

Worksheet

Leasing

Suite: 3606 Tower: P8V 2 Date: Oct. 25th Completed by: Aloni

Please mark if completed:

- ☒ Copy of 'Lease Prior to Closing' Amendment
- ☒ Copy of Lease Agreement
- ☒ Certified Deposit Cheque for Top up Deposit to 20% payable to Aird and Berlis LLP in Trust
- ☒ Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). \$500 + HST
- ☒ Agreement must be in good standing. Funds in Trust: \$ 121,255.00 121,255.00
- ☒ Copy of Tenant's ID
- ☒ Copy of Tenant's First and Last Month Rent
- ☒ Copy of Tenant's employment letter or paystub - Paid 12 months upfront.
- ☒ Copy of Credit Check
- ☒ Copy of the Purchasers Mortgage approval
- ☐ The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

PSV2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: AMACON DEVELOPMENT (CITY CENTRE) CORP. (the "Vendor") and
LUAY AL DABAGH (the "Purchaser")

Suite 3606 Tower TWO Unit 6 Level 35 (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 Blarney 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 sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement.
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee.
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of Five Hundred Dollars (\$500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 16 day of March 2013

Witness: Ray Zee

Purchaser: Luay Al Dabagh

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 28 day of Sept 2013

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

Form 400

for use in the Province of Ontario

This Agreement to Lease dated this 7th day of April, 2017

TENANT (Lessee), Irfaan Mayani Full legal names of all Tenants

LANDLORD (Lessor), Lusy Al Dabagh Full legal name of Landlord

ADDRESS OF LANDLORD 3606-510 Curtan Pl. Mississauga, Ontario L5B0J8
(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:

3606-510 Curtan Pl. Mississauga, Ontario L5B0J8

2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing April 20, 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of One Thousand Seven Hundred Canadian Dollars (CDN\$ 1,700.00) 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 (Herein/Upon acceptance/as otherwise described in this Agreement) by negotiable cheque payable to RE/MAX Performance Realty Inc. "Deposit Holder" in the amount of Three Thousand Four Hundred

Canadian Dollars (CDN\$ 3,400.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the First and Last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

For the purposes of this Agreement, "Upon Acceptance" shall mean that the Tenant is required to deliver the deposit to the Deposit Holder within 24 hours of the acceptance of this Agreement. The parties to this Agreement hereby acknowledge that, unless otherwise provided for in this Agreement, the Deposit Holder shall place the deposit in trust in the Deposit Holder's non-interest bearing Real Estate Trust Account and no interest shall be earned, received or paid on the deposit.

5. **USE:** The Tenant and Landlord agree that unless otherwise agreed to herein, only the Tenant named above and any person named in a Rental Application completed prior to this Agreement will occupy the premises.
Premises to be used only for: Single Family Residence

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

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

INITIALS OF LANDLORD(S): LD

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

8. **ADDITIONAL TERMS:**

9. **SCHEDULES:** The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: **Schedule(s) A, A2, "B"**

10. **IRREVOCABILITY:** This offer shall be irrevocable by **Tenant** until **11:59** **PM** /p.m. on the **8th** day of **April**, **2017**, 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, notices 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.: **(905)-270-0047** (For delivery of Documents to Landlord) FAX No.: **(905)268-0020** (For delivery of Documents to Tenant)

Email Address: **TRACIA@TRACIT.ca** (For delivery of Documents to Landlord) Email Address: (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 hereto, 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 content.

18. **FAMILY LAW ACT's** 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 this 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): IM

INITIALS OF LANDLORD(S):



© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for its use and reproduction by its members and licensees only. Any other use or reproduction without the express written consent of OREA, do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

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) [Signature]

(Tenant or Authorized Representative)

DATE 7 APR 2017

(Witness)

(Tenant or Authorized Representative)

DATE

(Witness)

(Guarantor)

DATE

We/1 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 this deposit and further agree to pay any remaining balance of commission forthwith.

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness) [Signature]

(Landlord or Authorized Representative)

DATE 7 APR 2017

(Witness)

(Landlord or Authorized Representative)

DATE

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

(Witness)

(Spouse)

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 9:00 a.m. on this 7th day of April, 2017.

Signature of Landlord or Tenant

INFORMATION ON BROKERAGE(S)

Listing Brokerage RE/MAX Performance Realty Inc.

Tel.No. 905 270-2000

Raafat Motwally
(Salesperson / Broker Name)

Co-op/Tenant Brokerage KINGSWAY REAL ESTATE BROKERAGE

Tel.No. 905 68-1000

KANWAL ARTABJIWAN
(Salesperson / Broker Name)

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.

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

(Landlord) [Signature] DATE 9/4/2017

(Tenant) [Signature]

DATE 9/4/2017

(Landlord) Address for Service 3606-510 Curran Pl. Mississauga Ontario

(Tenant) Address for Service

Mississauga, Ontario Tel.No.

Tel.No.

Landlord's Lawyer

Tenant's Lawyer

Address

Address

Email

Email

(.....) Tel.No. FAX No.

(.....) Tel.No. FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Co-operating Brokerage shown on the foregoing Agreement to Lease:

In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.

DATED as of the date and time of the acceptance of the foregoing Agreement to Lease.

Acknowledged by:

(Authorized to bind the Listing Brokerage) [Signature]

(Authorized to bind the Co-operating Brokerage)

The trademarks REALTOR, REALTOR® and the REALTOR logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association (OREA). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard presser version. OREA bears no liability for your use of this form.

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

TENANT (lessee), ...Irfan Mayani....., and

LANDLORD (lessor), Larry Al Dabagh.....

for the lease of ...3606-510 Curran Pl. Mississauga Ontario L5B0J8.....

..... dated the ..7th..... day of ...April....., 20..17.....

Tenant and Landlord agree that an accepted Agreement to Lease shall form a completed lease and no other lease will be signed between Parties.

Tenant agrees to allow Landlord or his real estate agent to inspect house once in every TWO (2) months with TWENTY FOUR (24) hour notice to the Tenant. In case of emergency the Landlord has right to enter in the premises without any notice to the Tenant.

Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in good working order at the commencement of the lease term. Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost.

The following appliances belong to the Landlord are to remain installed on the premises and in a working condition prior to the moving date for the Tenant's use: Stove, Refrigerator, Dishwasher, Washing Machine and Dryer, Light Fixtures and Central Air Conditioner.

The Tenant agrees to allow the Landlord or his real estate agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least TWENTY (24) hours notice of such showing, and to allow the Landlord or his agent to affix a For Sale Sign or For Rent sign on the property before SIXTY (60) days expiry of Lease.

Landlord shall pay real estate taxes, (and condominium fees and parking if applicable), and maintain fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property.

Tenant agrees to have their own Tenant Insurance (Content/Liability) and show the proof a week before moving the the property.

Tenant agrees to transfer all utility bills (Water/Electricity/Gas/...) under Tenants names and provide proof at least SEVEN(7) days prior to the moving date. They also agree to make payments of dues in full on time.

Tenant agrees to provide TWO (2) government approved photo identification to the Landlord or his agent.

Tenant covenants that premises will be occupied by those listed on rental application only. Tenant also agrees that Rental application is part of the Agreement of Lease.

Continued on next page...

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

INITIALS OF TENANT(S):

IM

INITIALS OF LANDLORD(S):

LD

 The trademarks REALTOR®, REALTORSES® and the REALTOR logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA takes no liability for your use of this form.

RE/MAX Performance Realty Inc.

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), Irfaan Mayani, and**LANDLORD (Lessor),** Luay Al Dabaghfor the lease of 3606-510 Curtan Pl. Mississauga, Ontario L5B0J8dated the 7th day of April, 2017

Tenant agrees that the subject property shall not be used for any kind of illegal activity, loud parties, any business or disturbance of the peace within the residential neighbourhood, otherwise this constitute Termination of the Lease and Immediate Eviction.

Tenant agrees to maintain said appliances to this Lease in a state of orderly cleanliness and in good condition. Furthermore, the tenant agrees to keep the entire unit in a state or orderly cleanliness and, at the expiration of the lease, return the property to its natural state as of move in date. The normal wear and tear acceptable by Landlord.

Landlord and Tenant agree to handover the premises in a clean, tidy, broom swept condition and also dispose all debris from the property before moving in and moving out of the lease.

Landlord, Tenant and their real estate agents agree to exchange Contact Information (Phone/Email) after the acceptance of this agreement so that in case of emergency they could contact each other directly.

Tenant agrees not to make any decorating changes including painting to the premises without the express written consent of the Landlord or his authorized agent.

The landlord shall not in any event whatsoever be liable for any injury or death that may be suffered or sustained by the Tenant or any member of the Tenant's family, his guests, or any other person who may be upon the rented premises, or any loss or damage or injury to any property including cars and contents thereof belonging to the Tenant or to any member of the Tenant's family, his guests, or to any other person while such property is on the rented premises.

Landlord and Tenant understand and agree that they have to draft the separate rental agreement and take legal advice from their solicitors. Real Estate Salesperson & brokerages are not responsible after the agreement confirmed.

Tenant agrees to pay cheque for the first and last month's rent within TWENTY FOUR(24) hours of acceptance of this agreement by Landlord and Tenant, failing which result cancellation of this agreement and Landlord, Listing Agent and Co-Operating Agent will not be held liable to any lost, damage and inconvenient to the Tenant. The tenants understand and voluntarily agree that no interest amount will be paid to the tenants on the last month deposit. Tenant(S) agrees to reimburse the LANDLORD for any damages caused by the TENANT(S) on the property. Both parties agree that normal wear-and-tear is acceptable.

Tenant voluntarily pay TEN (10) month in advance by cheque in the day of closing.

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

INITIALS OF TENANTS:

IM

INITIALS OF LANDLORD(S):

LD

 The trademarks REALTOR®, REALTOR® logo and the REALTOR logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association (OREA). All rights reserved. This form was developed by OREA for the use and reproduction by its members only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard printed portion. OREA bears no liability for your use of this form.

RE/MAX Performance Realty Inc.



EGLINTON AND MAVIS
MISSISSAUGA ON L5R 3V2

CANADIAN DOLLAR DRAFT

073752

DATE 2017 Y 1 M 0 D 04

PAY TO ORDER OF AMACON DEVELOPMENT (CITY CENTRE) CORP \$ 565.00

SUM OF EXACTLY 565 DOLLARS *****00/100 CANADIAN FUNDS

TO:
ANY BRANCH OF
THE BANK OF NOVA SCOTIA

AUTH NO. F-1001	THE BANK OF NOVA SCOTIA
AUTH NO. C2366	AUTHORIZED OFFICER

AUTHORIZED OFFICER

⑈073752⑈ ⑈38562⑈002⑈ 0000⑈43 54742⑈

Leasing Fee



Tenants ID.

IRFAN MAYANI
30 GROUSE LANE
BRAMPTON ON L6Y 5L1
TEL: (647) 641-7151

SIGNATURE

079

DATE 2 0 1 7 - 0 4 - 2 0
Y Y Y Y M M D D

PAY TO THE
ORDER OF

May al dabagh

\$ 3400

thirty four hundred only

/100 DOLLARS

 Security features
included.
Details on back.



ROYAL BANK OF CANADA
STEELES & FINANCIAL BRANCH
7955 FINANCIAL DRIVE
BRAMPTON, ON L6Y 0J8

MEMO

first & last

[Signature]

MP

⑈079⑈ ⑆02413⑈003⑆500⑈503⑈8⑈

FIRST /LAST.

IRFAN MAYANI
30 GROUSE LANE
BRAMPTON ON L6Y 5L1
TEL: (647) 641-7151

SIGNATURE

081

DATE 2017-05-20
Y Y Y Y M M D D

PAY TO THE
ORDER OF

May al dabagh

\$ 17000

Seventeen Thousand only.

100 DOLLARS

 Security features
included.
Details on back.



ROYAL BANK OF CANADA
STEELES & FINANCIAL BRANCH
7955 FINANCIAL DRIVE
BRAMPTON, ON L6Y 0J8

MEMO



081 0241300315005038

Oct 19th, 2017

MR MR LUAY NM AL-DABAGH
2307-75 Eglinton Ave w
Mississauga, Ont

Dear luay,

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

We are pleased to advise that based on the information you provided, you qualify for a residential mortgage on your principal residence¹. The details of the approval are as follows:

Mortgage Loan Amount ² :	\$251,120
Purchase price:	\$313,900
Amortization:	25 Years Amortization
Interest Rate :	4.94%
Term:	5 years closed
Purchase Address:	510 curran pl. Mississauga. Unit # 3606

This Mortgage pre-approval and interest rate shown above expires on Nov 19/2017

Your interest rate is guaranteed until the expiry of this approval. Please note that if you change the mortgage term selected or the interest rate, the mortgage loan amount may require revision.

Thank you for applying for a pre-approved mortgage with Scotiabank. Please contact us when you find the home that meets your needs, or if you have any questions regarding your financial requirements.

Please consider that above approval amount is subject the rental income verification and can be changed accordingly.

Yours truly,
George Rizkallah

Financial I/Advisor
905 568 4066 X 4203

SCOTIABANK
660 EGLINTON AVENUE WEST
MISSISSAUGA, ON L5B 3B1

1. Subject to the home meeting our residential mortgage standards, an appraisal report being obtained that is satisfactory to us, verification of employment, income, required equity, and maximum permitted loan amounts. It is also based on the estimated taxes, heating and condo fees provided.
2. The Mortgage Loan Amount stated includes any mortgage default insurance premium that may be required. Mortgage Loans in excess of 80% of the home's value require mortgage default insurance. This amount is based on your requested amount.
3. The maximum approved amount stated includes any mortgage default insurance premium that may be required. Mortgage loans in excess of 80% of the home's value require mortgage default insurance. This amount is the maximum amount you qualify for.
4. Interest rate is calculated semi-annually not in advance.