosure of the Applicant'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 Applicant 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.

The Applicant represents that all statements made above are true and correct. **The Applicant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this rental.** The Applicant authorizes the verification of the information contained in this application and information obtained from personal references. This application is not a Rental or Lease Agreement. In the event that this application is not accepted, any deposit submitted by the Applicant shall be returned.

M. Balgobin 8 Sep 2017
 Signature of Applicant Date Signature of Applicant Date

Telephone: Telephone:

The Toronto-Dominion Bank

80705000

5626 TENTH LINE WEST
MISSISSAUGA, ON L5M 7L9

DATE

2017-09-22

YYYYMMDD

Transit-Serial No.

1579-80705000

Pay to the
Order of

AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

\$ *****1,695.00

ONE THOUSAND SIX HUNDRED NINETY FIVE**00/100 Canadian Dollars
Authorized signature required for amounts over CAD \$5,000.00Re PSV 3710 Leasing feeThe Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Countersigned

Number

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

⑈80705000⑈ ⑆09612⑈006⑈

⑈3808⑈

Orion Realty Corporation

Brokerage

465 BURNHAMTHROPE RD W UNIT 200
MISSISSAUGA, ON L5M 0E3
PHONE: 416-733-7784
FAX: 905-286-5271

RECEIPT

DATE: September 11, 2017

TIME: 5:15 pm

RECEIVED FROM: Ajay Minhas

ITEM: ☐ CERTIFIED CHEQUE ☒ BANK DRAFT ☐ CHEQUE ☐ OTHER

AMOUNT(\$): \$7350.00

PAYABLE TO: ☒ ORION REALTY CORPORATION, BROKERAGE

* Deposit into Trust
Sep 12, 2017

PROPERTY: 4011 Brickstone Mews Unit 3710

FOR: ☒ LEASE ☐ SALE

RECEIPT BY: Helen Cheong

☒ COPY FOR CLIENT(S)
☒ COPY FOR LISTING AGENT

AJAY MINHAS LSB ENG
Sales Representative

647-448-4563
416-444-7653
416-987-5955
ajay.minhas@gmail.com
www.ajayminhas.com



10358 (1215)

THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER

World Class Realty/Point
4325-83 City Centre Drive, Mississauga, ON L5B 2N5



The Toronto-Dominion Bank

82703756

728 BRISTOL ROAD WEST
MISSISSAUGA, ON L5R 4A3

DATE 2017-09-11
YYYYMMDD

Transit-Serial No. 1293-82703756

Pay to the Order of ORION REALTY CORPORATION

\$*****7,350.00

SEVEN THOUSAND THREE HUNDRED FIFTY**00/100 Canadian Dollars

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

Re The Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Countersigned

1061
Number

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

⑈ 8 2 7 0 3 7 5 6 ⑈ ⑆ 0 9 6 1 2 ⑈ 0 0 1 ⑆

⑈ 3 8 0 8 ⑈



To Whom It May Concern

September 1, 2017

RE: Mena Balgobin

This letter will confirm that Mena Balgobin is a broker in good standing with our company since September 1st 2014. Her commission income is \$7,500.00 plus every month since she joined Strategic Alliance Financial Group Inc.
If you require any additional information please contact me at 1-905-541-4143.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Garry M. Levy', with a large, sweeping loop at the end.

Garry M. Levy BA CLU
President & CEO

Equifax Credit Report and Score™ as of 08/31/2017

Name: Menawattie Balgobin

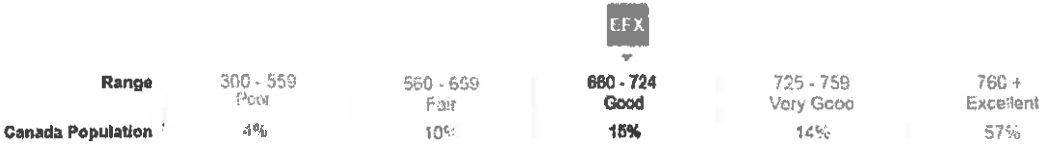
Confirmation Number: 2459219412

Credit Score Summary



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 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



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.

- » Average utilization for open revolving trades
- » Total balance for open national card trades
- » Utilization for revolving trades

Your Loan Risk Rating



Your credit score of 675 is better than 23% of Canadian consumers.

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

The Bottom Line :

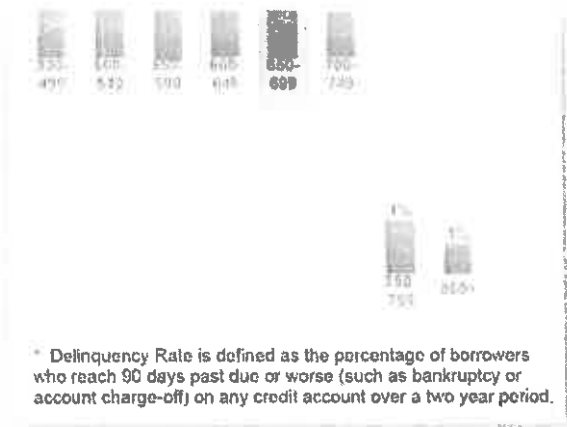
Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a very high risk. It's not likely that you will be approved for conventional loans and credit cards - and when you do qualify for credit, you may be charged high interest rates. If you're in the market for credit, this is what you might expect:

- » You may have difficulty qualifying for credit cards.
- » When you do qualify for a loan, you may pay some of the highest interest rates available.
- » The loan terms you receive may be very restrictive and include very low credit limits

Delinquency Rates*



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



CREDIT REPORT

Personal Information

Personal Data		Other Names:	
Name:	MENAWATTIE BALGOBIN	Also Known as:	MENAWATTIE BOODHO XX
SIN:	488XX861		
Date of Birth:	1959-11-XX		
Current Address		Previous Address	
Address:	1609 BARBERTOWN RD MISSISSAUGA, ON	Address:	5266 CINNAMON RD MISSISSAUGA, ON
Date Reported:	2003-10 2003-10 2003-02	Date Reported:	2003-10 2003-10 2003-02
Current Employment		Previous Employment	
Employer:	GENTILE FINANCIAL	Employer:	HUB FINANCIAL
Occupation:		Occupation:	PARALEGAL LAW CORP
		Employer:	
		Occupation:	

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.

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX . 351	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$87.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	1998-04	Date of Last Activity:	2017-07
Status:	Paid as agreed and up to date	Date Reported:	2017-08
Months Reviewed:	71		
Payment History:	03 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$6,000.00
Account Number:	XXX .082	Payment Amount:	\$158.00
Association to Account:	Individual	Balance:	\$1,600.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	1997-09	Date of Last Activity:	2017-08
Status:	Paid as agreed and up to date	Date Reported:	2017-08
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

AMERICAN EXPRESS

Phone Number:	(800)668-6500	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...500	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$101.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-06	Date of Last Activity:	2017-08
Status:	Paid as agreed and up to date	Date Reported:	2017-08
Months Reviewed:	25		
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		

BMW GROUP FIN SV

Phone Number:	(800)300-0269	High Credit/Credit Limit:	\$25,788.00
Account Number:	XXX...424	Payment Amount:	\$537.00
Association to Account:	Individual	Balance:	\$14,575.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2015-10	Date of Last Activity:	2017-06
Status:	Paid as agreed and up to date	Date Reported:	2017-07
Months Reviewed:	20		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Lease account Monthly payments		

SCOTIABANK VISA

Phone Number:	(800)387-6508	High Credit/Credit Limit:	\$9,000.00
Account Number:	XXX . 204	Payment Amount:	\$0.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	1993-06	Date of Last Activity:	2015-12
Status:	Paid as agreed and up to date	Date Reported:	2017-07
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		

SCOTIALINE

Phone Number:	(800)387-6556	High Credit/Credit Limit:	\$30,015.00
Account Number:	XXX. 606	Payment Amount:	\$669.00
Association to Account:	Joint	Balance:	\$10,014.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	1996-09	Date of Last Activity:	2015-09
Status:	Paid as agreed and up to date	Date Reported:	2017-07
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		

SCOTIABANK AMEX

Phone Number:	Not Available	High Credit/Credit Limit:	\$7,154.00
Account Number:	XXX. .369	Payment Amount:	\$153.00
Association to Account:	Individual	Balance:	\$1,154.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-04	Date of Last Activity:	2016-06
Status:	Bad debt, collection account or unable to locate	Date Reported:	2017-07
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		

MCAP SERVICE CORP

Phone Number:	(519)743-7800	High Credit/Credit Limit:	\$130,000.00
Account Number:	XXX. 852	Payment Amount:	Not Available
Association to Account:	Joint	Balance:	\$129,000.00
Type of Account:	Mortgage	Past Due:	\$0.00
Date Opened:	2013-06	Date of Last Activity:	2017-07
Status:	Paid as agreed and up to date	Date Reported:	2017-07
Months Reviewed:	49		
Payment History:	00 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Mortgage Monthly payments		

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

MCAP SERVICE CORP

Phone Number:	(519)743-7800	High Credit/Credit Limit:	\$109,000.00
Account Number:	XXX...191	Payment Amount:	\$452.00
Association to Account:	Joint	Balance:	\$99,074.00
Type of Account:	Mortgage	Past Due:	\$0.00
Date Opened:	2013-06	Date of Last Activity:	2017-07
Status:	Paid as agreed and up to date	Date Reported:	2017-07
Months Reviewed:	49		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Mortgage Monthly payments		

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

TDCT TR1993

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$14,000.00
Account Number:	XXX..451	Payment Amount:	\$161.00
Association to Account:	Joint	Balance:	\$4,158.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	1999-11	Date of Last Activity:	2017-07
Status:	Paid as agreed and up to date	Date Reported:	2017-07
Months Reviewed:	71		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Personal loan Monthly payments		

SCOTIA BANK

Phone Number:	Not Available	High Credit/Credit Limit:	\$2,769.00
Account Number:	XXX..951	Payment Amount:	\$180.00
Association to Account:	Joint	Balance:	\$1,769.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2016-03	Date of Last Activity:	2016-05
Status:	Paid as agreed and up to date	Date Reported:	2017-07
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		

SCOTIA BANK

Phone Number:	Not Available	High Credit/Credit Limit:	\$313,000.00
Account Number:	XXX...246	Payment Amount:	\$987.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Mortgage	Past Due:	Not Available
Date Opened:	2002-12	Date of Last Activity:	2013-06
Status:	Paid as agreed and up to date	Date Reported:	2013-08
Months Reviewed:	25		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History.

Comments.

Account paid
Mortgage

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

B2B BANK			
Phone Number	Not Available	High Credit/Credit Limit:	\$12,500.00
Account Number	XXX...094	Payment Amount	\$237.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened	2007-02	Date of Last Activity:	2012-02
Status:	Paid as agreed and up to date	Date Reported:	2012-03
Months Reviewed	08		
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		

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.)

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

2015-09-24	QUEST AUTO LEASING (416)298-6760
2015-09-10	GLOBAL RESP CORP (416)741-7377
2015-07-02	SCOTIABANK (416)288-1460
2015-06-11	EQUILEASE (416)499-6879

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

2017-08-31	EQUIFAX PERSONAL SOL (800)871-3250
2017-07-12	TDCT (886)222-3456
2017-07-10	EQUIFAX PERSONAL SOL (800)871-3250
2017-06-19	EQUIFAX PERSONAL SOL (800)871-3250
2017-06-19	MCAP (800)265-2624
2017-06-06	AMERICAN EXPRESS (800)668-6500
2017-03-31	IVARI (416)883-5000
2015-04-17	SCOTIABANK (416)288-1460
2014-11-26	EQUIFAX PERSONAL SOL (800)871-3250

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