Check List for Leasing

Tower: PSV 2 **Unit:** 2210 **Date Requested:** February 9, 2017

Purchasers Name: Enyi Ma + Xianghui Li

	Items Required for Leasing a Unit	Completed	Date
1	Executed copy of the Leasing Amendment giving Consent *the % of deposit & Leasing fee must be confirmed (%______ Leasing fee $ 1,500)	✓	Feb. 9/17
2	Copy of Leasing Agreement	✓	Feb. 9/17
3	Certified Cheque for Balance of Deposit bring total deposit to required amount as per the Leasing Amendment on Occupancy payable to **"Blaney McMurtry LLP in Trust"** **Amount require ($** 14,495 **)**	✓	Feb. 9/17
4	Certified Check for the Leasing Fee (+ HST) made payable to **"Amacon Development (City Centre) Corp"** **Amount require ($** 1,695 **)**	✓	Feb. 9/17
5	Copy of ID – Tenant	✓	Feb. 9/17
6	Copy of Bank's Mortgage Commitment for Original Purchaser (Landlord)	✓	Feb. 9/17
7	Copy of Proof of 1st and Last Rental Deposits	✓	Feb. 9/17
8	Credit Check Report / Financial Record of Tenant	✓	Feb. 9/17

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

ENYI MA and XIANGHUI LI (the **"Purchaser"**)

Suite **2210** Tower **TWO** Unit **10** Level **21** (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;

(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 One Thousand Five Hundred Dollars ($1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 8 day of Feb ~~**2012.**~~ 2017

Witness:

Purchaser: **ENYI MA**

Witness:

Purchaser: **XIANGHUI LI**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 8 day of February ~~**2012.**~~ 2017

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

Residential Tenancies
Rental Agreement

Parties

1 The Rental Agreement is made in duplicate between

XiangHui Li, the Landlord,
Name

EnYi Ma — Postal Code — 6472054857
Address — Telephone(s)

AND

Hong Kuen Pang
Name(s)

______, the Tenant(s), 6479859149
Name(s) — Telephone(s)

Premises

2 The Landlord will rent to the Tenant and the Tenant will rent from the Landlord the following residential premises:

510 Curran Pl — 2210
Street Name and Number — Apartment No.

Mississauga — L5B 0G4
City or Town — Postal Code

Is the residential premises a mobile home space? Yes ☐ No ☒

Superintendent or property manager (if different from the landlord)

Name

Address — Postal Code — Telephone(s)

Act

3 3. The "Act" as referenced in this agreement, shall mean the "*Residential Tenancies Act*".

Term

4 Select paragraph (a) or (b), NOT BOTH

☐ **(a) MONTH TO MONTH**
WEEK TO WEEK
This Agreement is to begin on the ____ day of ________, 20____ and run from month to month ☒ or from week to week ☐.

☒ **(b) FIXED TERM (24 MONTHS)**
This Agreement is to begin on the 11 day of February, 20 17
and end on the 11 day of February, 20 19 .

Rent

5 The Tenant will pay rent at the following rate: $______ per week ☐ OR $ 1580 per month ☒ OR $______ per term ☐ .

The first payment of rent is due on the 11 day of March, 20 17 and thereafter on the 11 day of each week ☐ month ☒ .

Unless otherwise agreed upon, the tenant shall ensure all rental payments are sent or delivered to the landlord or landlord's agent. Rent may also be paid by postdated cheques. (Where rent payable, in part or whole, is in other than money, the landlord shall give to the tenant a letter specifying the payment and placing a value on each item contained in the payment). **THE LANDLORD IS ENCOURAGED TO PROVIDE A RECEIPT TO THE TENANT FOR ANY RENT RECEIVED.**

Rental Increase

6 Rent may not be increased:

(a) during any rental agreement of a fixed term;
(b) where the residential premises are rented from week to week or month to month:
  (i) more than once in a 12 month period
  (ii) during the 12 months immediately following the commencement of the rental agreement;
(c) during the 12 months immediately following the commencement of the rental agreement for the fixed term where a rental agreement for a fixed term expires and the tenancy continues month to month.

A Landlord must give not less than eight weeks written notice of any rental increase where the residential premises are rented from week to week and not less than three months written notice where the residential premises are rented from month to month.

7 Services/Facilities

The rent mentioned above includes provision of the following services and facilities (check all that apply):

- [x] Heat
- [x] Water Supply
- [ ] Telephone
- [ ] Cable TV Hook-up apparatus
- [ ] Snow Removal for Parking lot and Walkways
- [ ] Janitorial Services for Common Areas
- [ ] Wood Stove
- [x] Hot Water
- [x] Refrigerator
- [ ] Cable TV Service
- [ ] Other (specify) 1 Locker
- [x] Range
- [x] Water Tax
- [x] Washer & Dryer (without charge)
- [ ] Grass Cutting
- [x] Parking for 1 vehicles
- [ ] Furniture (attach complete listing)
- [ ] Electricity
- [x] Property Tax
- [x] Washer & Dryer
- [ ] Propane

The following services are the responsibility of the tenant: (ie. electrical costs)

- [ ] None
- [x] Other (specify) Hydro, Ethernet

8 Other Occupants

In addition to the Tenant, the following occupants may reside at the rented premises:

1. Shirley Hung
2.
3.
4.
5.
6.

9 Security Deposit

Check only one of the following:

- [ ] A security deposit is not required OR
- [x] The Landlord hereby acknowledges receipt of a security deposit of $ 500 to be held in trust. (Section 12 of the Act)

10 Limit of Security Deposit

Money or other value as a security deposit shall not be in excess of:

(I) The first two weeks rent if premises rented week to week;

(ii) 3/4 of the first months rent if premises rented month to month;

(iii) 3/4 of the first months rent that would be payable if rent was proportioned to a monthly payment where the residential premises are rented for a fixed term of not less than six months and not more than 12 months. (Section 12 of the Act).

11 Notice of Termination

Notice to terminate the rental agreement shall be given for the following periods: (Notice must be in writing per Section 17 and method of service per Section 30 of the Act.)

	BY THE TENANT (check one)	BY THE LANDLORD (check one)
Term Tenancy	[x] **Term Tenancy** Not less than two months before the end of the term	[x] **Term Tenancy** Not less than three months before the end of the term
Month to Month	[ ] **Month to Month Tenancy** Not less than one month before the end of the rental period	[ ] **Month to Month Tenancy** Not less than three months before the end of the rental period
Week to Week	[ ] **Week to Week Tenancy** Not less than one week before the end of the rental period	[ ] **Week to Week Tenancy** Not less than four weeks before the end of the rental period
Mobile Home Owned by Tenant	[ ] **Mobile Home Space** Not less than one month before the end of the rental period	[ ] **Mobile Home Space** Not less than six months before the end of the rental period

Statutory Conditions

12 The following statutory conditions apply (Section 8 of the Act):

1. Obligation of the landlord

(a) the landlord shall maintain the premises in a good state of repair and fit for habitation during the tenancy and shall comply with a law respecting health, safety or housing.

(b) paragraph (a) applies regardless of whether when the landlord and tenant entered into the rental agreement the tenant had knowledge of a state of non-repair, unfitness for habitation or contravention of a law respecting health, safety or housing in the premises.

2. Obligation of the tenant

The tenant shall keep the premises clean, and shall repair damage caused by a wilful or negligent act of the tenant or of a person whom the tenant permits on the premises.

3. Subletting Premises

The tenant may assign, sublet or otherwise part with possession of the premises subject to the consent of the landlord and the landlord shall not arbitrarily or unreasonably withhold consent and shall not levy a charge in excess of expenses actually incurred by the landlord in relation to giving consent.

4. Mitigation on Abandonment

Where the tenant abandons the premises, the landlord shall mitigate damages that may be caused by the abandonment to the extent that a party to a contract is required by law to mitigate damages.

5. Entry of Premises

Except in the case of an emergency, the landlord shall not enter the premises without the consent of the tenant unless

(a) notice of termination of the rental agreement has been given and the entry is at a reasonable time for the purpose of exhibiting the premises to a prospective tenant or purchaser and a reasonable effort has been made to give the tenant at least four hours notice;

(b) the entry is made at a reasonable time and written notice of the time of entry has been given to the tenant at least twenty-four hours in advance of the entry;

(c) the tenant has abandoned the premises under Section 27.

6. Entry Doors

Except by mutual consent, neither the landlord nor the tenant shall, during the use or occupancy of the premises by the tenant, alter a lock or locking system on a door that gives entry to the premises.

7. Peaceful Enjoyment

(a) The tenant shall not unreasonably interfere with the rights of the landlord or other tenants in the premises, a common area or the property of which they form a part.

(b) The landlord shall not unreasonably interfere with the tenant's peaceful enjoyment of the premises, a common area or the property of which they form a part.

8. Disconnection of Services

(a) A landlord or tenant shall not, without the written consent of the other party to the rental agreement, disconnect or cause to be disconnected, heat, water or electric power services being provided to the premises.

(b) Where a landlord and tenant enter into a written rental agreement, the conditions set out in Subsection (1) shall be reproduced in the agreement without variation or modification.

Use

13 The tenant shall use the residential premises for residential purposes only and will not carry on, or permit to be carried on in the residential premises, any trade or business without the written consent of the landlord.

Reasonable Rules and Regulations

14 The tenant promises to comply with any rules concerning the tenant's use or occupancy of the residential premises or building or use of services and facilities provided by the landlord provided that the rules are in writing, are reasonable in all circumstances and the tenant is given a copy of the rules at the time of entering into the rental agreement and is given a copy of any amendments.

Tenant Copy of Agreement

15 A duplicate copy of this signed agreement shall be delivered to the tenant by the landlord within 10 days after the signing of this agreement. The landlord shall advise the tenant in writing of any change of ownership of the residential premises in accordance with Section 5 of the Act.

Rental Arrears

16 In a month to month or term tenancy where the rent is in arrears for 15 days, the landlord may give to the tenant notice that the rental agreement is terminated and that the tenant is required to vacate the residential premises residential premises not less than 10 days after the notice is served. (Section 18(1) of the Act). In a week to week tenancy where the rent is in arrears for 3 days the landlord may give to the tenant notice to terminate the residential premises not less than 3 days after the notice is served (Section 18(1) of the Act).

When all arrears of rent are paid in full by the tenant before the termination date on a notice to terminate given for rental arrears, this notice to terminate is void and of no effect. This does not apply where notice to terminate is given more than twice in a 12 month period. (Section 18(2) of the Act).

Binding Effect and Interpretation

17 This rental agreement is for the benefit of the landlord and the tenant and is binding on the tenant, the tenant's heirs, executors, administrators, and assigns the landlord and the landlord's heirs, executors, administrators assigns, and successors in title. This agreement is to be interpreted and executed with direct reference to the *Residential Tenancies Act* and in conjunction with any landlord's rules and regulations as may be attached hereto. Any term or condition added to this agreement that contravenes any of the provisions of the *Residential Tenancies Act* is void and has no effect.

18 Additional Obligation

The tenant promises to comply with any additional obligations set out below:

19 Signing of Rental Agreement

Sign both copies separately (Do not use carbon for signature)

Landlord's Signature	Landlord's Signature	Date
[signature]	[signature]	Feb 6. 2017

Tenant's Signature	Tenant's Signature
[signature]	

Tenant's Signature	Date
[signature]	

Witness (Optional)	Date

20 Signing of Rental Agreement

I have received a copy of the *Residential Tenancies Act*

Tenant's Signature	Tenant's Signature	Date
[signature]	[signature]	6 Feb, 2017

21 Copy of Agreement

I have received a duplicate copy of this agreement

Tenant's Signature	Tenant's Signature	Date
[signature]	[signature]	6 Feb, 2017

DISCLAIMER CLAUSE

This sample Residential Tenancies Agreement, is a guideline for the benefit of landlords and tenants. This sample agreement, therefore, is not intended to be exhaustive and may not include provisions relating to all circumstances particular to the contractual relations between a landlord and a tenant. The Government does not accept responsibility for any losses incurred under this model agreement or arising from the contractual relationship of a landlord or tenant. Any reliance upon this sample agreement is at your own risk.

THIS DOCUMENT CONTAINS SECURITY FEATURES - SEE REVERSE

Scotiabank®

EGLINTON AND CREDITVIEW
MISSISSAUGA ON L5V 1N3

CANADIAN DOLLAR DRAFT

174130

DATE 2017 02 09 (YYYY MM DD)

PAY TO ORDER OF BLANEY MCMURTRY LLP IN TRUST $ 14,495.00

SUM OF EXACTLY 14,495 DOLLARS ******************** 00/100 CANADIAN FUNDS

TO:
ANY BRANCH OF
THE BANK OF NOVA SCOTIA

PSV2 2210 Leasing Top-Up

AUTH NO. | THE BANK OF NOVA SCOTIA
AUTH NO. ME572 | AUTHORIZED OFFICER
AUTHORIZED OFFICER

⑈174130⑈ ⑆38562⑉002⑆ 00000⑉43 26062⑈

1500414 08/10

Scotiabank®
EGLINTON AND CREDITVIEW
MISSISSAUGA ON L5V 1N3

CANADIAN DOLLAR DRAFT

174129

DATE 2017 02 09 (YYYY MM DD)

PAY TO ORDER OF AMALCO DEVELOPMENT (CITY CENTRE) CORP $ 1,695.00

SUM OF EXACTLY 1,695 DOLLARS ******************** 00/100 CANADIAN FUNDS

TO:
ANY BRANCH OF
THE BANK OF NOVA SCOTIA

PSV2 2210 Lease fee

AUTH NO. | THE BANK OF NOVA SCOTIA
AUTH NO. | AUTHORIZED OFFICER
AUTHORIZED OFFICER

⑈174129⑈ ⑆38562⑉002⑆ 00000⑉43 26062⑈

1500414 06/10

Ontario

Driver's Licence
Permis de conduire

ON
CANADA

1,2 NAME/ NOM
PANG,
HONG KUEN

8 317-335 RATHBURN RD W
MISSISSAUGA, ON, L5B 0C8

4d NUMBER/ NUMÉRO P0418 - 33709 - 10528

4a ISS/ DÉL. 2016/02/11 4b EXP./ EXP. 2018/01/16

5 DD/ RÉF. DJ7045374 16 HGT/ HAUT. 173 cm

15 SEX/ SEXE M

9 CLASS/ CATÉG. G

12 REST/ COND.

3 DOB/DDN 1991/05/28

PSV2 # 2210

The Bank of Nova Scotia
Eglinton & Creditview
1240 Eglinton Avenue West, B-16
Mississauga, Ontario
Canada L5V 1N3

Tel: (905) 858-7541
Fax: (905) 858-7646

Scotiabank

Sep14, 2016

MR ENYI MA
MRS XIANGHUI LI
1222 WHITE CLOVER WAY
MISSISSAUGA, ONTARIO, L5V1K7

Re: Approved Mortgage Certificate

Congratulations! You have been pre-approved for a Scotia Mortgage.

Based on the information stated on your Application # 260628973014 for Credit, dated Sep 9, 2016; we are pleased to inform you that you have qualified for mortgage in the amount of **$188,000.** This approval might be adjusted depending on the property particulars as well. This approval is based on the StartRight program. All StartRight Program mortgage conditions apply.
The application will expire **120** days from the above date.

Also certain conditions apply:

1. Satisfactory Appraisal
2. down payment verification

If you require any further information please do not hesitate to contact me at the number below

Yours truly,

Zahraa Smaha
Financial Advisor
Creditview and Eglinton Scotiabank
1240 Eglinton Ave W, B-16
Mississauga, ON
L5V 1N3
Phone (905) 858-2461 ext 4203

THE BANK OF NOVA SCOTIA
EGLINTON & CREDITVIEW
1240 EGLINTON AVE. WEST
MISSISSAUGA, ONTARIO L5V 1N3

PSV2 #2210 First + Last Month's Rent

HONG KUEN PANG

076 09 wp

DATE 2 0 1 7 - 0 2 - 1
Y Y Y Y M M D D

PAY TO THE ORDER OF XIANGHUI LI $ 3,160—

THREE THOUSAND ONE HUNDRED AND SIXTY DOLLARS ONLY /100 DOLLARS

Security features included. Details on back.

HSBC

HSBC BANK CANADA
111 - 330 HWY. 7 EAST
RICHMOND HILL, ONTARIO L4B 3P8

MP

⑈076⑈ ⑆10122⑉016⑆ 457544⑉150⑈

PSV2 #2210 Tenant's Credit Check

EQUIFAX

Equifax Credit Report and Score ™ as of 09/16/2016

Name: Hong kuen Pang

Confirmation Number: 3795999576

Credit Score Summary

758 Very Good

Where You Stand

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

				EFX	
Range	300 - 559 Poor	560 - 659 Fair	660 - 724 Good	**725 - 759** **Very Good**	760 + Excellent
Canada Population	4%	10%	15%	**14%**	57%

What's Impacting Your Score

Below are the aspects of your credit profile and history that are important to your Equifax credit score. They are listed in order of impact to your score - the first has the largest impact, and the last has the least.

- Number of revolving trades with high utilization in last 3 months.
- Total monthly payments.
- Total balance for open national card trades.

Your Loan Risk Rating

758 Very Good

Your credit score of 758 is better than 43% of Canadian consumers.

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

The Bottom Line :

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

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

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

Delinquency Rates*

300-499	500-549	550-599	600-649	650-699	700-749	**750-799** (EFX)	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

Name:	HONG KUEN PANG
SIN:	933XXX821
Date of Birth:	1991-05-XX

Current Address		**Previous Address**	
Address:	335 RATHBURN RD W APT 317 MISSISSAUGA, ON	Address:	4777 GLASSHILL GROVE MISSISSAUGA, ON
Date Reported:	2016-02 2015-05 2011-04	Date Reported:	2016-02 2015-05 2011-04

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...151	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Open	Past Due:	$0.00
Date Opened:	2016-02	Date of Last Activity:	2016-08
Status:	Paid as agreed and up to date	Date Reported:	2016-09
Months Reviewed:	08		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

HSBC MC

Phone Number:	(866)406-4722	High Credit/Credit Limit:	$1,000.00
Account Number:	XXX...773	Payment Amount:	$22.00
Association to Account:	Individual	Balance:	$722.00
Type of Account:	Revolving	Past Due:	$0.00

Date Opened:	2016-01	Date of Last Activity:	2016-08
Status:	Paid as agreed and up to date	Date Reported:	2016-08
Months Reviewed:	07		
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		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...012	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Open	Past Due:	$0.00
Date Opened:	2009-08	Date of Last Activity:	2015-09
Status:	Paid as agreed and up to date	Date Reported:	2015-10
Months Reviewed:	59		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

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.

2016-01-27	HSBC BK CAN TR 10850 (604)216-2000

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.

2016-09-16	AUTH ECONSUMER REQUE (Phone Number Not Available)
2016-08-24	HSBC BANK CANADA (866)406-4722
2016-07-30	HSBC BANK CANADA (Phone Number Not Available)
2015-09-18	AUTH ECONSUMER REQUE (Phone Number Not Available)
2015-09-18	EQUIFAX PERSONAL SOL (800)871-3250

How can I correct an inaccuracy in my Equifax credit report?

Complete and submit a Consumer Credit Report Update Form to Equifax.

By mail:

Equifax Canada Co.
Consumer Relations Department
Box 190 Jean Talon Station
Montreal, Quebec H1S 2Z2

By fax: (514) 355-8502

Equifax will review any new details you provide and compare it to the information in our files. If our initial review does not resolve the problem, we will contact the source of the information to verify its accuracy. If the source informs us that the information is incorrect or incomplete, they will send Equifax updated information and we will change our file accordingly. If the source confirms that the information is correct, we will not make any change to our file. In either case, you may add a statement to our file explaining any concerns you have. Equifax will include your statement on all future credit reports we prepare if it contains 400 characters or less.

If Equifax changes our file in response to your request, we will automatically send you an updated credit report to show you the changes. At your request, we will also send an updated credit report to any of our customers who received one within 60 days before the change was made.