Worksheet
Leasing

Suite: 2309 **Tower:** Two **Date:** May 18th 2017 **Completed by:** Dragana

Please mark if completed:

- Copy of 'Lease Prior to Closing' Amendment ✓
- Copy of Lease Agreement ✓
- Certified Deposit Cheque for Top up Deposit to ~~25%~~ 20% payable to Blaney McMurtry LLP in Trust Amacon to verify N/A Received @ occupan
- Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. ✓
- Agreement must be in good standing. Funds in Trust: $ 55, 759 Amacon to verify
- 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 Amacon to verify Rec'd May 25/17.
- The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes: Approved May 25, 2017

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the **"Vendor"**) and

ESSAM FAYEK SOLIMAN and JANET ABDEL SAYED A. IBRAHIM (the **"Purchaser"**)

Suite **2309** Tower **TWO** Unit **9** Level **22** (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-~~five~~ percent (~~25%~~) of the Purchase Price by the Occupancy Date;
30% · J.I J.I PoA

(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

PoA J.I J.I

DATED at **Mississauga, Ontario** this 6th day of May 201~~2~~7

Witness: ______________________ Janet Ibrahim
Purchaser: **JANET ABDEL SAYED A. IBRAHIM**

(PoA)
Witness: ______________________ Janet Ibrahim
Purchaser: **ESSAM FAYEK SOLIMAN**

PoA J.I J.I

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 10th day of May 201~~2~~7

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

OREA Ontario Real Estate Association

Agreement to Lease
Residential

Form 400
for use in the Province of Ontario

Toronto Real Estate Board

This Agreement to Lease dated this 17 day of May, 20 17

TENANT (Lessee), Judy Nguyen & Xuan Tran
(Full legal names of all Tenants)

LANDLORD (Lessor), Essam Fayek Soliman & Janet Abdel Sayed A. Ibrahim
(Full legal name of Landlord)

ADDRESS OF LANDLORD 510 Curran Place #2309, L5B 0J8 Mississauga Ont.
(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: 510 Curran Place #2309 L5B 0J8 Mississauga Ontario,

2. **TERM OF LEASE:** The lease shall be for a term of ONE (1) Year & Nine (9) days commencing May 23rd 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of Two Thousand Fifty Canadian Dollars (CDN$ 2,050.00), payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance
(Herewith/Upon acceptance/as otherwise described in this Agreement)

XT JN

by negotiable cheque payable to ORION REALTY CORPORATION, BROKERAGE "Deposit Holder" in the amount of Eight Thousand Eight Hundred & SIX ~~Ninety-Five~~ Dollars and FIFTY ~~Eight~~ Cents J.I. J.I. XT JN

J.I. J.I.

Canadian Dollars (CDN$ ~~8,895.08~~ 8806.58) 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 First9days&first2full 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: Single Family Residential

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	☑	☐	Cable TV	☐	☑
Oil	☑	☐	Condominium/Cooperative fees	☑	☐
Electricity	☐	☑	Garbage Removal	☑	☐
Hot water heater rental	☑	☐	Other:	☐	☐
Water and Sewerage Charges	☑	☐	Other:	☐	☐

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, said sum to be estimated on the tax rate for the current year, and to be payable in equal monthly installments in addition to the above mentioned rental, provided however, that the full amount shall become due and be payable on demand on the Tenant.

INITIALS OF TENANT(S): XT JN **INITIALS OF LANDLORD(S):** J.I. J.I.

7. **PARKING:** ONE (1) Parking Space and ONE (1) Locker - At no additional Cost

8. **ADDITIONAL TERMS:**

Deposit Consists of The First 9 Days rent (May 23rd - 31st, 2017) and First TWO (2) Full Month's (June & July 2017) and Last TWO (2) Full Months (April & May 2018) Rent.

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

J.I. J.I. XT JN

10. **IRREVOCABILITY:** This offer shall be irrevocable by ~~Tenant~~ Landlord (Landlord/Tenant) until 7:30 p.m. on the 18 day of May, 20 17 after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

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

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

Email Address: .... (For delivery of Documents to Landlord) Email Address: jsumi@sutton.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.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): XT JN **INITIALS OF LANDLORD(S):** J.I. J.I.

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:

(Witness) — Xuan Tran (Tenant or Authorized Representative) AAD5221E027242A... (Seal) DATE 5/17/2017

(Witness) — (Tenant or Authorized Representative) 6C9B40037A77497... (Seal) DATE 5/17/2017

(Witness) — (Guarantor) ...BEE6424FB... (Seal) DATE 5/17/2017

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:

D Nestorovski (Witness) — Janet Ibraki (Landlord or Authorized Representative) (Seal) DATE 18/5/2017

D Nestorovski (Witness) — Janet Ibraki PoA (Landlord or Authorized Representative) (Seal) DATE 18/5/2017

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 3:30pm a.m./p.m. this 18 day of May, 20 17 — Xuan Tran (Signature of Landlord or Tenant) AAD5221E027242A...

INFORMATION ON BROKERAGE(S)

Listing Brokerage ORION REALTY CORPORATION, BROKERAGE Tel.No. 416-733-7784

DRAGANA NESTOROVSKI (Salesperson / Broker Name)

Co-op/Tenant Brokerage SUTTON GROUP-SUMMIT REALTY INC. Tel.No. (905) 897-9555

JOSHUA STEVEN MASAMI SUMI (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.

Janet Ibraki (Landlord) DATE 18/5/2017

Janet Ibraki PoA (Landlord) DATE 18/5/2017

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.

Xuan Tran (Tenant) AAD5221E027242A... DATE 5/17/2017

(Tenant) 6C9B40037A77497... DATE 5/17/2017

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.

D Nestorovski (Authorized to bind the Listing Brokerage)

Acknowledged by: DocuSigned by: Joshua Sumi (Authorized to bind the Co-operating Brokerage)

OREA Ontario Real Estate Association

Schedule A

Agreement to Lease – Residential

Toronto Real Estate Board

Form 401
for use in the Province of Ontario

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

TENANT (Lessee), Xuan Tran & Judy Nguyen

LANDLORD (Lessor), Essam Fayek Soliman & Janet Abdel Sayed A. Ibrahim, and

for the lease of 510 Curran Place #2309, Mississauga Ont.

dated the 17 day of May, 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 permited 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~~ 8 - Post Dated cheques XT JN covering the monthly rental payments payable to The Landlord, 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. J.I. J.I.

The Tenant agrees to provide the landlord with $200 refundable security deposit in the form of a cheque payable to The Landlord, 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~~ TWO (2) Sets XT JN of keys ~~and access~~ fobs to the building, parking, suite, and mailbox at his own expense at closing. J.I. J.I.

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

INITIALS OF TENANTS: XT JN

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

OREA Ontario Real Estate Association

Form 401
for use in the Province of Ontario

Schedule A
Agreement to Lease – Residential

Toronto Real Estate Board

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

TENANT (Lessee), Xuan Tran & Judy Nguyen, and

LANDLORD (Lessor), Essam Fayek Soliman & Janet Abdel Sayed A. Ibrahim

for the lease of 510 Curran Place #2309, Mississauga Ont.

dated the 17 day of May, 20 17

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 specificaly 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 durring 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 initialled by all parties to the Agreement to Lease.

INITIALS OF TENANTS: XT JN

INITIALS OF LANDLORD(S): Y.I. N.I.

OREA Ontario Real Estate Association

Form 401
for use in the Province of Ontario

Schedule A
Agreement to Lease – Residential

Toronto Real Estate Board

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

TENANT (Lessee), Xuan Tran & Judy Nguyen, and

LANDLORD (Lessor), Essam Fayek Soliman & Janet Abdel Sayed A. Ibrahim

for the lease of 510 Curran Place #2309, Mississauga Ont.

dated the 17 day of May, 20 17

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 initialled by all parties to the Agreement to Lease.

INITIALS OF TENANTS: XT JN

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

OREA Ontario Real Estate Association

Form 401
for use in the Province of Ontario

Schedule B
Agreement to Lease – Residential

Toronto Real Estate Board

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

TENANT (Lessee), Judy Nguyen & Xuan Tran, and

LANDLORD (Lessor), Essam Fayek Soliman & Janet Abdel Sayed A. Ibrahim

for the lease of 510 Curran Place #2309 L5B 0J8 Mississauga Ontario,

dated the 17 day of May, 20 17

Tenant will pay the rental deposit for the First NINE (9) days of rent starting May 23rd, 2017 (prorated - May 23rd - 31st 2017), The First TWO (2) Full Month's (June & July 2017) and the Last TWO (2) months (April & May 2018) rent. A total of ~~Eight Thousand Eight Hundred Ninety-Five Dollars and Eight Cents~~ (~~$8,895.08~~) 8806.58. All Remaining Rent Payments Will be Payable on the First of Each Month. XT JN J.I. J.I.

~~Any other deposits (security, damage, key, etc...) other than the First and Lasts Months rent shall be returned in full, without deduction to the Tenant on the Termination date of the lease.~~ J.I. J.I.

Landlord shall provide smoke detectors and CO detectors as per applicable Ontario Laws and they shall be in good working order and it is the tenant's responsibility to check the operation of such detectors on a monthly basis and replace batteries when required. In the case of a faulty device, Tenant shall notify the Landlord Immediately, and the Landlord will provide new devices in good working condition.

The Tenant and Landlord Agree that the Landlord will Give at least 24 (Twenty-Four) hours written notice (e-mail, text, or otherwise) To the Tenant, before any landlord visits.

The obligations created by the Tenant so named herein shall be jointly and severally assumed by the guarantor, whose name is identified at the end of this Agreement, and the guarantor agrees to be bound by the terms herein. In the enforcement of its rights under this guarantee, the Landlord may proceed against the guarantor as if the guarantor were named as Tenant under this Lease.

I, Khoi Tran KT As a Guarantor, understand the above clause and agree to be personally & financially responsible for said unit, in the event that the tenants default on rent and/or damage (Over and above normal ware and tear) to the unit is caused by the tenants.

Guarantor's Signature: DocuSigned by: DAA426BEE6424FB... 5/17/2017

J.I. J.I. XT JN KT

Guarantor's ~~ad~~ contact: Home: (819) 682-5047
work: (613) 843-2402
address: 10 rue Des Grands-Chateaux
Gatineau, QC
J9H 7L6

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

INITIALS OF TENANTS: XT JN **INITIALS OF LANDLORD(S):** J.I. J.I.

OREA Ontario Real Estate Association

Form 320
for use in the Province of Ontario

Confirmation of Co-operation and Representation

Toronto Real Estate Board

BUYER: Judy Nguyen & Xuan Tran

SELLER: Essam Fayek Soliman & Janet Abdel Sayed A. Ibrahim

For the transaction on the property known as: 510 Curran Place #2309 L5B 0J8 Mississauj Ontario,

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 included 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 .... (does/does not) represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid

☐ 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)

XT JN	ES	J.I. J.I.	DN
BUYER	**CO-OPERATING/BUYER BROKERAGE**	**SELLER**	**LISTING BROKERAGE**

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)

SUTTON GROUP-SUMMIT REALTY INC. (Name of Co-operating/Buyer Brokerage)	ORION REALTY CORPORATION, BROKERAGE (Name of Listing Brokerage)
1100 BURNHAMTHORPE RD W / MISSISSAUGA	200-465 Burnhamthorpe Rd W Mississauga
Tel: (905) 897-9555 Fax: (905) 897-9610	Tel: 416-733-7784 Fax: 905-286-5271
DocuSigned by: Joshua Sumi FC8128DEAD5240B... Date: 5/17/2017 (Authorized to bind the Co-operating/Buyer Brokerage)	D Nestorovski Date: May 18, 2017 (Authorized to bind the Listing Brokerage)
JOSHUA STEVEN MASAMI SUMI (Print Name of Broker/Salesperson Representative of the Brokerage)	DRAGANA NESTOROVSKI (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.

BUYER'S INITIALS

J.I. J.I.

SELLER'S INITIALS

ACKNOWLEDGEMENT

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

DocuSigned by: Xuan Tran ...27242A... (Signature of Buyer)	Date: 5/17/2017	Janet Ibrahim (Signature of Seller)	Date: 18/5/2017
AT ...8C9B4037A77497... (Signature of Buyer)	Date: 5/17/2017	Janet Ibrahim (POA) (Signature of Seller)	Date: 18/5/2017

OREA Ontario Real Estate Association

Referral Agreement

Toronto Real Estate Board

Form 641 for use in the Province of Ontario

BETWEEN: Royal LePage Realty Plus, Referring Brokerage

Address 2575 Dundas Street West, Mississauga L5K 2M6 Phone (905) 828-6550 Fax

Mourad Hanna

(Referring Broker/Salesperson)

AND: ORION REALTY CORPORATION BROKERAGE, Receiving Brokerage

Address 65 Burnhamthorpe Road West Mississauga, ONT L5B 0E3

Dragana Nestorovski Phone 416-733-7784 Fax

(Broker/Salesperson)

Referring Brokerage provides the following information:
(Include as much information as possible to enable the Receiving Brokerage to provide the best possible service)

Reference

Name Janet Abdel Sayed A Ibrahim & Essam Fayek Soliman Phone

Address

☑ **Seller**

Property #2309 PSV2

☐ **Buyer**

Price Range, Location, etc.

Additional Comments

The Seller/Buyer hereby acknowledges and consents to this referral, and acknowledges the Referring Brokerage may, as a result of this referral, be paid by the Receiving Brokerage a fee of 25% of the commission payable to the receiving broker.

Signature of Seller/Buyer(s) Janet Ibrahim Janet Ibrahim POA Date 18/5/2017

Mourad

(Authorized to Bind the Referring Brokerage) Date

Receiving Brokerage acknowledges receipt of the referral information and agrees to offer service to the above mentioned Seller / Buyer and to provide service as mutually agreed to between Receiving Brokerage and Seller / Buyer. The Receiving Brokerage agrees to inform the Referring Brokerage of the results of this referral and provide documentation of the results including the Listing Agreement, Agreement of Purchase and Sale and a statement of commission earnings or a copy of the Trade Record Sheet.

Receiving Brokerage agrees to pay the Referring Brokerage upon receipt of commission resulting from this referral, a fee of

25% of the commission payable to the receiving broker.

Additional Comments

D Nestorovski

(Authorized to Bind the Receiving Brokerage) Date May 19, 2017

Results of referral:

Reference

Address of property sold #2309-510 Curran PL

Sale Price $2050.00 Closing Date May 23, 2017

Referral fee payable $205 + HST

(Authorized to Bind the Receiving Brokerage) Date May 19, 2017

10358 (1215)

THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER. SEE BACK FOR INSTRUCTIONS.

The Toronto-Dominion Bank

80271309

100 CITY CENTRE DRIVE
MISSISSAUGA, ON L5B 2C9

DATE 2017-05-18
YYYYMMDD

Transit-Serial No. 93-80271309

Pay to the Order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

$ ********565.00

FIVE HUNDRED SIXTY FIVE00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re PSV7 - Unit 2309 ESSAM SOLIMAN & JANET IBRAHIM

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

Authorized Officer, Number

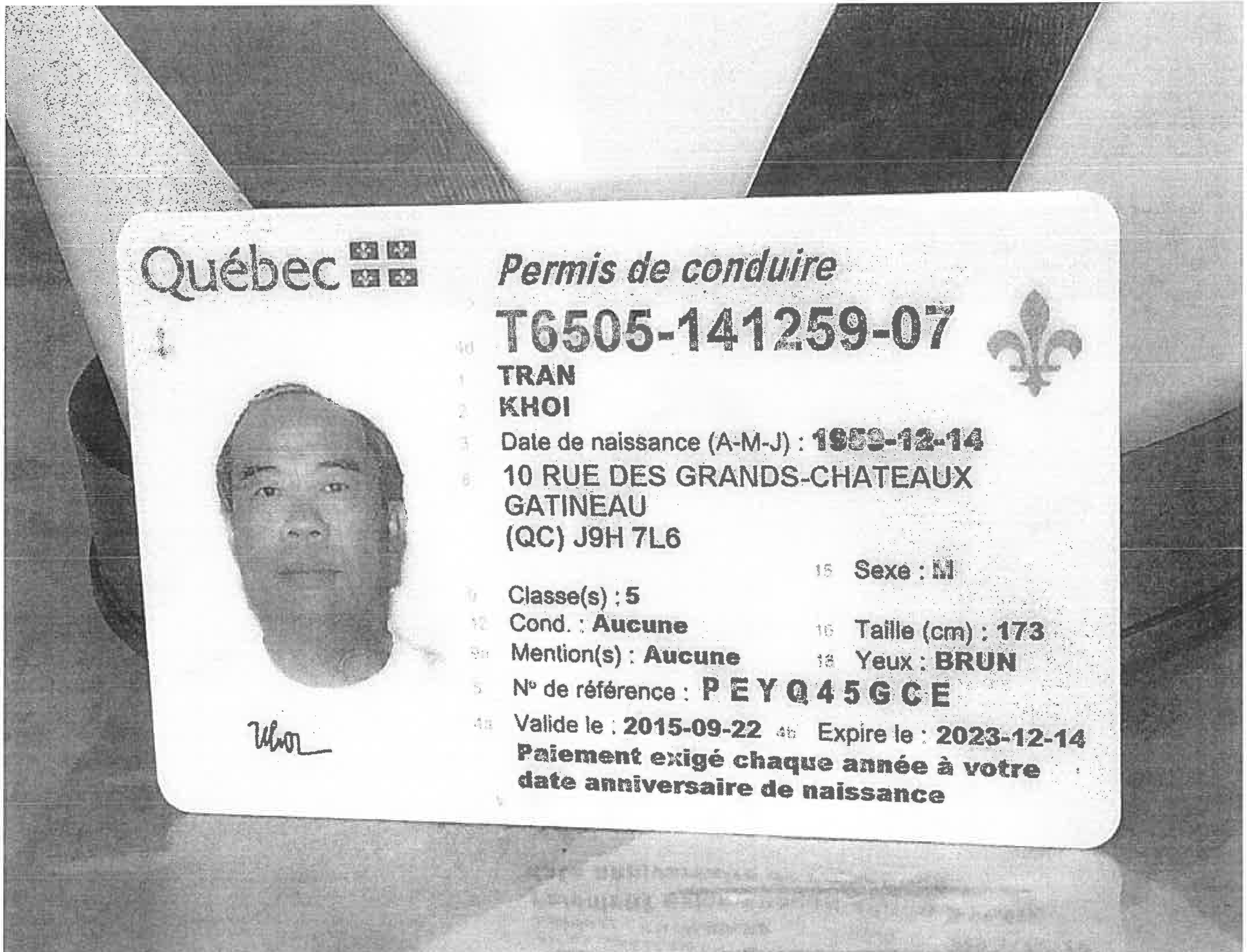
Countersigned

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

⑈80271309⑈ ⑆09612⑉004⑆ ⑈3808⑈


Ontario
Driver's Licence
Permis de conduire
ON
CANADA
2 NAME/NOM
NGUYEN,
JUDY,HOANG
8 774 SCALA AVE
OTTAWA, ON, K4A 4N9
4d NUMBER/NUMÉRO N3121 - 41849 - 35718
4a ISS/DÉL 2016/08/25
4b EXP/EXP 2022/07/18
5 DD/RÉF DN9707937
16 HGT/HAUT 152 cm
15 SEX/SEXE F
9 CLASS/CATÉG G
12 REST/COND X
3 DOB/DDN 1993/07/18


Québec
Permis de conduire
4d T6509-240294-01
1 TRAN
2 XUAN LE
3 Date de naissance (A-M-J) : 1994-02-24
8 10 RUE DES GRANDS-CHATEAUX
GATINEAU
(QC) J9H 7L6
15 Sexe : F
9 Classe(s) : 5
12 Cond. : A
18 Yeux : BRUN
5 N° de référence : P E 9 G 0 A W J 9
4a Valide le 2014-01-19 4b Expire le 2018-02-24
Paiement exigé chaque année à votre date anniversaire de naissance



Québec

Permis de conduire

T6505-141259-07

TRAN

KHOI

Date de naissance (A-M-J) : 1959-12-14

10 RUE DES GRANDS-CHATEAUX
GATINEAU
(QC) J9H 7L6

Sexe : M

Classe(s) : 5

Cond. : Aucune

Taille (cm) : 173

Mention(s) : Aucune

Yeux : BRUN

N° de référence : P E Y Q 4 5 G C E

Valide le : 2015-09-22

Expire le : 2023-12-14

Paiement exigé chaque année à votre date anniversaire de naissance

Khoi

Orion Realty Corporation Brokerage

RECEIPT

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

DATE: May 19 2017 TIME: 1:21 PM.

RECEIVED FROM: Judy Nguyen & Xuan Tran

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

AMOUNT $ 8,806.58

PAYABLE TO:

☒ ORION REALTY CORPORATION

OR:

RE: PROPERTY

☒ RENTAL ☐ SALE

RE: 510 Curran Pl #2309
(PROPERTY ADDRESS)

RECEIVED BY: Kien

☒ COPY OF THE CHEQUE FOR THE CLIENTS

☒ COPY OF THIS RECIEPT FOR THE CLIENT

58233803 4-516

Royal Bank of Canada
Banque Royale du Canada
155 WELLINGTON STREET WEST, UNIT 138A
TORONTO, ON

DATE 20170519
Y/A M/M D/J

PAY TO THE ORDER OF / PAYEZ À L'ORDRE DE ORION REALTY CORPORATION, BROKERAGE $8,806.58

EXACTLY $8,806 58 ¢

CANADIAN DOLLARS CANADIEN

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

RE/OBJET XUAN LE TRAN

PURCHASER NAME NOM DE L'ACHETEUR

PURCHASER ADDRESS ADRESSE DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE JP DHANOTA

COUNTERSIGNED / CONTRESIGNÉ

FORM 16516 (05-2010)

⑈58233803⑈ ⑆01116⑉003⑆ 099⑉013⑉5⑈

Independent Contractor Agreement

This Independent Contractor Agreement ("Agreement") is made and entered into by the undersigned parties:

Domestic Church Communications Ltd. (known as the "Company") and
Khoi Tran (known as the "Contractor").

In consideration of the promises, rights and obligations set forth below, the parties hereby agree as follows:

1. Term

The term of this Agreement shall begin on February 1st, 2017 and continue until December 31, 2017, unless terminated earlier as set forth in this Agreement. The term of this Agreement may be extended by mutual agreement between the parties, and renewed on or about December 15th, 2017 for the following year, as required.

2. Services

The Contractor will provide the following services:

a) Engineering, Assembly and Splicing service for Lumentum Operations LLC as required
b) Other contracting services for Lumentum Operations LLC, as required

The Contractor shall take direction from a Lumentum project director or as directed by Company's Board of Directors. Additional services or amendments to the services described above may be agreed upon between the parties.

3. Compensation

Subject to providing the services as outlined above in a) and b), the Contractor will be paid the sum of $35 per hour, plus HST.

The Contractor will submit their invoices upon completion of the services, with payment due within 30 calendar days of receipt of the invoice. Said invoice is to be signed off by their RnD supervisor.

4. Relationship

The Contractor will provide the Contractor's services to the Company as an independent contractor and not as an employee.

Accordingly:

a) The Contractor agrees that the Company shall have no liability or responsibility for the withholding, collection or payment of any taxes, employment insurance premiums or Canada Pension Plan contributions on any amounts paid by the Company to the Contractor or amounts paid by the Contractor to its employees or contractors. The Contractor also agrees to indemnify the Company from any and all claims in respect to the Company's failure to withhold and/or remit any taxes, employment insurance premiums or Canada Pension Plan contributions.

b) The Contractor agrees that as an independent contractor, the Contractor will not be qualified to participate in or to receive any employee benefits that the Company may extend to its employees.

c) The Contractor is free to provide services to other clients, so long as such other clients are not in competition with the Company and so long as there is no interference with the Contractor's contractual obligations to the Company.

d) Domestic Church Communications Ltd. is not liable for any damages or personal injury sustained while the Contractor is working, or travelling to the services site. The contractor is expected to provide sufficient insurance to cover their needs.

e) The Contractor has no authority to and will not exercise or hold itself out as having any authority to enter into or conclude any contract or to undertake any commitment or obligation for, in the name of or on behalf of the Company.

5. Confidentiality and Intellectual Property

The Contractor hereby acknowledges that it has read and agrees to be bound by the terms and conditions of Lumentum Operations LLC confidentiality and proprietary information agreement . If the Contractor retains any employees or contractors of its own who will perform services hereunder, the Contractor shall ensure that such employees or contractors execute an agreement no less protective of the Company's intellectual property and confidential information than the attached agreement.

The Contractor hereby represents and warrants to the Company that it is not party to any written or oral agreement with any third party that would restrict its ability to enter into this Agreement or the Confidentiality and Proprietary Information Agreement or to perform the Contractor's obligations hereunder and that the Contractor will not, by providing services to the Company, breach any non-disclosure, proprietary rights, non-competition, non-solicitation or other covenant in favor of any third party.

The Contractor hereby agrees that, during the term of this Agreement and for one (1) year following the termination hereof, the Contractor will not (i) recruit, attempt to recruit or directly or indirectly participate in the recruitment of any Company employee or (ii) directly or indirectly solicit, attempt to solicit, canvass or interfere with any customer or supplier of the Company in a manner that conflicts with or interferes in the business of the Company as conducted with such customer or supplier.

6. Termination

The independent contractor relationship contemplated by this Agreement is to conclude on December 31, 2017 unless terminated earlier as set forth below, and may be renewed, as required, at that time. The Contractor agrees that no additional advance notice or fees in lieu of notice are required in the event the relationship terminates on December 31, 2017.

The Contractor agrees that the Company may terminate this Agreement at any time without notice or any further payment if the Contractor is in breach of any of the terms of this Agreement.

The Company may terminate this Agreement at any time at its sole discretion, upon providing to the Contractor 30 calendar days advance written notice of its intention to do so or payment of fees in lieu thereof.

The Contractor may terminate this Agreement at any time at its sole discretion upon providing to the Company 30 calendar days' notice of Contractor's intention to do so. Upon receipt of such notice the Company may waive notice in which event this Agreement shall terminate immediately.

7. Obligations Surviving Termination of this Agreement

All obligations to preserve the Company's Confidential Information, Intellectual Property and other warranties and representations set forth herein shall survive the termination of this Agreement.

8. Entire Agreement

This Agreement, together with the Confidentiality and Proprietary Information Agreement signed for Lumentum Operations LLC, represents the entire agreement between the parties and the provisions of this Agreement shall supersede all prior oral and written commitments, contracts and understandings with respect to the subject matter of this Agreement. This Agreement may be amended only by mutual written agreement of the party.

9. Assignment

This Agreement shall inure to the benefit of and shall be binding upon each party's successors and assigns. Neither party shall assign any right or obligation hereunder in whole or in part, without the prior written consent of the other party.

10. Governing Law and Principles of Construction.

This Agreement shall be governed and construed in accordance with Ontario law. If any provision in this Agreement is declared illegal or unenforceable, the provision will become void, leaving the remainder of this Agreement in full force and effect.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed by their duly authorized representatives, effective as of the day and year first above written.

COMPANY REPRESENTATIVE	CONTRACTOR
By: Catherine Tournier	By: Khoi Tran
Name:	Name:
Date: Feb.01, 2017	Date: Feb 01, 2017

DOMESTIC CHURCH COMMUNICATIONS LTD.

03/24/2017 **Khol Tran**

Date	Type	Reference	Original Amount	Balance Due
03/24/2017	Bill	01	5,062.40	5,062.40

Cheque Amount

DOMESTIC CHURCH COMMUNICATIONS LTD.

04/21/2017 **Khol Tran**

Date	Type	Reference	Original Amount	Balance Due
03/23/2017	Bill	02	2,847.60	2,847.60

Cheque Amount

DOMESTIC CHURCH COMMUNICATIONS LTD.

05/05/2017 **Khol Tran**

Date	Type	Reference	Original Amount	Balance Due
04/07/2017	Bill	03	3,480.40	3,480.40

Cheque Amount

EQUIFAX

Print This Page | Close Window

Equifax Credit Report and Score ™ as of 05/15/2017

Name: Khoi Tran

Confirmation Number: 3994051203

Credit Score Summary

827 | Excellent

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 excellent. Based on this score, you should be able to qualify for some of the lowest interest rates available and a wide variety of competitive credit offers should be available to you.

Range	300 - 559 Poor	560 - 659 Fair	660 - 724 Good	725 - 759 Very Good	760 + Excellent (EFX)
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 revolving trades with high utilization in last 3 months.
- Age of oldest trade.
- Age of newest national credit cards trade.

Your Loan Risk Rating

827 | Excellent

Your credit score of 827 is better than 86% 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 low risk. You may qualify for a variety of loan and credit offers at some of the lowest interest rates available. If you're in the market for credit, this is what you might expect:

- You may be able to obtain high credit limits on your credit card.
- Many lenders may offer you their most attractive interest rates and offers.
- Many lenders may offer you special incentives and rewards that are geared to their most valuable customers.

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*

300-499	500-549	550-599	600-649	650-699	700-749	750-799	800+ (EFX)
55%	33%	21%	11%	5%	2%	1%	1%

* 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:	KHOI TRAN
SIN:	
Date of Birth:	1959-12-XX

Current Address

Address:	10 RUE DES GRANDS CHATEAUX GATINEAU, QC
Date Reported:	2013-10

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...544	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$8.00
Type of Account:	Open	Past Due:	$0.00
Date Opened:	2011-09	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-05
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		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...555	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$144.00
Type of Account:	Open	Past Due:	$0.00
Date Opened:	2004-11	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	42		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:			
Comments:	Monthly payments		

CANADIAN TIRE BANK

Phone Number:	(800)459-6415	High Credit/Credit Limit:	$5,000.00
Account Number:	XXX...806	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2015-11	Date of Last Activity:	2016-01
Status:	Paid as agreed and up to date	Date Reported:	2016-12
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 paid Monthly payments		

FIRSTLINE MORTGAGES

Phone Number:	(800)970-0700	High Credit/Credit Limit:	$193,000.00
Account Number:	XXX...016	Payment Amount:	$282.00
Association to Account:	Joint	Balance:	$0.00
Type of Account:	Mortgage	Past Due:	$0.00
Date Opened:	2005-09	Date of Last Activity:	2015-08
Status:	Paid as agreed and up to date	Date Reported:	2015-08
Months Reviewed:	24		
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.

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.

2016-03-27	CHASE AMAZON CA VISA (866)557-7811

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.

2017-05-15	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-05-15	EQUIFAX PERSONAL SOL (800)871-3250
2017-01-17	CANADIAN TIRE BANK (800)459-6415
2016-11-07	PROMUTUEL (888)292-2953

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.

EQUIFAX

Print This Page | Close Window

Equifax Credit Report and Score ™ as of 04/18/2017

Name: Xuan Le Tran

Confirmation Number: 3947430686

Credit Score Summary

711 | 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 good. Based on this score, you should be able to qualify for credit with average interest rates and offers.

			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 national card trades with high utilization.
- Number of revolving trades with high utilization in last 3 months.
- Average age of national card trades.

Your Loan Risk Rating

711 | Good

Your credit score of 711 is better than 26% 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 moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan terms than those with higher scores If you're in the market for credit, this is what you might expect:

- You may not qualify for high credit limits on your credit card.
- You are likely to pay higher interest rates on all types of loans than those with higher scores.
- The loan terms you receive may be somewhat restrictive.

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*

300-499	500-549	550-599	600-649	650-699	700-749 (EFX)	750-799	800+
55%	33%	21%	11%	5%	2%	1%	1%

* 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		**Other Names:**	
Name:	XUAN LE TRAN	Also Known as:	XUAN LETRAN XX
SIN:			
Date of Birth:	1994-02-XX		

Current Address		**Previous Address**	
Address:	27 DE LEBOULIS ST GATINEAU, QC	Address:	10 DES GRANDS CHATEAUX ST GATINEAU, QC
Date Reported:	2016-07 2012-07	Date Reported:	2016-07 2012-07

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.

MBNA

Phone Number:	(888)876-6262	High Credit/Credit Limit:	$500.00
Account Number:	XXX...336	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2016-11	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	05		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

ROYAL BANK VISA

Phone Number:	Not Available	High Credit/Credit Limit:	$500.00
Account Number:	XXX...336	Payment Amount:	$10.00
Association to Account:	Individual	Balance:	$282.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2012-08	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	57		
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:	$6,000.00
Account Number:	XXX...536	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2014-12	Date of Last Activity:	2015-02
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	27		
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		

FIDO

Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...515	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$123.00
Type of Account:	Open	Past Due:	$0.00
Date Opened:	2017-02	Date of Last Activity:	
Status:	Too new to rate or opened but not used	Date Reported:	2017-03
Months Reviewed:	02		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

MBNA

Phone Number:	(888)876-6262	High Credit/Credit Limit:	$2,000.00
Account Number:	XXX...785	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2015-03	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	24		
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		

VIRGIN MOBILE

Phone Number:	(866)612-8483	High Credit/Credit Limit:	$68.00
Account Number:	XXX...141	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$60.00
Type of Account:	Open	Past Due:	Not Available
Date Opened:	2014-08	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-03
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		

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.

2014-12-21	CAPITAL ONE HBC MC (800)481-3239
2014-08-12	VIRGIN MOBILE (800)509-9904

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.

2017-04-18	AUTH ECONSUMER REQUE (Phone Number Not Available)

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

TransUnion Credit Monitoring

My TransUnion Credit Report
Updated on 05/09/2017

I WANT TO | VIEW CREDIT REPORT | GO TO DISPUTE CENTRE

Expanded View

ACCOUNTS SUMMARY

Credit Score	784		Credit Accounts	5	View
Balances	$23,247		Open Accounts	4	
Payments	$209		Closed Accounts	1	
Delinquent	0		Derogatory	0	
Inquiries (6 years)	1	View	Public Records	1	View

PERSONAL INFORMATION

How to Dispute

		Reported
Name	JUDY H NGUYEN	05/09/2017
Also Known As		05/09/2017
Date of Birth	07/18/1993	05/09/2017
Current Address	774 AV SCALA ORLNS ON K4A4N9	10/31/2011
Telephone #	613 6986288	05/09/2017
Previous Address		
Employer		
Previous Employer		
Consumer Statement		

INQUIRIES

These inquiries are made by companies with whom you have applied for a loan or credit in the past six years.
These inquiries can impact your credit rating.

How to Dispute

A request for your credit history is called an inquiry.

Creditor Name	Date of Inquiry
TANGERINE CREDIT CARD	05/24/2016
SCOTIABANK	07/26/2012
CANADIAN TIRE BANK	06/24/2012
ROGERS COMMUNICATIONS CA	10/31/2011

BANKING INFORMATION

Bank accounts closed for derogatory reasons.
Not Applicable

MORTGAGE COMMITMENT

STREET CAPITAL
BANK OF CANADA

1 Yonge Street Suite 2401
Toronto, Ontario, M5E 1E5
Tel:(877) 416-7873 Fax:(877) 905-7873

Underwriter
Kristin May
Tel:(647)259-7873 X 363
Fax:(647)259-2184
E-mail:kristin.may@streetcapital.ca

Date
February 27, 2017

Mortgage Reference Number: MINT-479372

Deal Number: 456524

Essam Fayek Soliman
Janet Ibrahim
3872 Bloomington Crescent
Mississauga, Ontario, L5M 7H4

ADDRESS FOR SERVICE:
3872 Bloomington Crescent
Mississauga, Ontario, L5M 7H4

We are pleased to confirm that your application for a Mortgage Loan has been approved under the following terms and conditions:

BORROWER(S) Essam Fayek Soliman
Janet Ibrahim

GUARANTOR(S):

PURPOSE: Purchase

SECURITY ADDRESS:
2309 - 510 Curran Place
Mississauga, Ontario, L5B0J8

LEGAL DESCRIPTION:
Mississauga

COMMITMENT DATE: February 27, 2017	**COMMITMENT EXPIRY DATE:** June 27, 2017	**ADVANCE DATE:** June 21, 2017
INTEREST ADJUSTMENT DATE: June 21, 2017	**FIRST PAYMENT DATE:** July 21, 2017	**MATURITY DATE:** June 21, 2022

PRODUCT:ARM 3

BASIC LOAN AMOUNT:	$238,485.00	**LTV:**	65.00%
MTG.INSUR.PREMIUM:	$0.00	**INTEREST RATE:**	Prime - 0.50%
TOTAL LOAN AMOUNT:	$238,485.00	**INTEREST TYPE:**	Adjustable
PST ON INSUR.PREMIUM:	$0.00	**TERM:**	5 years 0 months Closed
BASIC P&I AMOUNT:	$1,033.03	**AMORTIZATION PERIOD**	25 years 0 months
PROPERTY TAX PAYMENT:	$0.00	**PAYMENT FREQUENCY:**	Monthly
TOTAL PAYMENT:	$1,033.03	**EST.ANNUAL PROP.TAXES:**	$3,669.00
		TAXES TO BE PAID BY:	Borrower
MORTGAGE FEES:	$0.00		

In this approval and any schedule(s) to this approval, **you and your** mean the Borrower, Co-Borrower and Guarantor, if any, and **we, our and us** mean Street Capital Bank of Canada

All of our normal requirements and, if applicable, those of the mortgage insurer must be met. All costs, including legal, survey, mortgage insurance etc. are for the account of the borrower(s). The mortgage insurance premium (if applicable) will be added to the mortgage. Any fees specified herein may be deducted from the Mortgage advance. If for any reason the loan is not advanced, you agree to pay all application, legal, appraisal and survey costs incurred in this transaction.

This Mortgage Commitment is subject to the details and terms outlined herein as well as the conditions described on the attached schedules.

To accept these terms, this Mortgage Commitment must be signed by all parties and returned to us by no later than March 9, 2017after which time if not accepted, shall be considered null and void.

Thank you for choosing Street Capital Bank of Canada for your financing.

THIS COMMITMENT IS CONDITIONAL UPON RECEIPT OF THE FOLLOWING

The following conditions must be met, and the requested documents must be received in form and content satisfactory to Street Capital Bank of Canada no later than ten (10) days prior to the advance of the mortgage. Failure to do so may delay or void this commitment.

Assumption Policies

1 Street Capital Bank of Canada reserves the right to approve all subsequent purchasers prior to mortgage assumption or transfer, otherwise, upon vacating or selling the mortgaged property, this loan becomes due and payable. (Applicant)

Conditions

Applicant
You must satisfy the following conditions at least 10 days before closing:

1. Street Capital Financial Corporation will become a bank and change its name to Street Capital Bank of Canada effective February 1, 2017. By signing below, you acknowledge that should your mortgage transaction close on or after February 1, 2017, this mortgage commitment, as well as all other related mortgage documentation and registrations, will be deemed to be in the name of Street Capital Bank of Canada. There are no other changes to your mortgage as a result of the conversion and name change. (Applicant)
2. The 'Mortgage Requirements' section in the Solicitor's Guide contains information required to prepare the mortgage. (Applicant)
3. The terms in this commitment cannot be altered unless confirmed in writing by Street Capital Bank of Canada. (Applicant)
4. This Commitment shall be open for acceptance by you until 11:59 pm on March 3, 2017 after which time, if not accepted, shall be considered null and void. (Applicant)
5. Street Capital Bank of Canada will retain a third party service provider to manage the closing of this mortgage transaction. As an agent of Street Capital Bank of Canada, the service provider will instruct and fund this mortgage transaction as well as receive and store (whether electronically or otherwise) Borrower information, including the final report on behalf of Street Capital Bank of Canada. It will also obtain a Lender policy of Title Insurance. The Borrower(s) will be required to pay the "Title Insurance Processing Fee" on closing. This fee includes administration costs and the cost of the Lender policy of Title Insurance. (Applicant)
6. This mortgage will be subject to all extended terms set forth in the Street Capital Bank of Canada's standard form of mortgage contract or within the mortgage contract prepared by our solicitors whichever the case may be. (Applicant)
7. Notwithstanding the registration of the mortgage and advances made pursuant to same, the terms and conditions of this commitment shall remain binding and effective on the parties hereto. (Applicant)
8. Street Capital Bank of Canada has the sole discretion to renew this mortgage at maturity for any term, with or without change in the interest rate payable under the Mortgage, by entering into one or more written agreements with the mortgagor(s). (Applicant)
9. Prior to releasing any mortgage proceeds, the solicitor will carry out the necessary searches with respect to any liens, encumbrances or executions, that may be registered against the property. (Applicant)
10. Please be advised that for this Adjustable Rate Mortgage, the discount to prime expires 120 days after the application date. After the conclusion of the 120 days, the deal will be subject to the current ARM discount at that point. (Applicant)

Broker
We will obtain the following:

1. Street Capital Bank of Canada requires confirmation on monthly condominium fees (Broker)
2. Street Capital Bank of Canada reserves the right to request the Borrower(s) to retain a solicitor that is on the Lender's approved list, at the Borrower(s) expense. (Broker)
3. Where the Date of Advance of funds for this Mortgage is prior to the Interest Adjustment Date, an Interest Adjustment Payment will be required. The Payment is to be made on the interest adjustment date by way of the pre-authorized payment plan as will be used for the regular ongoing payments and for the amount as set out in the Statement of Disclosure, and provided to the solicitor prior to the advance of funds under this Mortgage. (Broker)

4. Street Capital Bank of Canada requires confirmation of closing costs in the amount of 1.5%. Funds must come from non-borrowed cash equity. Such confirmation must be acceptable to Street Capital Bank of Canada. (Broker)

5. The Borrower is responsible to satisfy himself as to the contents of the Lender's Privacy Policy and, when signing the remainder of the mortgage loan documents, will be required to acknowledge that he/she has reviewed the details of said policy. The Lender's Privacy Policy is available on the Lender's web site (streetcapital.ca) or upon request to the Lender. (Broker)

6. Street Capital Bank of Canada reserves the right to request additional information if deemed necessary in order to meet its regulatory requirements with respect to the Proceeds of Crime and Terrorist Financing Act of Canada and/or other applicable legislation. (Broker)

7. Street Capital Bank of Canada must receive a copy of the fully executed Agreement of Purchase and Sale and MLS Listing (or if non-MLS listed a copy of the Property Feature sheet that at least details square footage) for the property being purchased. Such documents must be deemed acceptable to Street Capital Bank of Canada. If the closing/possession date on the Purchase Contract does not match what has been submitted on the application, please provide a copy of the 30 day closing letter or some other proof of the final closing date, once it becomes firm (Broker)

8. Street Capital Bank of Canada requires written confirmation of down payment of $XXX from non-borrowed cash equity showing an accumulation of 3 months savings, via (i) bank statements/book, (ii) GIC deposits, (iii) RRSP, (iv) Canada Savings Bond, etc. If downpayment is coming from Investments, Street Capital Bank of Canada will require confirmation that the money has been withdrawn and deposited to a personal bank account.
For any portion of the downpayment that has already been paid to the developer, please provide confirmation the developer has received the funds. Furthermore, for any deposits paid in the last 90 days, please provide verification of the source of those funds as detailed above (Broker)

9. Street Capital Bank of Canada requires a full appraisal report for the subject property confirming value of $ $366,900.00. The Appraisal can be ordered through NAS (www.nationwideappraisals.com) or SOLIDIFI (www.solidifi.com). The appraisal fee is to be paid by the borrower(s). (Broker)

10. We require receipt of a satisfactory written report confirming any existing mortgage has been paid as agreed and is up to date, outlining all amounts outstanding and monthly payments and that existing mortgage balance and related monthly payments do not exceed the amounts declared in the application and that the mortgage may not be re-advanced. (Broker)

11. We require proof of 2 years BFS tenure via one of the following items : Articles of Incorporation, Business Licenses, GST returns, or Statement of Business Activities from the T1 General (Broker)

12. Street Capital Bank of Canada will require copies of personal tax assessment notices (NOA's)for the last 2 years confirming a mininum net income as declared on the application. If the most recent year is less than the previous year, we will use the most recent year's Line 150 amount. (Broker)

13. Street Capital Bank of Canada requires receipt of a current paystub and employment letter to confirm income for Janet Ibrahim in the amount of $45,000.00. For fluctuating income the most current 2 years Notice of Assessments is required. Please be advised that Street Capital Bank of Canada reserves the right to request additional documentation in the event that the documentation provided is deemed to be unsatisfactory. (Broker)

Solicitor
Your Solicitor is to provide the following before closing:

1. Solicitor to ensure that the mortgage contains any statements required under the applicable marital property or matrimonial home legislation and that any required spousal/domestic partner consent to the mortgage is properly given. (Solicitor)

2. A Statement of Disclosure will be required to be signed in accordance with applicable law. In addition, certification will be required that all requirements under the Matrimonial Property Act in your province have been met and that the status does not in any way affect Street Capital Bank of Canada's charge. All copies of the Statement of Disclosure must be original signature. These documents will be executed by your Solicitor. (Solicitor)

3. Please provide a void cheque with the acceptance of this commitment and complete the Mortgage Pre-Authorized Payment Plan form showing your complete banking information. By signing the form, you authorize the servicing company, to debit the account described therein for the regular mortgage payments as set out in the mortgage loan documents. (Solicitor)

4. Solicitor to provide Street Capital Bank of Canada written confirmation that the vendor(s) is/are in fact the registered owner(s) on title to the subject property being mortgaged and that the vendor appearing on the Offer to Purchase provided to Street Capital Bank of Canada matches title registration of the property along with length of time current owner has been registered on title. (Solicitor)

5. Prior to the disbursement of funds, fire hazard and extended coverage insurance must be arranged with first loss payable to the Lender name and address to be reflected in the registered mortgage. Street Capital Bank of Canada may request the mortgage be registered in its name, that of one of its entities or its custodian, Computershare Trust Company of Canada. The Instructions

to Solicitor will set out the details for registration.
Fire insurance coverage must be for full replacement value of the building(s) and for an amount not less than the amount of the mortgage. Where the policy provides blanket coverage in an amount that meets this requirement, the Lender will require written confirmation from the insurer that the blanket coverage includes building replacement coverage and that no individual limit exists under the blanket coverage with respect to building replacement. Alternatively, for policies not meeting the foregoing requirements the Lender will accept a Guaranteed Replacement Cost Endorsement to the policy. For rental or income producing properties, a "loss of rental income" must be included in the insurance coverage. (Solicitor)

6. Solicitor to confirm that subject Agreement of Purchase and Sale is a bona fide sale/purchase agreement. If the home is currently tenanted, Solicitor to confirm vacant possession prior to completion (Solicitor)

7. Solicitor's undertaking to confirm applicant(s) identification is legitimate and matches the information provided in the commitment. (Solicitor)

8. Solicitor to confirm that clients own no other properties other than those disclosed on the application by way of signed affidavit by borrowers (Solicitor)

9. Solicitor to confirm that subject Agreement of Purchase and Sale is a bona fide sale/purchase agreement. Solicitor to confirm Purchase Price is net of any tax rebate or cash or cash equivalent credit to the Borrower. All schedules and Offer to Purchase are to be obtained. If schedules are missing please confirm that any information or contents contained in the missing are irrelevant to Street Capital Bank of Canada and have no restrictive covenant, have no negative or adverse impact to Street Capital Bank of Canada, title on subject and or marketability of the subject property. (Solicitor)

10. Title to the property must be acceptable to our Solicitor who will ensure that the Borrower(s) have good and marketable title in fee simple to the property and that the property is clear of any encumbrances which might affect the priority of this Mortgage. Street Capital Bank of Canada will require a Lender policy of Title Insurance to be obtained prior to closing. The cost of this insurance will be payable by the Borrower(s). In order to obtain Title Insurance, the following will be required: (a) confirmation that property taxes are up-to-date; (b) confirmation that adequate fire insurance is in place; (c) a legal description of the property; and (d) the completed forms as required by the service provider assigned by Street Capital Bank of Canada to close this transaction. (Solicitor)

11. Street Capital Bank of Canada refuse any subsequent financial charges to be registered against the subject property without our approval . (Solicitor)

12. Prior to advancement of funds, the solicitor is to obtain an Occupancy Certificate confirming that the property has been inspected and approved for occupancy and/or the New Home Warranty "Unit Enrollment Number" and the "Builders Registration Number". The property must be 100% complete by the mortgage funding date, subject to any seasonal adjustments. In BC, a copy of the occupancy permit must be submitted to the solicitor's office prior to the release of the Builders Lien Holdback and/or the final advance. (Solicitor)

Instructions

1 No deletions from or additions to the Mortgage are permissible unless approved by Street Capital Bank of Canada. (Applicant)

2 The Instructions to Solicitor will set out the Lender name and service address to be used for mortgage registration purposes. Street Capital Bank of Canada may request the mortgage be registered in its name, that of one of its entities or its custodian, Computershare Trust Company of Canada. (Applicant)

3 Street Capital Bank of Canada reserves the right,should the property taxes fall into arrears, to take over the payment of property taxes and bill the mortgagor(s) with their regular principal and interest payments. Any fees and penalties incurred as a result of the property tax arrears will the sole responsibility of the Borrower(s). (Applicant)

4 Street Capital Bank of Canada reserves the right to decline or amend the commitment if the property is not being occupied as your principal residence. (Applicant)

5 Street Capital Bank of Canada reserves the right to amend or cancel this application COMMITMENT if the documentation received is not satisfactory and/or if it differs from the information shown on the application. We will also not be liable for any legal fees already incurred by the solicitor assigned to this transaction. (Applicant)

6 The Borrower(s) is responsible for the payment of property taxes. The payment of property taxes will be made through a pre-authorized payment plan offered by the Municipality. The Borrower will provide confirmation to Street Capital Bank of Canada that the property has been enrolled in such plan. In addition, the Borrower is responsible for claiming any Home Owner's Grants or tax subsidies available from the municipal tax offices. (Applicant)

7 You agree that we may share information concerning you with (a) any proposed assignee of this commitment or the mortgage loan, (b) our duly authorized agents and representatives who are engaged in the processing or servicing of your mortgage, (c) any parties necessary or desirable in connection with any sale or securitization of this mortgage loan (d) organizations with which the Lender has strategic alliances who may use such information to provide you from time to time with information on financial

products which may be of interest to you and (e) any third persons, including credit bureaux, credit reporting and collection agencies, financial institutions, your past and present employers, creditors and tenants, your spouse or any other person who has information about you for the purposes of recording, evaluating and responding to your application for mortgage financing or related activities. If you prefer that your personal information not be shared with any party referred to in subsection (d) of this Section, you may so advise us in writing at any time and we will not share the information with them.
You agree that we and the parties referred to in subsections (a), (b) and (c) of this Section may obtain information about you from any third persons, including credit bureaux, credit reporting and collection agencies as we may deem advisable and such information will be used by us for the purpose of recording, evaluating and responding to your application for mortgage financing or related activities and for ongoing administration of the Mortgage. (Applicant)

Other

1 ERRORS AND OMISSIONS EXCEPTED (Applicant)

2 Solicitor to have client(s) sign a statutory declaration stating that the property will be owner occupied at least once during the year or occupied by a family member on a rent free basis. No income is to be derived from this property and the property is not to be used for rental purposes. (Solicitor)

3 Solicitor to undertake to provide New Home Warranty Certificate of Completion.
(If the clients are using the builder#s solicitor the solicitor must be willing to provide disclosure of full representation to the purchase as well. Should the solicitor be unwilling or unable to provide, the purchaser will be required to choose a solicitor that does act on their behalf).
(Solicitor)

4 Solicitor to confirm client is not on title to any other properties other than 3872 Bloomington Cres Mississauga and 03-832 Bay Toronto ON
(Solicitor)

5 Street Capital Bank of Canada must receive a copy of the fully executed Agreement of Purchase and Sale along with all schedules listed in the offer, builder#s floor plans and specifications, New Home Warranty information (provided by a valid Federal, Provincial or One Off # Progressive, NHW provider), and builder#s final statement of adjustments along with confirmation of firm possession date for the property being purchased. Such documents must be deemed acceptable to Street Capital Bank of Canada. (Broker)

6 Street Capital Bank of Canada requires receipt of the following documentation for 03-832 Bay Toronto ON
1) Current mortgage/HELOC statement to confirm outstanding balance and no arrears.
2) Current property tax statement (outstanding balance or arrears must be paid in full).
3) Current copy of title.
4) Confirmation of condo fees (if applicable).
5) Current, valid lease agreement confirming monthly rent of $ 3500. If rental income is derived from multiple suites please provide confirmation that the suites are legal and conforming to city zoning/standards.
(Broker)

7 Require confirmation of PI on 3872 Bloomington Cres Mississauga (Broker)

Portability Options

1 The borrower may, when not in default, and upon a bona fide arm's length sale of the property charged hereunder and the purchase of another property, apply for approval to transfer this mortgage as a charge of the same priority and of the same amount to the new property. The completion of the borrower's purchase transaction must occur no later than 30 days after the completion of the borrower's sale transaction. In most cases, an arm's length sale is one where the buyer and seller are unrelated and have no personal or business relationship with each other.
The existing borrower and the new property must both qualify under the lender's underwriting policies, criteria, procedures and documentation requirements and those of any insurer, if applicable, in effect at the time of application. The borrower will be required to pay the port application fee, title insurance processing fee, appraisal fee and insurance premiums, if any, and all other fees and prepayment compensation that may be associated with the granting of the approval to port. (Broker)

Prepayment Policies

1 The borrower may prepay this mortgage in full at any time upon a compensation payment to the lender of three (3) months interest calculated by the lender on the remaining balance and at the interest rate set out in the mortgage form or last renewal, conversion or amendment thereto.
(Applicant)

2 The following privileges may be used in the same year.

The exercising of either privilege will not affect any of the borrower's obligations under this mortgage including the continuing regular loan payments as to amount or due date.

Privileges are not cumulative and may not be carried over from one year to the next.

(a) PARTIAL PREPAYMENT

The borrower, when not in default, may prepay partial amounts of principal, without payment of compensation to the lender, on any payment date. Such partial payments must each be a minimum amount of $ 100.00, and total no more than 20% of the original principal amount of this mortgage during each year. This privilege is only available if this mortgage is continuing in force and is not applicable in part to any prepayment in full of this mortgage. Any unused partial prepayment privilege will not reduce the compensation payable on any prepayment in full of this mortgage. This privilege may not be used in the 31 days prior to a prepayment in full of this mortgage.

(b) PAYMENT INCREASE

The borrower, when not in default, shall have the privilege of increasing the then regular loan payment on account of principal and interest, in an amount not to exceed 20% thereof, or reducing the aforesaid increased payment by an amount up to but not exceeding 20%, once during any year. It is understood that the principal and interest portion of the regular loan payment may never be less than the original principal and interest amount.
(Applicant)

Rate Adjustment Policies

1 The Borrower, when not in default, and at any time after having made regular payments for one month or more, may convert this adjustable rate mortgage to any closed, fixed rate mortgage that is available for a similar mortgage offered by the Lender at the time the request to convert is received. The fixed term chosen must be such that the maturity date of the fixed term is equal to or greater than five years from interest adjustment date of the Original Term of this adjustable rate mortgage at the time this conversion option is exercised.
The fixed rate will be the rate the Lender then quotes for the term so chosen by the Borrower under this option.
The Lender may require all Borrowers and Guarantors to sign a mortgage conversion or amending agreement, which will contain all the terms and conditions of the mortgage option selected. Or, at the Lender's sole option, a written request to convert, signed by all Borrowers and Guarantors will be accepted, and be binding on all signing parties, in lieu thereof.
The remaining amortization period at the date of conversion will remain unchanged from this adjustable rate mortgage and will be used to calculate the loan payment amount on the fixed rate mortgage. The new interest rate will begin on the first or second scheduled payment date following conversion, whichever the Lender decides, in its sole discretion.
The Lender will not charge an administration fee for converting this mortgage. However, the Borrower must pay to the Lender any applicable administration and processing fees and any interest that results from a change in the frequency of the regular loan payments. The Borrower must also pay all legal expenses related to the conversion documents and their registration, if applicable. If the required fees and expenses are not paid, the Lender may declare the Borrower in default on the mortgage, or add such fees and expenses to the mortgage money or both.
Once this conversion option has been exercised and this mortgage has been converted, all the features and benefits of this mortgage will be rescinded and the features and benefits of the new mortgage will take effect whether or not a conversion or amending agreement is signed by, or delivered to, the Borrower. (Applicant)

2 The interest rate payable under this mortgage is an adjustable rate. The total interest rate will be automatically adjusted with changes to the Lenders Prime Rate, as it may be set from time to time, plus or minus, if any, the specific percentage points per annum set out in this mortgage or any amendment thereto. The Prime Rate is, on any day, the annual rate of interest, compounded semi-annually not in advance, that the Lender establishes from time to time, as its Prime Rate for residential mortgage loans. (Solicitor)

3 Should the actual interest rate charged on the mortgage be less than the amount set out in the Commitment Letter or the mortgage document, the Lender shall not be obligated to communicate this change in rate to the mortgagor. (Broker)

4 Your fixed rate is only valid for 120 days after the Commitment is issued. Should your deal close after the 120 day period, the deal will become subject to current rates at that point in-time. Take note, an increase to the rate is considered an increase to the risk on the deal, so as such, the deal will also be subject to re-adjudication by both Street Capital Bank of Canada and the mortgage default insurer. At any point, upon broker request, we are able to re-book the rate to the current rate available at that time and hold it for an additional 120 days (Broker)

5 Please note that your anticipated closing date is currently outside of the 120 day Fixed Rate Commitment Expiry period. Prior to setting the final advance date, your application will be re-evaluated based on new credit bureau information, confirmation of current employment, and current product offerings (which may include amortization, rate, and term). Any material change in information from the original application may void this commitment. (Broker)

Administration & Service Fees

1 If, at any time or from time to time, any default or breach of covenant occurs under any encumbrances registered against the land

and which encumbrance has priority over this Mortgage, it shall constitute default under this Mortgage and we may pay all monies and take appropriate action to cure any default or breach under any such encumbrance. All costs, fees, charges, expenses and amounts paid by Street Capital Bank of Canada to cure any default or breach under any such prior encumbrance, shall be charged on the land and secured under this Mortgage and shall be recoverable by us in the same manner as any default or breach of covenant under this Mortgage. (Applicant)

2 There may be a fee charged for any payment that is returned or dishonoured. A fee schedule outlining costs is available at www.streetcapital.ca. (Applicant)

3 The applicant is responsible for any costs relating to the mortgage including legal, appraisal, survey, Title Insurance or inspection fees, unless otherwise specified in this commitment letter. (Applicant)

Requests for any changes to the terms and conditions of the Commitment will only be considered if your request is received by us in writing at least 5 business days prior to the Advance Date.

Acceptance:

This Commitment shall be open for acceptance by you until 11:59 pm on March 9, 2017 after which time, if not accepted, shall be considered null and void. Furthermore, the mortgage must be advanced by no later than June 21, 2017 at which time it expires.

Street Capital Bank of Canada

Authorized by: ____________________

Kristin May

I / We, hereby authorize Street Capital Bank of Canada to debit the account indicated below with payments on the Mortgage Loan (including taxes and life insurance premiums, if applicable)

[ ] Chequing/Savings Account **[ ] Chequing Account** **[ ] Current Account No.**________________

Bank ______________________________ Branch______________________________

Address____

Transit No.____________________ Telephone No.______________________________

A sample "VOID" cheque is enclosed.

I / We Essam Fayek Soliman, Janet Ibrahim warrant that all representations made by me/us and all the information submitted to you in connection with my/our mortgage application are true and accurate. I / We fully understand that any misrepresentations of fact contained in my/our mortgage application or other documentation entitles you to decline to advance a portion or all of the loan proceeds, or to demand immediate repayment of all monies secured by the Mortgage.

I / We, the undersigned borrowers accept the terms of this Mortgage Commitment as stated above and agree to fulfill the conditions of approval outlined herein.

WITNESS	**BORROWER**	**DATE**
WITNESS	**CO-BORROWER**	**DATE**