## Worksheet

# Leasing

Suit	e: 209 Tower: PSV2 Date: Sept. 6/17 Completed by:
Plea	ise mark if completed:
<b>/</b> •	Copy of 'Lease Prior to Closing' Amendment
<b>/•</b>	Copy of Lease Agreement
<b>/</b> •	Certified Deposit Cheque for Top up Deposit to 20% payable to Aird and Berlis LLP in Trust
<b>√</b>	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). \$1,693 Draft No. 5594 4159
<b>√</b>	Agreement must be in good standing. Funds in Trust: \$ 122,000.
<b>√</b>	Copy of Tenant's ID
<b>å</b>	Copy of Tenant's First and Last Month Rent
4	Copy of Tenant's employment letter or paystub
<b>√</b>	Copy of Credit Check
•	Copy of the Purchasers Mortgage approval
<b>/•</b>	The elevator will not be allowed to be booked until all of the Above items have been completed and submitted
Ad	Iministration Notes:

7

#### PSV<sub>2</sub>

# AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

#### LEASE PRIOR TO CLOSING

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

BRITTANY BORGES (the "Purchaser")

Suite 209 Tower TWO Unit 9 Level 2 (the "Unit")

it is hereby understood and agreed between the Vendor and the Purchaser that the following changes shall be made to the Agraement 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

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

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) 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 sublicences to the Residential Unit or the balance of the Property by the sublicences (including, but not limited to, any activities of the sublicences which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and 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 sublicences including, but not limited to, a review of the sublicencee's personal credit history and the terms of any arrangement made between the Purchaser
- (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 reviswing the

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 day ofA	2017.
Witness:	Purchaser: BRITTANY BORGES

THE UNDERSIGNED hereby accepts this offer.			
DATED at MSSISSauga	this 17 day of	Detiber	2017.
	AMACON DEVEL	OPMENT (CITY CENTRE)	CORP.
	PER: Authorized Sig		

have the authority to bind the Corporation

mmq1\_308.rpt 26mm16

#### CONDOMINIUM TENANCY AGREEMENT

BETWEEN: Brittany Burges LANDLORD

# By its agent: DEL CONDOMINIUM RENTALS INC. ENTRANCE A, 4800 DUFFERIN STREET TORONTO, ON, M311589

Gabriella Centis and Antolnette Shirreffs (JOINTLY & SEVERALLY)

Premises

rd agrees to rent to the Tenantts) the residential premises described as: Unit 9, Level 2, in TBA, also known as Suite No. 209 ut 510 Curran Place, Mississauga, ON LSB 018.

Parking

2. The Tenant(s) shall have the use of ONE indoor and NIA outdoor parking space(s) for the exclusive use of the Tenant(s) and for private passenger

3. The Tenant(s) agrees to use the suite as a residential premises and for no other purpose, to abide by the covenants, agreement, rules and regulations of this agreement; and, not to allow the suite to be occupied by anyone other than the persons listed in this agreement. It is understood that the following this agreement; and, not to allow the st only may occupy the rented premises:

NAMES	AGE	NAMES	AGE
Gabriella Centis	66	Antoinette Shirreffs	69
			-

#### Term of Agreement

4. The term of this agreement shall be from September 1, 2017 to August 31, 2018, subject to the provisions of clause 23 of this Agree

5. a) The Tenant(s) agrees to pay monthly total rent to the Landlord, or his Agent in advance on the First Day of each month during the herein, or any extension or renewal thereof, at the Landlord's Office or such place as directed from time to time by the Landlord or his Agent, as follows:

Residential Premise \$2,300.00 Parking: Indoor: <u>Parking Unit(s) Level P3 Unit 11</u> Outdoor: INCLUDED Other: Locker Unit(s) Level 2 Unit G1 #9 INCLUDED Monthly Total Rent \$2,300.00

RENT payable to: DEL CONDOMINIUM RENTALS INC.

Payment No Deduction

b) No abatement or deduction from the rent shall be allowed, without the express written prior approval of the Landlord.

Deposit

- The Tenant shall deposit the sum of \$2,300.00 as deposit for fast month's zent as described in paragraph 10(a) herein.

  The Tenant shall provide a \$200.00 refundable sum for building access (i.e. card/fab etc.). These items are the property of the Condominium Corporation.

Additional Charges

6. A pro-rated rent of  $\underline{\$0.00}$  has to be paid in advance to cover the period from  $\underline{NA}$  to  $\underline{NA}$  is subject to the erms and conditions of this Tenancy Agreement

Services

7. The Tenant(s) agrees to pay for all utilities applicable to the rented premises

as Rent

8. Wherever this Agreement provides that the Tenant shall pay separately fur any service facility, contract, insurance premium or thing in relation to the rented premises, the Tenant shall pay such accounts promptly and maintain them in good standing. It is further agreed that in the event the Tenant fail to make payment, the Landford may elect to make payment on the Tenant's behalf and may collect the monits so paid in the same manner as rent. The Tenant further agrees to pay a \$25.00 administration charge for each payment made by the Landford on behalf of the tenant.

ogał Costs. Overdue

9. The Tenant agrees to pay un demand all reasonable legal costs or other related charges or expenses incurred by the Landlord in enforcing its rights under this Tenancy Agreement or otherwise crising from this Tenancy. The Tenant further agrees to pay interest on all outstanding accounts and monies owing to the Landlord from the date they become due until paid at the rate of two percent (2%) per month. The Tenant further agrees to pay a \$35.00 administration charge on any choque or electronic transfer distinuoured by the issuer's financial institution for any reason thereof.

- Rent Deposit 10. a) The rent deposit borein referred to in Paragraph 5(c) shall be held for last month's rent of the Tenancy Agreement and/or any renewal or extension thereof. The Tenant shall further pay any additional funds required to update the last month's ront deposit to rathed future rental increases. The Landtord shall pay to the Tenant annually any interest due in accordance with the Residential Tenancies Act. 2006 after deducting any monies that ne otherwise owing to the Landford.

  b) The deposits referred to in Paragraph 5(c) shall be held as a refundable deposit. Tenant also agrees and understands that said retand is conditional upon all items specified in 5(t) being returned to the Landford at the termination of this Agreement or any renewal or extension thereof.

11. The Tenant shall not after the locking system on a door giving entry to a rental unit without receiving the prior written consent of the Landford which will not be arbitrarily withheld upon the provision and understooding that the Tenant must deliver a duplicate copy of said key to the Landford. The Landford shall not after the locking system on a door giving entry to the rental unit or residential complex without giving the Tenant replacement keys.

& Repair

- Repair

  The Landlord covenants to keep the rented premises in a good state of repair and the Tenant agrees to give the Landlord prompt written notice of any repair required in the promises and the Landlord agrees to earry out the necessary repairs within a reasonable period of time thereafter. The Tenant further agrees that the Landlord shall not be held liable for any state of non-repair or dumages arising therefrom until such time as reactiving on the Landlord's prescribed form is given and a reasonable amount of time has been given.

  b) In the event of a breakdown of electrical, plumbing or mechanical systems, the Landlord will not be liable for any loss, damages or personal discomfort, but the Landlord will carry out repairs with reasonable diligence.

  c) The Tenant agrees that the Landlord, the owner of the rented premises, the condominium corporation or any assignee or agent of any of them may enter the premises upon providing the Tenant with written notice at least 24 hours prior to such entry to make repairs, nanovations and/or improvements for the general benefit and/or maintenance of the building and or rented premises from time to time, the Tenant agrees that the Landlord shall not be liable for any inconvenience, noise, discomfor or annovance however caused resulting from such repairs or improvements provided that same are performed in a reasonable manner having regard to all circumstances.

I have read and acknowledged the herein terms and conditions

TEN-LEASE-VIIIa

- The Tenant understands and agrees that the Landford shall be entitled to charge for damages not considered normal wear and tear either during in termini understands and agrees that the Landlord shall be entitled to charge for damages not considered normal wear and tear the term of the Tonancy, or upon linal inspection of the unit at the end of Tenancy. Said damages shall include but not be limited in damages to tile or broadhour damage to Landlord's appliances, plumbing and/or electrical fixtures damage to doors, walls, ceilings, windows, baseboards or floors damage to doors, walls, ceilings, windows, baseboards or floors or design of unit or removal of debris left by Tenand on Termination or Vacancy charge for any kitchen or bothroom damages (chips, burns, scritches, etc. on countertops/vanity) charge for any damage to parking space or lockers

#### Alterations

The Tenant agrees to keep the premises in a reasonable state of eleantmess and not to make any alterations, modifications or painting without prior written consent of the Landford. In cases where Landford consents, the Tenant agrees that any alterations or painting done will be at the Tenant's expense and that the unit will be restored to its original state before vacating.

### No Further

and agrees that there is no promise, representation or warranties with respect to any alteration, repairs or remodeling of the premises or the installation of additions, equipment or appliances other than as are expressly set forth in this agreement

Subletting or 15. The Tenant further agrees to submit in writing to the Landlord all requests with respect to assigning or subletting the premises. The Tenant may sublet or assign the premises or any rights of this Agreement only with the prior written consent of the Landlord in accordance with the Residential Tenancies shall not assign or sublet any parking unit or parking space unless the assignee is another tenant or owner of another unit in the subject condominium

## Right of Entry

- 16. The Tenant agrees that the Landford shall be entitled to enter the rented premises in accordance with the Residential Tomuncies Act. 1946,
- Feasit agrees that the Landford shall be entitled to enter the rented premises in accordance with the Residential Tenuncies Act, 2006, the Landford may enter the premises at any time without notice in cases of emergency or when the Tenant consents to the entry, at any time after notice of termination has been given by either party or after the parties have agreed to terminate the tenancy, the Landford may enter the unit without written notice for the purpose of showing it to prospective tenants. That the Landford shall make reasonable attempts to inform the Tenant prior to entry and that such entry takes place between 8:00 a.m. and 8:00 p.m. to allow a potential purchaser, mortgages or insurer to view or inspect the rental unit and to conduct such regular inspection of the premises, as are reasonably necessary to ensure compliance with the terms of this Agreement.

- 17. The Tenant further covenants:
  - to deliver keys of the central premises and any other property of the Landford upon termination of this Tenancy,
  - to deliver keys of the rented premises and any other property of the Landlord upon termination of this Tenancy, that vehicles parking on the property will be roudworthy, currently licensed, insured and will be parked only in spaces and or areas allotted to the Tenant(s) subject to change by the Landlord from time to time and not in any other space or area unless authorized in writing by the Landlord. The Tenant(s) will furnish the Landlord with any information that is requested to identify each vehicle and will affix to each vehicle such marker as may be designated by the Landlord. The Tenant(s) will not repair, wash or polish any vehicle in the garage, space or area allotted or in any other area on promises unless an area is expressly designated for that purpose. That is a significant to the post of the premises or its environs. That is a significant to the post of the premises or its environs. That is except the promise is considered any other area of the premises of the premises of the premise of the premise

  - e)

  - Landlord, that the sidewalks, entries, passageways and stairways used in common will not be obstructed or used by the Tenant for any other purpose than not to bring into the rented premises or into the building any stove, refrigerator, washing machine, clothes dryer, dishwasher or air conditioner without written approval from the Landlord, that drapes and blinds if provided by the Landlord shall not be removed from the windows of the rented premises without the prior written approval of the Landlord. i)
  - j)
  - k١

#### Insurance

18. Tenant to purchase and maintain Tenant's Insurance including sufficient fire, water damage and public liability insurance to cover contents and/or damages to rented premises or others content by Tenant, his family or guests through neglect or willful damage. A copy of the insurance policy must be submitted to the Landlord.

## Re-Entry

Provise for re-entry by the Landlord subject to the provisions of the <u>Residential Transacted Act, 2006</u> on non-payment of rent or rent prince-performance of covenants.

#### Access & Egress

20. Where applicable, the Landlord agrees to provide the Tenant, his family, visitors and guests with free use of passenger elevators if applicable, and on areas at all reasonable times for the purpose of access to the rented premises.

21. The Landlord will be responsible to pay all real property taxes with respect to the rented premises as assessed against the Landlord, provided that if the Tenant wishes to change the assessment for school purposes, the Tenant will pay any increased costs resulting therefrom.

22. The Landlord and the Tenant agree that neither, by their own acts or those of their families, servants, guests or agents or pets, will do anything upon the premises which is objectionable or which might injure the reputation of the premises.

#### Expiry of

- 23. a) If either the Tenant or the Landkerd wishes to terminate the tenancy at the end of the term created by this agreement he or she will give notice to
  - c)
  - If either the Tenant or the Landlard wishes to terminate the tenancy at the end of the term created by this agreement he or also will give notice to that effect in writing to the other party not less than sixty (60) days prior to the expiration of this agreement. Such notice must be given on or prior to the first day of a month.

    After the initial term and any extensions has expired then the tenancy shall become a monthly tenancy subject to section of the Residential Tenancies Act. 2010 and subject to the terms and conditions set out herein save and except that the Landlord may increase the rents in accordance with the applicable law.

    Any monthly tenancy created becaunder may be terminated by giving sixty (60) days notice in accordance with the Residential Tenancies Act. 2006. If either party has given such notice (or any notice terminating the tenancy) the rented premises may be shown to prospective Tenants at all reasonable hours after delivery of the notice.

## Liability

24. In the event that the Tenant is obliged to vacate the rented premises on or before a certain date and the Landford enters into a Tenancy Agreement with a third party to rent the routal premises for any period thereafter the Tenant agrees to compensate the Landford for any losses or damages incurred as a result of the Tenant over holding or failing to vacate.

#### Abandonment

25. If the rented premises are vacant on the rental due date and no payment of reat has been received by the Landlord, it shall be presumed that the Tenant has abandoned the rented premises and the Landlord shall be entitled to, regain immediate possession of the rented premises.

#### Liability

- ы
- Landlord shall not in any event whatsoever be hable or responsible in any way for;
  any personal injury or death that may be suffered or sustained by the Tenant or any employee of the Tenant or any member of the Tenant's family, his agents or guests, or any other person who may be upon the rented premises or the premises of the Landlord; or any loss of or damage or injury to any property including cars and contents thereof belonging to Tenant or any member of the Tenant's family or to any person while stuck property is on the cented premises or on the premises of the Landlord; or without limiting the generality of the foregoing, any damages in any such property caused by steam, water, rain or snow which may leak into, issue or flow from any part of the ranted premises or the premises of the Landlord or from the water, steam, sprinkler or drainage pipes or any damage caused by or attributable to the condition or arrangement of any electrical or other wiring; or any damage caused by anything done or omitted to be done by any tenants of the Landlord. c)

I have read and acknowledged the berein terms and condition in the second secon

or Waiver

27. No amendment or waiver or any part of this Agreement shall be effective unless the same is in writing and attached to or endorsed on the sand Agreement by the Landlord or his authorized Agent, it being specifically understood between the parties faceto that the Landlord's Janitors, Superintendents, Building Managers and Rental Agents are NOT authorized ogents within the meaning of this closuse.

General

- 28. The Tenant consents to the collectron and use of such personal information concerning the Tenant as the Landford may deem necessary at any time in connection with the undersigned and as considered necessary or advisable by the Landford in order to properly manage the reated premises. The undersigned consents to the disculsare by the Landford of such personal information concerning the Tenant as to reasonably required for the management of the cented premises, including without limitation, to recitly tax assessars and/or tax departments, utility companies. Landfords mortgogets and purchasons of the cented premises, the subject utility monitoring and under reading company, and the subject dos oloper's customer care and warranty program as well as to the subject condominium corporation and its manager. Disclosure of personal information may also be made to any companies or legal criticis that are related to or affiliated with the Landford's Agent, Del Condominium Rentals line., including without limitation, residential real estate listing, selling and marketing services and companies providing custom or affiliated with the condominium deviation of the condominium deviation are filtewise related to or affiliated with such Agent (or with the Agent's paront/holding company) and are developing one or more other condominium projects or communities that may be of interest to the Tenant or members of the Tenant's furnily. For the such personal information of the Tenant as is necessary or advisable for the aforesaid purposes may be disclosed by such Agent. Personal information of the Tenant as is necessary or advisable for the aforesaid purposes may be disclosed by such Agent. Personal information of the Tenant may be disclosed to any assignee of the Landford's rights under this Agreement. The undersigned auto-consents to the disclosure of any credit-reporting agency.
- 29. Everything contained within this Tenancy Agreement and Schedule "A" shall extend to and be binding on the respective heirs, executors, administrators, and successor of each party hereto. The provisions shall be read with all grammatical gender changes necessary. All coverants being contained shall be deemed Joint and Several.
- 30. The Tenant hereby acknowledges receipt of the declaration, hylaws and rules of the condominium corporation (the "Condominium Documents") and agrees to be bound by the terms and provisions thereof with respect to its use and occupation of the cented premises, including without limitation, as may pertain to the keeping of pets at or about the ronted premises and or on or about the condominium property, all as such terms and provisions may be supplemented or rovised from time to time. The Tenant further agrees to indomnify the Landlord and its agent/management company from any and to force, costs analyor damages it and/or they may suffer or incur as a result of or pertaining to any breach or alleged breach by the Tenant of the Condominium Documents including without limitation, as may result itom any costs possible by it them to the condominium and/or costs incurred in defending or otherwise dealing with such breach or alleged breach by the Tenant. The Tenant further agrees to execute and deliver an acknowledgment as required by the Condominium Documents as attached hereto.
- 31 Should there be any conflict or inconsistency between this Agreement and the Condominium Documents, the Condominium Documents shall apply to the extent of any such inconsistency.

IN WITNESS WHEREOF THE PARTIES HAVE SIGNED THIS AGREEMEN  AT	T A. 12
AT ON THE JOAY O	F_174 .20(1)
	DEL CUNDOMINIUM RENTALS INC. Agent on behalf of Brittany Borges
	Per: Milee LANDLORD
Oblacite 5	Salvella Sonto,
Witness C	August March
RECEIPT OF TENANCY AGREEMENT:	
I haveby acknowledge receipt of a duplicate original of the within Tenancy Agree	entent. This day of 20
	TENANT(S)

\$\*\*\*\*\*\*\*\*\*\$

27-43248

5594 4159 7

INTERNATIONAL MONEY ORDER / MANDAT INTERNATIONAL

NEGOTIABLE AT CURRENT BLYING RATE FOR DEMAND EXCHANGE ON CANADA NEGOCIABLE AU COURS ACHETEUR EN VIGUEUR SUR EFFETS À VUE PAYABLES AU CAMADA

ų.

Y/A M/M D/J

DATE

BRANCH CENTRE BANCAIRE

TRANSIT NO N° D'IDENTIFICATION

SAD

CANADIAN DOLLARS DOLLARS CANADIENS NOT OVER / NE DOIT PAS EXCEDER \$5,000

FOR CANADIAN IMPERIAL BANK OF COMMERCE POUR LA BANQUE CANADIENNE IMPÉRIALE DE COMMERCE

CHIEF EXECUTIVE OFFICER / CHEF DE LA DIRECTION

CANADIAN IMPERIAL BANK OF COMMERCE TORONTO

PSV & 4209 Cheaving Amendamit

**5**E 710 BIL-2015/01

MS ANALIA VIRGINIA BORGEBNKING CENTRE MISSISSAUGA, ON NAME OF REMITTER / DONNEUR D'ORDRE PAY TO THE ORDER OF PAYEZ A L'ORDRE DE THE SUM OF LA SOMME DE

AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

HITELS TO TRIBUTERS FIRST THE MISS TREWNSLESS FOR

NOT OVER FIVE THOUSAND DOLLARS / NE DOIT PAS EXCÉDER CINQ MILLE DOLLARS

Recoved by XI



| SSISSAUA | TRAIL | SSISSAUA | S

6



C Registered trademant of The Bant of Nova Scotta

MISSISSAUGA ON L4W 2R1

**CANADIAN DOLLAR DRAFT** 

829871

DATE 2 0 1, 7, 0 8 0 1 6

PAY TO ORDER OF DEL CONDOMINIUM RENTALS 2,300,00

SUM OF EXACTLY 2.300 DOLLARS \*\*\*\*\*\*\*\*\*\*\*\*\*\*\* 00/100

**CANADIAN FUNDS** 

**ANY BRANCH OF** THE BANK OF NOVA SCOTIA OF NOVA SCOTIA OFFICER

#829871# #38562#002# 00000#43 84392# PSV 209.

MARIELLA CENTIS

REGOTIABLE AT CURRENT BUYING BATE FOR DEMAND EXCHANGE ON CANADA REGOCIABLE AU COURS ACHETEUR EN VIGUEUR SUR EFFETS À VUE PAYABLES AU CANADA INTERNATIONAL MONEY ORDER / MANDAT INTERNATIONAL 08152 - PIAZZA DEL SOLE BANKING CENTRE WOODBRIDGE, ON

5550 3864 5

2017-08-18

DATE Y/A M/M Ð

NAME OF REMITTER / DONNEUR D'ORDRE PAY TO THE ORDER OF

TRANSIT NO. Nº D'IDENTIFICATION

BRANCH CENTRE BANCAIRE

PAYEZ À L'ORDRE DE

DEL CONDONINIUM RENTALS\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

CANADIAN DOLLAI DOLLARS CANADIEI

\$22222222

THE SUM OF LA SOMME DE

NOT OVER / NE DOIT PAS EXCÉDER \$5.00

NOT OVER FIVE THOUSAND DOLLARS / NE DOT PAS EXCÉDER CINQ MILLE BOLLARS

FOR CANADIAN IMPERIAL BANK OF COMMERC POUR LA BANQUE CANADIENNE IMPÉRIALE DE

710 BIL-2015/01 TO TIRE:

CANADIAN IMPERIAL BANK OF COMMERCE TORONTO CANADA

CHIEF EXECUTIVE OFFICER / CHIEF DE LA

HEDK

#55503&645# #09502#010# 08152#2743248#

FSV 20

## EQUIFAX

1 877 227-8800

# **Consumer Report**

08/11/2017

### File Requested by: CFLAGER

Identification

Name:

CENTIS, GABRIELLA

Current Address:

1086, WILLOWBANK TRAIL, MISSISSAUGA, ON, L4W 3H8

Date of Birth, SIN:

1950/11/12, 437-539-901

Reference:

**CFLAGER** 

Subject: File Requested, Score, Identification, Inquiries, Employment, Summary, Public, Trades.

#### **Product Score (Subject)**

Beacon

757

Amount owed on revolving accounts is too high.

Balance to limit on bank/national,loc or other revolving acct too high

Proportion of loan balances to loan amounts is too high.

Lack of recent loc revolving account information.

#### **Identification (Subject)**

Unique Number:

0804599488

File Number:

00-0008159-07-715

Date File Opened: DOB/Age:

1977/04/01 1950/11/12

Date of Last Activity: SIN:

2017/08/01 437-539-901

Name:

CENTIS, GABRIELLA, A

**Current Address:** 

1086, WILLOWBANK TRAIL, MISSISSAUGA, ON, L4W 3H8

Since, R/O/B:

1997/06

Reported:

**DAT** Reported

Former Address:

1260, KELLEY LAKE RD, SUDBURY, ON, P3E 5P4

Since, R/O/B:

1994/01

Reported:

Tape Reported

#### **Inquiries** (Subject)

#### **Member Inquiries:**

2017/06/14 2015/03/25

Member No

**Member Name** 

Telephone (800) 465-2422

2016/11/10 2015/12/04 CIBC CLIENT ASSESSME PRESIDENTS CHOICE MC CIBCCALL CENTRE CIBC CLIENT ASSESSME

(866) 246-7262 (800) 465-2422 (800) 465-2422

Total number of inquiries: 4

#### **Employment (Subject)**

#### **Employment Information:**

**Current Employer:** 

PREMIER CERAMICS

Former Employer:

**GEMSAT** 

Since, Left, Position, Salary:

, , OPERATIONS MANAGER,

Since, Left, Position, Salary:

,, CATERPILLAR,

### **Summary (Subject)**

Pub/Other

**Trade Oldest-Newest** 

Total High Credit

Rating for R/O/I/M/C

1

1986/03 - 2017/08

1000 - 44K

9-One

## <u>Public Records/Other Information (Subject)</u>

#### **Secured Loan:**

Filed

**Court Name** 

Court No

Maturity

2016/06 Creditor/Amt:

MINISTRY GOVT SERV

650VS00055

2023/05

Description:

717894153 NISSAN CANADA FINANCIAL SERVICES INC \$34560

Security Disposition Unknown

## **Trade Information (Subject)**

#### **Member Trades:**

Bus/ID Code NISSAN	Rptd	Opnd	нс	Terms	Bal	PDA	Rt	30/60/90	MR	DLA
* I 650FA00047 Description:	2017/08 Auto Monthly	2016/05 Payments	34K	406	28K	0	I1	0/0/0	15	2017/08
CIBC (905) 625-204	17									
* I Description:	2017/08 Note Loa	2016/01 n nthly Paym	44K nents	583	43K	0	I1	0/0/0	19	2017/07
TDRCS THE BRIC	CK ROC (8	300) 832-33	321							
* I Description:	2017/07 Monthly	2002/03 Payments	1805		542	0	R1	0/0/0	30	2017/01
•		n H/C Colu	ımn is cre	dit limit						
CIBC CARD SERV	/ICES									
* I 650ON00598 Description:	2017/07 Monthly i	1986/03 Payments in H/C Colu	1000 ımn is cre	20 dit limit	873	0	R1	0/0/0	72	2017/07
ROGERS COMMU	INICATIO	<b>)N</b> (877) 76	54_3772							
* I	2017/07	2007/01	J-3112		486	0	<b>O</b> 1	0/0/0	71	2017/06
Description:	Monthly 1	Payments								
PRESIDENTS CH	DICE MC	(866) 246-	7262							
* I Description:	2017/07 Monthly	2016/11 Payments	10K	103	4716	0	R1	0/0/0	8	2017/06

## Amount in H/C Column is credit limit

Credit Utilization:	85%	90805		77617					
* I Prev Hi Rates: Description:	RVICES (514) 257-4(2013/08 2002/03) R2-2013/01 Account Closed Transferred	1505		0	0	R1	1/0/0	26	2013/08
CIBC (905) 625-204 * I Description:	2016/08 2002/10 Account Paid Personal Line of Cre			0	0	R1	0/0/0	60	2016/01
CIBC (416) 980-704 * I Description:	2016/09 2012/08 Account Paid Note Loan	30K	314	0	0	I1	0/0/0	49	2016/01

End Of Report

**EQUIFAX** 

1 877 227-8800

## **Consumer Report**

08/11/2017

File Requested by: CFLAGER

Identification

Name:

SHIRREFFS, ANTOINETTE

**Current Address:** 

1086, WILLOWBANK TRAIL, MISSISSAUGA, ON, L4W 3H8

Date of Birth, SIN:

1948/07/23, 437-539-893

Reference:

**CFLAGER** 

Subject: File Requested, Score, Identification, Employment, Summary, Trades,

#### **Product Score (Subject)**

Reacon

672

Serious delinquency.

Balance to limit on bank/national,loc or other revolving acct too high

Time since delinquency is too recent or unknown. Lack of recent loc revolving account information.

## **Identification (Subject)**

**Unique Number:** 

0823048814

File Number:

00-0008159-15-398

Date File Opened:

1981/04/01

Date of Last Activity:

2017/08/07

DOB/Age:

1948/07/23

437-539-893

Name: **Current Address:**  SHIRREFFS, ANTOINETTE

Since, R/O/B:

1086, WILLOWBANK TRAIL, MISSISSAUGA, ON, L4W 3H8 2000/08

Reported:

STS Reported

Former Address:

, PO BOX 202, GEORGETOWN, ON, L7G 4Y5

Since, R/O/B:

1999/03

Reported:

**DAT** Reported

### **Employment (Subject)**

### **Employment Information:**

**Current Employer:** 

**DUFFERIN PEEL BOARD OF ED** 

Former Employer:

MARLENES CERAMIC STUDIO

Since, Left, Position, Salary:

,, TEACHER,

**Second Former Employer:** 

HOUSEWIFE

#### Summary (Subject)

Pub/OtherTrade Oldest-NewestTotalHigh Credit02004/09 - 2017/0790 - 90K

Rating for R/O/I/M/C

9-One

## **Trade Information (Subject)**

### **Member Trades:**

Bus/ID Code	Rptd	Opnd	HC	Terms	Bal	PDA	Rt	30/60/90	MR	DLA
SCOTIABANK VIS	SA (800) 387	7-6508								
* I	2017/07	2016/04	5000	63	4376	0	R1	0/0/0	16	2017/07
Description:	Monthly Pa									
	Amount in	H/C Colu	mn is cree	dit limit						
OCOMY A VIVIN (000										
SCOTIALINE (800		000000	0077	250		_				
-		2008/07	90K	253	88K	0	R1	0/0/0	72	2017/07
Description:	Monthly Pa	ayments								
SCOTIALINE (800	387-6508									
*I		2016/11	47K	132	45K	0	R1	0/0/0	9	2017/07
Description:	Monthly Pa		.,	102		U	1(1	OIOIO	,	2017/07
-	•	•								
SCOTIABANK VI	SA (800) 387	7-6556								
* I	2017/07	2017/04	20K	39	1 <b>8K</b>	0	<b>R</b> 1	0/0/0	4	2017/07
Description:	Monthly Pa									
	Amount in	H/C Colu	ımn is cre	dit limit						
SCOTT LE DITT (000										
* I	-	001660							_	
Description:		2016/09	0		0	0	R1	0/0/0	9	2016/11
Description;	Account C									
	Accountra	aiu								
TELUS MOBILITY	Y (800) 777-	-1888								
* I		2004/09	532		116	0	01	7/1/0	72	2017/05
Prev Hi Rates:	O2-2017/0		6/01, O3-	2015/09			01	7,170	, 2	2017103
Description:	Monthly Pa									
SCOTIABANK VI										
* J		2013/11	0		0	0	R1	1/0/0	37	2016/04
Prev Hi Rates:	R2-2014/0									
Description:	Account C									
	Account Pa	aid								
CIBC CARD SERV	/ICFS									
* I 6500N00598		2007/07	8000	49	2356	0	R1	1/0/0	51	2015/00
Prev Hi Rates:	R2-2014/0		5000	72	2330	U	KI	1/0/0	31	2015/08
Description:	Closed at c	-	s request							
-	Monthly Pa									
		•								
SCOTIABANK VI										
* J		2008/07	0		0	0	R1	2/0/0	36	2013/12
Prev Hi Rates:	R2-2013/0		1/09							
Description:	Account C									
	Monthly P	ayments								
Credit Utilization:	96%		162532		155492					
villenvill	- 0 /0		102332		133474					

End Of Report



#### CARENE MANAGEMENT SERVICE 8700 DUFFERIN STREET CONCORD ONTARIO L4K 4S6

PAYMENT DATE: 20170825 PAY END DATE: 20170825

## STATEMENT OF EARNINGS AND DEDUCTIONS

EARNINGS REGULAR COMMISSN TXB RRSP TXB AD&D TOTAL EARNINGS LESS TAXABLE BENEF	DATE YMMDD	RATE 0.0000 0.0000 0.0000 0.0000	CURRENT HRS/UNITS 0.00 0.00 0.00 0.00	CURRENT AMOUNT 2820.00 150.00 89.10 0.00 3059.10 89.10 2970.00	YTD HRS/UNITS 0.00 0.00 0.00 0.00	YTD AMOUNT 47618.00 2550.00 1505.04 63.80 51736.80 1568.80
DEDUCTIONS EI CONT RRSP % ADMIN TOTAL DEDUCTIONS	CURRENT AMOUNT 43.82 89.10 1.00	YTD AMOUNT 836.19 1505.04 17.00		DEDUCTIONS FEDL TAX GRP INS	CURRENT AMOUNT 619.34 0.00 753.26	YTD AMOUNT 10455.08 63.80
NET PAY			2216.74			

## NON NEGOTIABLE

00003413

30ZX 007834CENTIS GABRIE CENTIS GABRIELLA 1086 WILLOW BANKTRAIL MISSISSAUGA ON LAW 3H8

SAVINGS ACCT:

DEDN. DEP. ACCT:

EMPL/PAYEE ID.: 30ZX 007834000352

OCCUPATION:

NO. PAY PER.:

17 OF 26

NET PAY:

\$\*\*\*2216.74

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXXXXX1537



# CARENE MANAGEMENT SERVICE 8700 DUFFERIN STREET CONCORD ONTARIO L4K 4S8

PAYMENT DATE: 20170908 PAY END DATE: 20170908

## STATEMENT OF EARNINGS AND DEDUCTIONS

EARNINGS REGULAR COMMISSN TXB RRSP TXB AD&D TOTAL EARNINGS LESS TAXABLE BENEF TOTAL GROSS	DATE YMMDD	RATE 0.0000 0.0000 0.0000 0.0000	CURRENT HRS/UNITS 0.00 0.00 0.00	CURRENT AMOUNT 2820.00 150.00 89.10 8.05 3067.15 97.15 2970.00	YTD HRS/UNITS 0.00 0.00 0.00 0.00 0.00	YTD AMOUNT 50438.00 2700.00 1594.14 71.85 54803.99 1665.99
DEDUCTIONS EI CONT RRSP % ADMIN TOTAL DEDUCTIONS	CURRENT AMOUNT 0.00 89.10 1.00	YTD AMOUNT 836.19 1594.14 18.00		DEDUCTIONS FEDL TAX GRP INS	CURRENT AMOUNT 621.88 8.05	53138.00 YTD AMOUNT 11076.96 71.85
NET PAY			2249 97		720.03	13597.14

## **NON NEGOTIABLE**

00007137

30ZX 007834CENTIS GABRIE CENTIS GABRIELLA 1086 WILLOW BANKTRAIL MISSISSAUGA ON L4W 3H8

SAVINGS ACCT:

DEDN. DEP. ACCT:

EMPL/PAYEE ID.: 30ZX 007834000352

OCCUPATION:

NO. PAY PER.:

18 OF 26

NET PAY:

\$\*\*\*2249.97

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXXXX1537