APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

Notice: All adult applicants (18 years or older) must complete a separate application for rental.

<table>
<tr><th colspan="4">APPLICANT INFORMATION</th></tr>
<tr><td>LAST NAME
Owlia</td><td>FIRST NAME
Mohammadhasan</td><td>M.I.</td><td>SUFFIX</td></tr>
<tr><td>SIN</td><td>BIRTH DATE
4/19/1993</td><td colspan="2">PHONE - TYPE
(646) 639 - 2424 - Mobile</td></tr>
<tr><td colspan="4">EMAIL
mohammad.owlia@gmail.com</td></tr>
<tr><th colspan="4">CURRENT ADDRESS</th></tr>
<tr><td>STREET ADDRESS
55 Ontario St</td><td>CITY
Toronto</td><td>STATE</td><td>ZIP
M5A 0T8</td></tr>
<tr><td>DATE IN</td><td>DATE OUT
current</td><td colspan="2">MONTHLY RENT
$0.00 / Wk.</td></tr>
<tr><th colspan="4">EMPLOYMENT & INCOME INFORMATION</th></tr>
<tr><td>OCCUPATION
Engineering Manager</td><td colspan="3">EMPLOYER/COMPANY
Visa Run Inc (Sherpa)</td></tr>
<tr><td>SUPERVISOR
Alex Gogan</td><td>SUPERVISOR PHONE
(416) 213 - 1171</td><td>SALARY
$165,000.00/Yr.</td><td>START DATE</td></tr>
<tr><td>EMPLOYER ADDRESS
#489 - 340 King Street East</td><td>CITY
New York</td><td>STATE
NY</td><td>ZIP
10017</td></tr>
<tr><th colspan="4">BACKGROUND INFORMATION</th></tr>
<tr><td colspan="2">Have you ever filed for bankruptcy?
NO</td><td colspan="2">Have you ever willfully refused to pay rent when due?
NO</td></tr>
<tr><td colspan="2">Have you ever been evicted from a tenancy or left owing money?
NO</td><td colspan="2">Have you ever been convicted of a crime?
NO</td></tr>
<tr><td colspan="4">Preferred Mailing Address:
55 Ontario St, Toronto M5A 0T8 - CA</td></tr>
</table>

NEW YORK CITY TENANT FAIR CHANCE ACT

Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure:

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.

2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.

3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.

4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

APPLICATION CONSENT

I hereby warrant that all statements set forth above are true.

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **685 First Ave** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **685 First Ave** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **685 First Ave**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **685 First Ave** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **685 First Ave**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

I understand that, upon written request, I will be informed whether or not a consumer report or an investigative consumer report was requested and, if such a report was requested, informed of the name and address of the credit reporting agency that furnished the report. With regard to "investigative consumer reports", I further understand that when I receive the name and address of the consumer reporting agency, I may request a copy of such report by contacting such agency. I acknowledge that I have received and read Article 23-A of the New York Correction Law (https://www.on-site.com/resources/consent/correctionLawArticle23a.pdf)

☒ *Application consent was digitally accepted by Mohammadhasan Owlia*

Signed by Mohammadhasan Owlia
Tue Oct 22 2024 08:51:18 PM EDT
Key: F8E7F559; IP Address: 207.237.76.4

Mohammadhasan Owlia *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"ClickPay"*

Application Fee - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Ashkan Entezari Heravi	XXXXXXXXXXXX6252	15187112	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

Notice: All adult applicants (18 years or older) must complete a separate application for rental.

APPLICANT INFORMATION			
LAST NAME Pandi	**FIRST NAME** Maryam	**M.I.**	**SUFFIX**
SIN	**BIRTH DATE** 3/17/1993	**PHONE - TYPE** (646) 683 - 2730 - Mobile	
EMAIL mry.pandi@gmail.com			

CURRENT ADDRESS				
STREET ADDRESS 55 Ontario St		**CITY** Toronto	**STATE**	**ZIP** M5A 0T8
DATE IN	**DATE OUT** current	**MONTHLY RENT** $850.00 / Wk.		

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION ASSOCIATE PROGRAMME MANAGEMENT OFFICER	**EMPLOYER/COMPANY** United Nations		
SUPERVISOR Sarah Bender	**SUPERVISOR PHONE** (212) 963 - 7518	**SALARY** $114,049.00/Yr.	**START DATE**
EMPLOYER ADDRESS 405 E 45th St	**CITY** New York	**STATE** NY	**ZIP** 10017
OCCUPATION Settling-in and Relocation Grant	**EMPLOYER/COMPANY** United Nations		
SUPERVISOR Sarah Bender	**SUPERVISOR PHONE** (212) 963 - 7518	**SALARY** $49,733.84/Yr.	**START DATE**
EMPLOYER ADDRESS 405 E 45th St	**CITY** New York	**STATE** NY	**ZIP** 10017
OTHER INCOME DESCRIPTION United Nations Rental Subsidy Estimate			**MONTHLY INCOME** $2,440.00/Mo.
OTHER INCOME DESCRIPTION Renting Apartment in Toronto			**MONTHLY INCOME** $2,966.00/Mo.

BACKGROUND INFORMATION	
Have you ever filed for bankruptcy? NO	**Have you ever willfully refused to pay rent when due?** NO
Have you ever been evicted from a tenancy or left owing money? NO	**Have you ever been convicted of a crime?** NO
Preferred Mailing Address: 55 Ontario St, Toronto M5A 0T8 - CA	

NEW YORK CITY TENANT FAIR CHANCE ACT

Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure:

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.

2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.

3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.

4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

APPLICATION CONSENT

I hereby warrant that all statements set forth above are true.

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **685 First Ave** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **685 First Ave** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **685 First Ave**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **685 First Ave** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **685 First Ave**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

I understand that, upon written request, I will be informed whether or not a consumer report or an investigative consumer report was requested and, if such a report was requested, informed of the name and address of the credit reporting agency that furnished the report. With regard to "investigative consumer reports", I further understand that when I receive the name and address of the consumer reporting agency, I may request a copy of such report by contacting such agency. I acknowledge that I have received and read Article 23-A of the New York Correction Law (https://www.on-site.com/resources/consent/correctionLawArticle23a.pdf)

☒ *Application consent was digitally accepted by Maryam Pandi*

Signed by Maryam Pandi
Tue Oct 22 2024 08:49:14 PM EDT
Key: 64CCAFC7; IP Address: 139.45.173.6

Maryam Pandi *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"ClickPay"*

Application Fee - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Ashkan Entezari Heravi	XXXXXXXXXXXX6252	15187111	$21.50

This card has been authorized for the amount above and will be charged when the application is processed.

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for Maryam Pandi

The property's screening criteria result	
PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for Maryam Pandi: No Credit

		Importance	Result
AI Score		Not Considered	No Credit
No Credit		Pass/Conditional	PENDING
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
Any bankruptcy in applicant's history has cleared		Pass/Fail	PENDING
No unpaid rental collections		Pass/Fail	PENDING
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	

Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	
Total Considered Misdemeanor Convictions	None	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	
Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Alcohol	-	Not Considered	N/A
Drug Manufacture Distribution	-	Not Considered	N/A
Drug Marijuana Use	-	Not Considered	N/A
Drug Meth Manufacture	-	Not Considered	N/A
Drug Use	-	Not Considered	N/A
Wildlife	-	Not Considered	N/A
Is not a registered sex offender		Pass/Fail	

Income Verifications

Requested For Maryam Pandi			**Requested Date** 10/22/2024	
Date 10/22/2024	**Consumer Provided Income Source** Document		**Verified Annual Income** $0.00 *Income amount used in scoring	
Pay Period	**Document Type** PAYSTUB	**Employee Name**	**Employer Name**	**Pay Amount** $0.00

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Maryam Pandi	Multistate Search	10/24/2017 - 10/24/2024	10/24/2024	10/24/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Maryam Pandi	10/24/2024	10/24/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Maryam Pandi	10/24/2024	10/24/2024

Results
No Records Found

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for Mohammadhasan Owlia

The property's screening criteria result	
PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for Mohammadhasan Owlia: No Credit

		Importance	Result
AI Score		Not Considered	No Credit
No Credit		Pass/Conditional	PENDING
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
Any bankruptcy in applicant's history has cleared		Pass/Fail	PENDING
No unpaid rental collections		Pass/Fail	PENDING
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	

Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	
Total Considered Misdemeanor Convictions	None	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	
Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Alcohol	-	Not Considered	N/A
Drug Manufacture Distribution	-	Not Considered	N/A
Drug Marijuana Use	-	Not Considered	N/A
Drug Meth Manufacture	-	Not Considered	N/A
Drug Use	-	Not Considered	N/A
Wildlife	-	Not Considered	N/A
Is not a registered sex offender		Pass/Fail	

Income Verifications

Requested For			Requested Date	
Mohammadhasan Owlia			10/22/2024	
Date	**Consumer Provided Income Source**		**Verified Annual Income**	
10/22/2024	Document		$0.00 *Income amount used in scoring	
Pay Period	**Document Type**	**Employee Name**	**Employer Name**	**Pay Amount**
	PAYSTUB			$0.00

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Mohammadhasan Owlia	Multistate Search	10/24/2017 - 10/24/2024	10/24/2024	10/24/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Mohammadhasan Owlia	10/24/2024	10/24/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Mohammadhasan Owlia	10/24/2024	10/24/2024

Results
No Records Found

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to** www.consumerfinance.gov/learnmore **or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address form the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

  You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

A Summary of Your Additional Rights in New York

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified or overnight mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

To place a security freeze on your credit report, you must contact each of these credit reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
https://www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
https://www.experian.com/freeze/center.html

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
(888) 909-8872
www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

Additional rights under your state's law, which are also in the federal Fair Credit Reporting Act, are explained in the enclosed Summary of Your Rights under the Fair Credit Reporting Act.

Ontario

Driver's Licence
Permis de conduire

ON
CANADA

1,2 NAME/ NOM
OWLIA,
MOHAMMADHASAN

8 55 ONTARIO ST UN1308
TORONTO, ON, M5A 0T8

4d NUMBER/ NUMÉRO O9610 - 56009 - 30419

4a ISS/ DÉL. 2023/06/27

4b EXP./ EXP. 2028/04/19

5 DD/ RÉF. HT7778836

16 HGT/ HAUT. 175 cm

15 SEX/ SEXE M

9 CLASS/ CATÉG. G

12 REST./ COND.

O9610-56009-30419
1993/04/19

3 DOB/DDN 1993/04/19

U.S. VISA APPLICATION - AA00D4YWG1 Inbox ×

Diplomatic Info, Ottawa
to me

Mon, Oct 21, 7:30 AM (2 days ago)

Good morning,

The administrative processing on your application is now complete, and we are ready to process your visa. Please follow these instructions to send in your passport so we can finish processing your case:

- Please provide us with your passport.
  Mailing address
  Consular Section
  Diplomatic and Official Visas
  US Embassy Ottawa
  P.O. Box 866 STN "B"
  Ottawa, ON
  K1P 5T1

- In order to return your passport, please e-mail us an electronically generated prepaid Canada Post waybill (PDF format). We cannot accept handwritten waybills.
  Canada Post - https://www.canadapost-postescanada.ca/cpc/en/tools.page

Diplomatic and Official Visa Section
U.S. Embassy Ottawa

Equifax Canada Co.

www.consumer.equifax.ca

MOHAMMADHASAN OWLIA

55 ONTARIO ST,

TORONTO, ON M5A0T8

CONFIDENTIAL INFORMATION
CONSUMER USE ONLY
RE: EQUIFAX REFERENCE NUMBER: 4107120299

MOHAMMADHASAN OWLIA,

Further to your request, a copy of your personal credit file as of 2024/10/22 follows:

Alert Consumer Narrative Statement Date reported: 2020/03/01

Personal Info

Identification

Name Reported		
Current Name	MOHAMMADHASAN OWLIA	
Personal File Number	**Date Of Birth**	**Social Insurance Number**
4107120299	1993-xx-19	xxx-xx0-222

Phone Number Reported

Home	647-675-7960
Home	905-966-9839

Addresses Reported

Type	Last Reported Date	Address	City	Province	Postal Code
Current	2023/06/01	55 ONTARIO ST	TORONTO	ON	M5A 0T8
Previous	2021/10/01	313 VANGUARD CRT	KINGSTON	ON	K7M 8P9
Previous	2018/09/01	10 YORK ST 2409	TORONTO	ON	M5J 0E1

Credit Score

as of 2024/10/22

Equifax Credit Score

779

779

POOR	FAIR	GOOD	VERY GOOD	EXCELLENT
300-559	560-659	660-724	725-759	760-900

You don't just have one credit score. There are many different credit scores provided by different companies that are used to help predict how likely you are to pay your bills on time. The Equifax Credit Score provided above is created using a model developed by Equifax and is intended for your own educational use. It is also commercially available to third parties. Please keep in mind third parties may use a different score when evaluating your creditworthiness.

Also, third parties will consider items other than your credit score, such as information on your credit file and information you provide in your application for credit, when making a determination about of your creditworthiness.

Employment

You currently have no employment records on your credit file.

Accounts

Revolving (4)
Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards or lines of credit.
Mortgage (1)
Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.
Installment (0)
Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.
Open (2)
Open accounts are those that are not already identified as revolving, mortgage, or installment accounts such as charge cards or telco accounts.

Accounts - Revolving

ROYAL BANK VISA						
Overview						
Account Number	**Phone**	**Highest Balance**	**Notes**	**Member Number**	**Rating Code**	**Rating Code Description**
***881		$2,875		650ON00028	R1	Revolving - Paid as agreed and up to date
Balance And Amounts		**Account Dates**				
Balance	$182	Opened	2016/09/02			
Credit Limit	$6,000	Last Reported	2024/10/11			
Payment Due	$49	Last Payment	2024/09/22			
Actual payment	$439	Date Closed				
Amount Past Due	$0					
Amount Written Off						
Payment Details						
Months Reviewed		72				
Payment Responsibility		Individual				

Delinquencies

You currently have no delinquencies on your credit file.

Payment History

You can view up to 2 years of payment history on this account.

Month	Balance	Credit Limit	High Credit	Past Due	Payment	Month	Balance	Credit Limit	High Credit	Past Due	Payment
10/2024	$182	$6,000	$2,875	$0	$49	10/2021	$502	$6,000	$1,527	$0	$49
09/2024	$438	$6,000	$2,875	$0	$10	09/2021	$1,226	$6,000	$1,226	$0	$10
08/2024	$493	$6,000	$2,875	$0	$10	08/2021	$236	$6,000	$1,154	$0	$10
07/2024	$40	$6,000	$2,875	$0	$10	07/2021	$438	$6,000	$1,154	$0	$10
06/2024	$141	$6,000	$2,875	$0	$28	06/2021	$482	$6,000	$1,154	$0	$10
05/2024	$253	$6,000	$2,875	$0	$10	05/2021	$163	$6,000	$1,154	$0	$10
04/2024	$606	$6,000	$2,875	$0	$10	04/2021	$926	$6,000	$1,154	$0	$10
03/2024	$253	$6,000	$2,875	$0	$10	03/2021	$599	$6,000	$1,124	$0	$10
02/2024	$959	$6,000	$2,875	$0	$10	02/2021	$739	$6,000	$1,120	$0	$10
01/2024	$416	$6,000	$2,875	$0	$10	01/2021	$661	$6,000	$1,120	$0	$10
12/2023	$113	$6,000	$2,875	$0	$3	12/2020	$341	$6,000	$1,120	$0	$10
11/2023	$3	$6,000	$2,875	$0	$10	11/2020	$148	$6,000	$1,120	$0	$7
10/2023	$19	$6,000	$2,875	$0	$49	10/2020	$7	$6,000	$1,120	$0	$49
09/2023	$204	$6,000	$2,875	$0	$10	09/2020		N/A			
08/2023	$47	$6,000	$2,875	$0	$10	08/2020	$355	$1,000	$1,120	$0	$10
07/2023	$103	$6,000	$2,875	$0	$10	07/2020	$134	$1,000	$1,120	$0	$10
06/2023		N/A				06/2020	$327	$1,000	$1,120	$0	$10
05/2023	$50	$6,000	$2,875	$0	$10	05/2020		N/A			
04/2023	$202	$6,000	$2,875	$0		04/2020	$660	$1,000	$1,120	$0	$10
03/2023	$0	$6,000	$2,875	$0	$12	03/2020	$616	$1,000	$1,120	$0	$10
02/2023	$33	$6,000	$2,875	$0	$10	02/2020	$112	$1,000	$1,120	$0	$10
01/2023	$115	$6,000	$2,875	$0	$10	01/2020	$268	$1,000	$1,120	$0	$10
12/2022	$161	$6,000	$2,875	$0	$10	12/2019	$130	$1,000	$1,120	$0	$10
11/2022	$1,349	$6,000	$2,875	$0	$10	11/2019	$466	$1,000	$1,120	$0	$10
10/2022	$1,601	$6,000	$1,601	$0	$49	10/2019	$543	$1,000	$1,120	$0	$10
09/2022	$196	$6,000	$1,527	$0	$10	09/2019	$789	$1,000	$1,120	$0	$49

08/2022	$205	$6,000	$1,527	$0	$10	08/2019	$354	$1,000	$1,120	$0	$10
07/2022	$100	$6,000	$1,527	$0	$10	07/2019	$128	$1,000	$1,120	$0	$10
06/2022	$454	$6,000	$1,527	$0	$10	06/2019	$302	$1,000	$1,120	$0	$10
05/2022	$1,079	$6,000	$1,527	$0	$10	05/2019	$121	$1,000	$1,120	$0	$10
04/2022	$366	$6,000	$1,527	$0	$10	04/2019	$374	$1,000	$1,120	$0	$10
03/2022	$301	$6,000	$1,527	$0	$10	03/2019	$899	$1,000	$1,120	$0	$10
02/2022	$180	$6,000	$1,527	$0	$10	02/2019	$506	$1,000	$1,120	$0	$10
01/2022	$578	$6,000	$1,527	$0	$10	01/2019	$432	$1,000	$1,120	$0	$10
12/2021	$135	$6,000	$1,527	$0	$10	12/2018	$395	$1,000	$1,120	$0	$10
11/2021	$435	$6,000	$1,527	$0	$10	11/2018	$715	$1,000	$1,120	$0	$10

AMERICAN EXPRESS						
Overview						
Account Number	**Phone**	**Highest Balance**	**Notes**	**Member Number**	**Rating Code**	**Rating Code Description**
***000	800-668-6500	$15,736		650ON42128	R1	Revolving - Paid as agreed and up to date
Balance And Amounts		**Account Dates**				
Balance	$13,170	Opened	2021/10/02			
Credit Limit	$23,000	Last Reported	2024/08/29			
Payment Due		Last Payment	2024/08/15			
Actual payment	$7,049	Date Closed				
Amount Past Due	$0					
Amount Written Off						
Payment Details						
Months Reviewed		33				
Payment Responsibility		Individual				

Delinquencies

You currently have no delinquencies on your credit file.

Payment History

You can view up to 2 years of payment history on this account.

Month	Balance	Credit Limit	High Credit	Past Due	Payment
08/2024	$13,170	$23,000	$15,736	$0	
07/2024	$7,049	$23,000	$15,736	$0	
06/2024	$5,165	$23,000	$15,736	$0	
05/2024	$4,001	$23,000	$15,736	$0	
04/2024	$3,180	$23,000	$15,736	$0	
03/2024	$4,777	$23,000	$15,736	$0	
02/2024	$3,172	$23,000	$15,736	$0	
01/2024	$3,609	$23,000	$15,736	$0	
12/2023	$13,276	$23,000	$14,174	$0	
11/2023	$9,802	$23,000	$14,174	$0	
10/2023	$1,444	$23,000	$14,174	$0	
09/2023	$6,657	$23,000	$14,174	$0	
08/2023	$6,738	$23,000	$14,174	$0	
07/2023	$6,712	$23,000	$14,174	$0	
06/2023	$11,818	$23,000	$14,174	$0	
05/2023	$11,408	$23,000	$12,852	$0	
04/2023		N/A			
03/2023	$3,629	$23,000	$12,852	$0	
01/2023	$6,280	$23,000	$12,852	$0	
12/2022		N/A			
11/2022	$4,583	$23,000	$12,852	$0	
10/2022	$5,750	$23,000	$12,852	$0	
09/2022	$9,188	$23,000	$10,983	$0	
08/2022	$4,858	$23,000	$10,983	$0	
07/2022		N/A			
06/2022	$10,173	$23,000	$10,983	$0	
05/2022		N/A			
04/2022		N/A			
03/2022		N/A			
01/2022		N/A			
12/2021		N/A			
11/2021		N/A			
10/2021		N/A			

CAPITAL ONE HBC						
Overview						
Account Number	**Phone**	**Highest Balance**	**Notes**	**Member Number**	**Rating Code**	**Rating Code Description**
***264	866-640-7858	$463	Account paid Account Closed	650ON42333	R1	Revolving - Paid as agreed and up to date
Balance And Amounts		**Account Dates**				
Balance	$0	Opened	2019/05/26			
Credit Limit	$2,000	Last Reported	2021/05/20			
Payment Due		Last Payment	2021/01/07			
Actual payment	$176	Date Closed	2021/05/03			
Amount Past Due	$0					
Amount Written Off						
Payment Details						
Months Reviewed		24				
Payment Responsibility		Individual				

Delinquencies

You currently have no delinquencies on your credit file.

Payment History

You can view up to 2 years of payment history on this account.

Month	Balance	Credit Limit	High Credit	Past Due	Payment	Month	Balance	Credit Limit	High Credit	Past Due	Payment
05/2021	$0	$2,000	$463	$0		05/2020		N/A			
04/2021		N/A				04/2020		N/A			
03/2021		N/A				03/2020		N/A			
02/2021		N/A				02/2020		N/A			
01/2021		N/A				01/2020		N/A			
12/2020		N/A				12/2019		N/A			
11/2020		N/A				11/2019		N/A			
10/2020		N/A				10/2019		N/A			
09/2020		N/A				09/2019		N/A			
08/2020		N/A				08/2019		N/A			
07/2020		N/A				07/2019		N/A			
06/2020		N/A				06/2019		N/A			

CANADIAN TIRE BANK						
Overview						
Account Number	**Phone**	**Highest Balance**	**Notes**	**Member Number**	**Rating Code**	**Rating Code Description**
***967	800-459-6415	$251	Closed at consumer request Account paid	481ON01463	R1	Revolving - Paid as agreed and up to date
Balance And Amounts		**Account Dates**				
Balance	$0	Opened	2018/01/02			
Credit Limit	$4,000	Last Reported	2021/01/25			
Payment Due		Last Payment	2020/09/02			
Actual payment		Date Closed	2021/01/19			
Amount Past Due	$0					
Amount Written Off						
Payment Details						
Months Reviewed		28				
Payment Responsibility		Individual				

Delinquencies

You currently have no delinquencies on your credit file.

Payment History

You can view up to 2 years of payment history on this account.

Month	Balance	Credit Limit	High Credit	Past Due	Payment	Month	Balance	Credit Limit	High Credit	Past Due	Payment
01/2021	$0	$4,000	$251	$0		11/2019	$37	$7,500	$251	$0	$10
12/2020		N/A				10/2019	$151	$7,500	$251	$0	$10
11/2020	$0	$4,000	$251	$0		09/2019	$0	$7,500	$251	$0	
10/2020	$0	$4,000	$251	$0		08/2019	$33	$7,500	$251	$0	$11
09/2020	$0	$4,000	$251	$0	$10	07/2019	$55	$4,500	$251	$0	$10
08/2020	$28	$4,000	$251	$0		06/2019	$0	$4,500	$251	$0	
07/2020	$0	$4,000	$251	$0		05/2019	$0	$4,500	$251	$0	
06/2020	$0	$4,000	$251	$0		04/2019	$0	$4,500	$251	$0	
05/2020	$0	$4,000	$251	$0		03/2019	$34	$4,500	$251	$0	$10
04/2020	$0	$4,000	$251	$0		02/2019	$20	$4,500	$251	$0	$10
03/2020	$0	$7,500	$251	$0		01/2019	$46	$4,500	$251	$0	$10
02/2020	$0	$7,500	$251	$0		12/2018	$153	$4,500	$251	$0	$10
01/2020	$0	$7,500	$251	$0		11/2018	$0	$4,500	$251	$0	
12/2019	$0	$7,500	$251	$0		10/2018	$0	$4,500	$251	$0	

Accounts - Mortgage

ROYAL BANK TR 00085						
Overview						
Account Number	**Phone**	**Highest Balance**	**Notes**	**Member Number**	**Rating Code**	**Rating Code Description**
***001	416-581-0155	$908,000		481BB21635	M1	Mortgage - Paid as agreed and up to date
Balance And Amounts		**Account Dates**				
Balance	$883,343	Opened	2023/06/21			
Credit Limit		Last Reported	2024/09/27			
Payment Due	$2,339	Last Payment	2024/09/25			
Actual payment		Date Closed				
Amount Past Due	$0					
Amount Written Off						
Payment Details						
Months Reviewed		16				
Payment Responsibility		Joint				

Delinquencies

You currently have no delinquencies on your credit file.

Payment History

You can view up to 2 years of payment history on this account.

Month	Balance	Credit Limit	High Credit	Past Due	Payment	Month	Balance	Credit Limit	High Credit	Past Due	Payment
09/2024	$883,343	N/A	$908,000	$0	$2,339	01/2024	$896,256	N/A	$908,000	$0	$2,339
08/2024	$884,883	N/A	$908,000	$0	$2,339	12/2023	$898,492	N/A	$908,000	$0	$2,339
07/2024	$886,417	N/A	$908,000	$0	$2,339	11/2023	$899,969	N/A	$908,000	$0	$2,339
06/2024	$888,707	N/A	$908,000	$0	$2,339	10/2023	$901,440	N/A	$908,000	$0	$2,339
05/2024	$890,228	N/A	$908,000	$0	$2,339	09/2023	$902,907	N/A	$908,000	$0	$2,339
04/2024	$891,743	N/A	$908,000	$0	$2,339	08/2023	$904,369	N/A	$908,000	$0	$2,339
03/2024	$893,253	N/A	$908,000	$0	$2,339	07/2023	$906,551	N/A	$908,000	$0	$2,339
02/2024	$894,757	N/A	$908,000	$0	$2,339	06/2023	$908,000	N/A	$908,000	$0	$2,339

Accounts - Installment

You currently have no installment accounts on your credit file.

Accounts - Open

FIDO						
Overview						
Account Number	**Phone**	**Highest Balance**	**Notes**	**Member Number**	**Rating Code**	**Rating Code Description**
***904	888-288-2106			650UT00024	O1	Open - Paid as agreed and up to date
Balance And Amounts		**Account Dates**				
Balance	$117	Opened	2016/08/22			
Credit Limit	N/A	Last Reported	2024/09/25			
Payment Due		Last Payment	2024/09/05			
Actual payment	$119	Date Closed				
Amount Past Due	$0					
Amount Written Off						
Payment Details						
Months Reviewed		71				
Payment Responsibility		Individual				

Delinquencies

You currently have no delinquencies on your credit file.

Payment History

You can view up to 2 years of payment history on this account.

Month	Balance	Credit Limit	High Credit	Past Due	Payment	Month	Balance	Credit Limit	High Credit	Past Due	Payment
09/2024	$117	N/A		$0		08/2021	$144	N/A		$0	
08/2024	$119	N/A		$0		07/2021	$154	N/A		$0	
07/2024	$142	N/A		$0		06/2021	$138	N/A		$0	
06/2024	$113	N/A		$0		05/2021	$114	N/A		$0	
05/2024	$113	N/A		$0		04/2021	$118	N/A		$0	
04/2024	$118	N/A		$0		03/2021	$118	N/A		$0	
03/2024	$148	N/A		$0		02/2021		N/A			
01/2024	$126	N/A		$0		01/2021	$134	N/A		$0	
12/2023	$146	N/A		$0		12/2020	$107	N/A		$0	
11/2023	$144	N/A		$0		11/2020	$107	N/A		$0	
10/2023	$145	N/A		$0		10/2020	$107	N/A		$0	
09/2023	$144	N/A		$0		09/2020	$86	N/A		$0	
08/2023	$144	N/A		$0		08/2020		N/A			
07/2023	$144	N/A		$0		07/2020	$152	N/A		$0	
06/2023	$150	N/A		$0		06/2020	$152	N/A		$0	
05/2023	$186	N/A		$0		05/2020	$303	N/A		$0	
04/2023	$186	N/A		$0		04/2020	$146	N/A		$0	
03/2023	$186	N/A		$0		03/2020	$460	N/A		$0	
02/2023	$194	N/A		$0		02/2020		N/A			
01/2023	$193	N/A		$0		01/2020	$146	N/A		$0	
12/2022	$186	N/A		$0		12/2019		N/A			
11/2022		N/A				11/2019	$146	N/A		$0	
10/2022	$186	N/A		$0		10/2019		N/A			
09/2022	$215	N/A		$0		09/2019	$146	N/A		$0	
08/2022	$169	N/A		$0		08/2019	$147	N/A		$0	
07/2022	$195	N/A		$0		07/2019	$146	N/A		$0	

06/2022	$188	N/A	$0	06/2019	$146	N/A	$0
05/2022	$174	N/A	$0	05/2019	$141	N/A	$0
04/2022	$174	N/A	$0	04/2019	$162	N/A	$0
03/2022	$174	N/A	$0	03/2019	$162	N/A	$0
02/2022		N/A		02/2019	$164	N/A	$0
01/2022	$294	N/A	$0	01/2019	$179	N/A	$0
12/2021	$154	N/A	$0	12/2018	$196	N/A	$0
11/2021	$154	N/A	$0	11/2018	$179	N/A	$0
10/2021	$157	N/A	$0	10/2018	$179	N/A	$0
09/2021	$157	N/A	$0				

ROGERS COMMUNICATION						
Overview						
Account Number	**Phone**	**Highest Balance**	**Notes**	**Member Number**	**Rating Code**	**Rating Code Description**
***274	877-764-3772		Closed at consumer request Account paid	650UT00016	O1	Open - Paid as agreed and up to date
Balance And Amounts		**Account Dates**				
Balance	$0	Opened	2018/08/27			
Credit Limit	N/A	Last Reported	2023/07/29			
Payment Due		Last Payment	2019/05/30			
Actual payment		Date Closed				
Amount Past Due	$0					
Amount Written Off						
Payment Details						
Months Reviewed		54				
Payment Responsibility		Individual				

Delinquencies

You currently have no delinquencies on your credit file.

Payment History

You can view up to 2 years of payment history on this account.

Month	Balance	Credit Limit	High Credit	Past Due	Payment	Month	Balance	Credit Limit	High Credit	Past Due	Payment
07/2023	$0	N/A		$0		01/2021	$0	N/A		$0	
06/2023	$0	N/A		$0		12/2020	$0	N/A		$0	
05/2023	$0	N/A		$0		11/2020	$0	N/A		$0	
04/2023	$0	N/A		$0		10/2020	$0	N/A		$0	
03/2023	$0	N/A		$0		09/2020	$0	N/A		$0	
01/2023	$0	N/A		$0		08/2020	$0	N/A		$0	
12/2022		N/A				07/2020	$0	N/A		$0	
11/2022	$0	N/A		$0		06/2020	$0	N/A		$0	
10/2022	$0	N/A		$0		05/2020	$0	N/A		$0	
09/2022	$0	N/A		$0		04/2020	$0	N/A		$0	
08/2022	$0	N/A		$0		03/2020	$0	N/A		$0	
07/2022	$0	N/A		$0		02/2020		N/A			
06/2022	$0	N/A		$0		01/2020	$0	N/A		$0	
05/2022	$0	N/A		$0		12/2019	$0	N/A		$0	
04/2022	$0	N/A		$0		11/2019	$0	N/A		$0	
03/2022	$0	N/A		$0		10/2019	$0	N/A		$0	
01/2022	$0	N/A		$0		09/2019	$0	N/A		$0	
12/2021	$0	N/A		$0		08/2019	$0	N/A		$0	
11/2021	$0	N/A		$0		07/2019	$0	N/A		$0	
10/2021	$0	N/A		$0		06/2019		N/A			
09/2021	$0	N/A		$0		05/2019	$0	N/A		$0	
08/2021	$0	N/A		$0		04/2019	$0	N/A		$0	
07/2021		N/A				03/2019	$4	N/A		$0	
06/2021	$0	N/A		$0		01/2019	$0	N/A		$0	
05/2021	$0	N/A		$0		12/2018	$0	N/A		$0	
04/2021	$0	N/A		$0		11/2018	$0	N/A		$0	

03/2021	$0	N/A	$0	10/2018	$0	N/A	$0

Inquiries

A record of access to your credit file is created by posting inquiries to your credit file. An inquiry will include the name of the entity that accessed your credit file and a phone number that you can call if you have questions about the access. Two types of inquiries may be posted on your credit file; hard and soft inquiries. Soft inquiries are visible only to you and do not affect credit scores. Hard inquiries are visible to any authorized recipient of your credit file and may affect credit scores.

DATE	MEMBER NUMBER	MEMBER NAME	PHONE	MAY AFFECT SCORES
2024/10/08	481BB16865	TDCT	866-222-3456	Yes
2024/07/29	651ON01018	AMERICAN EXPRESS CAN	800-668-6500	No
2023/07/23	601ZQ00713	TRULIOO PAYPAL CANAD	888-773-0179	No
2023/05/26	001UT02574	BELL CANADA	800-730-7121	Yes
2023/04/26	473FI03421	CMHC	613-748-2000	No
2023/01/01	601ZQ00713	TRULIOO PAYPAL CANAD	888-773-0179	No
2022/11/27	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2022/08/29	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2022/07/22	500ZD08257	AUTH EQUIFAX IDFS CA	770-740-5714	No
2022/07/22	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2022/07/04	500ZD08257	AUTH EQUIFAX IDFS CA	770-740-5714	No

Bank Information Reported

You currently have no bank information reported on your credit file.

Public Records

Bankruptcy (0)
Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off your outstanding debts.
Consolidated Debt (0)
This is often a strategy to reorganize multiple debts into a single payment to potentially lower the overall interest rate.
Collections (0)
When a debt is in collections, a creditor transfers it to a collections agent to attempt to recover past-due payments.
Debt Recovery (0)
These are past due debts owed by you that were recovered in a court of law.
Judgments (0)
A judgment is a court order where a person in debt pays a specific amount of money by law to a plaintiff.

Bankruptcy

You currently have no bankruptcies on your credit file

Consolidated Debt

You currently have no consolidated debt on your credit file

Collections

You currently have no collections on your credit file

Debt Recovery

You currently have no debt recovery on your credit file

Judgments

You currently have no judgments on your credit file

Secured Loans

You currently have no secured loans on your credit file.

Alerts, Disclosures And Contact History

Service Type	Details	Date Reported	Compliance Date
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2022/11/27	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2022/08/29	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2022/07/22	
Consumer Interview Posting	Legacy Consumer Interview Posting	2022/07/01	
Consumer Narrative Statement	*** WARNING *** CONFIRMED TRUE NAME FRAUD ACTIVITY - FRAUDULENT CREDIT APPLICATIONS HAVE BEEN SUBMITTED USING THIS NAME - PLEASE VERIFY WITH THE CUSTOMER AT (647)-675-7960 BEFORE EXTENDING CREDIT	2020/03/01	2026/03/01
Consumer Interview Posting	Legacy Consumer Interview Posting	2020/03/01	

Contact Us

You may also contact us via one of these channels:

To request a copy of your credit file or to submit a credit file update, please visit us at:
www.consumer.equifax.ca and click on CREDIT REPORT ASSISTANCE
By phone (automated phone system): 1-800-465-7166
In writing: Equifax Canada P.O. Box 190, Montreal (Quebec) H1S 2Z2

Contact TransUnion

There is another credit reporting agency in Canada:

Consumer Relations Centre
3115 Harvester Road
Suite 201
Burlington, ON L7N 3N8

Tel: 1-800-663-9980
Tel: 1-877-713-3393 (for Quebec)

www.transunion.ca

HelloFresh Offer Letter

July 15, 2024

Mohammadhasan Owlia
mohammad.owlia@gmail.com

Dear Mohammadhasan,

Congratulations! On behalf of Grocery Delivery E-Services USA Inc., d/b/a HelloFresh (the "Company"), we're excited to offer you full-time employment as **Engineering Manager**. Please find some important details concerning your offer below.

Target Direct Compensation	$223,200.00
Annual Base Salary	$180,000.00
Target Annual Equity Grant Value and Percentage[1]	$43,200.00 24%

The full terms and conditions of your employment are set forth in the attached employment agreement.

Start Date
Your start date will be **October 28, 2024**.

For purposes of federal U.S. immigration law, Employee's employment is contingent upon Employee providing to the Company evidence of his eligibility for employment in the United States.

Location
Your primary work location will be our worksite based in **New York, NY.**

HelloFresh has a Flexible Hybrid Policy. On days when you are not at our designated worksite, you have been approved to work remotely in New York, NY. Please review the Flexible Hybrid Policy and FAQ documents provided as part of your offer package for more information. Your compensation will be subject to the taxes and withholdings required by the laws in your place of residence and/or employment in accordance with applicable law.

Exemption Classification
Exempt

Annual Base Salary
Your starting annual base salary will be **$180,000.00** paid on a bi-weekly schedule, less standard withholdings and deductions, in accordance with the Company's normal payroll procedures.

---

[1] This Equity Percentage and $ amount is subject to vesting terms described below in "Equity Grant Value"

Equity Grant Value

Your target annual equity grant of **$43,200.00** cash equivalent[2] is scheduled to be issued as soon as administratively feasible. In Quarter One of next calendar year, your equity grant will be prorated based on your hire date. Your target annual equity grant and prorated equity grant are allocated based on your choice between our Restricted Stock Unit (RSU) Plan and our Virtual Stock Option (VSO) Plan. You may allocate your equity grant across the two programs in any proportion. For more details, please review the HelloFresh US Equity Plan Brochure provided as part of your offer package.

You may be eligible for your target grant in Quarter One of each calendar year thereafter, with potential further upside for above expected performance, but subsequent grants are not guaranteed.

Payout of vested equity post-employment is contingent on you providing, prior to your final employment date, sufficient notice[3] of your intention to end employment with the Company. Additionally, directly competing with the Company within 12 months of separation of employment will result in a forfeiture of equity compensation in accordance with the equity program and grant terms to the full extent permitted by applicable law.

These equity program and grant terms are subject to confirmation of our supervisory board and final written documentation. In the event of a conflict between this offer letter and the equity plan documents or the individual grant agreement, the plan documents and grant agreement shall control.

For further details on our equity plan, please contact your recruiter.

Benefits

You are also eligible to participate in the company's employee benefit programs. These are described in the attached brochures and in the Employee Handbook.

The Company, in its sole discretion, may modify, reduce, or eliminate the company's employee benefit programs at any time to the extent permitted by applicable law.

---

[2] The conversion from the dollar value listed in this offer letter to the number of Restricted Stock Units (RSUs) and/or Virtual Stock Options (VSOs), as applicable, that are granted to you will be calculated as of the date of grant approval by the HelloFresh SE Supervisory Board on the basis of the 10-trading day trailing average of the stock price of HelloFresh SE on the Frankfurt Stock Exchange for RSUs and the corresponding Black-Scholes options price for VSOs. Therefore, the actual dollar value of your grant at payout/exercise may vary from the amount indicated in this offer letter. The Company shall pay the cash value of RSUs VSOs in accordance with the equity plan documents. Please see the HelloFresh Group Restricted Stock Unit Program and the HelloFresh Group Virtual Stock Option Program for more information.

[3] Sufficient notice is defined as two months between the date of declaration of termination of employment and the effective date of such termination for employees at the Associate Director level and above. If you are joining HelloFresh in an individual contributor role, please speak with your recruiter about notice requirements as they apply to you. Please see the HelloFresh Group Restricted Stock Unit Program and the HelloFresh Group Virtual Stock Option Program for more information.

At-Will Employment
Nothing in this letter shall be construed in any way to guarantee continued employment for any period of time. Your employment, if you accept this offer, will be at-will. At-will employment means that both you and the Company are free to terminate the employment relationship at any time, with or without cause or notice. At-will employment status cannot be modified except by written agreement signed by you and the CEO or SVP, People of the Company.

Please carefully review this offer letter and the enclosed exhibits before deciding whether to accept this offer. If you wish to accept this offer, please sign this letter in the space provided below and return it to me by DocuSign, no later than five (5) calendar days from the date of this letter.

We are excited to have you as part of our team, and we look forward to working with you!

For and on behalf of
Grocery Delivery E-Services, USA, Inc.

Signature:

Name: John Rorick

Title: VP, Staffing & Talent Acquisition

Date: July 15, 2024

For and on behalf of
Employee

Signature:

Name: Mohammadhasan Owlia

Date: 15 July 2025

HELLOFRESH EMPLOYMENT AGREEMENT

This Employment Agreement ("Agreement") has been entered into by and between you, the employee ("Employee") and Grocery Delivery E-Services USA, Inc., DBA HelloFresh with a business address at 28 Liberty Street 10th Floor, New York, NY 10005 ("Company") as of the date executed by Employee.

RECITALS

WHEREAS, the Company desires to employ Employee in the role set forth in the HelloFresh Offer Letter ("Offer Letter") that Employee received and Employee desires to accept such employment, on the terms and conditions set forth in this Agreement;

WHEREAS, the Company and Employee desire to enter into this Agreement to set forth the terms and conditions of the employment relationship between the Company and Employee;

THEREFORE, in consideration of the promises and the covenants contained in the Agreement, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Company and Employee hereby agree as follows:

1. AT-WILL EMPLOYMENT

Employee understands and acknowledges that employment with the Company is at will. This means the employment is for an unspecified duration and that either Employee or the Company may terminate the employment relationship with or without cause and with or without notice at any time. Similarly, Employee's status (e.g., position, wages) may be changed at will, with or without cause, and with or without notice, at any time, by the Company. Nothing in this Agreement or any other Company statement or document shall limit the right to terminate employment at-will or limit the Company's right to transfer, demote, suspend, administer, discipline, change the location of work, or change the terms and conditions of employment at the Company's sole discretion. The at-will nature of the employment relationship may not be modified or amended except by written agreement signed by Employee and the CEO or SVP, People of the Company that expressly states the intent to alter the at-will nature of the employment.

2. HIRE DATE, TITLE AND CONTENT

A. The Company hires Employee as of the "Start Date" (see the Offer Letter). Employee agrees to abide by the rules, regulations, instructions, personnel practices, employment manuals and policies of the Company, as they may exist or be modified from time to time by the Company, including but not limited to the Company's anti-discrimination and anti-harassment policies. Failure to comply with all Company policies and procedures will be cause for discipline up to and including immediate termination of employment.

B. The Employee shall devote all of Employee's business time, attention, and energy to the Company as necessary to competently perform Employee's duties for the Company. Employee shall not obtain or maintain any other form of employment without the prior written authorization of the Company or that in any way conflicts with Employee's duties to or work for Company.

C. For as long as Employee is employed by the Company, Employee agrees to competently perform faithfully, industriously, and to the best of Employee's ability, experience, and talents, all of the duties, hours and responsibilities that may be required by the express and implicit terms of this Agreement, to the reasonable satisfaction of the Company, and Employee will devote Employee's full business time and energies to advance the business and welfare of Company.

D. Employee shall perform services for the Company (including its subsidiaries, parents, affiliates or related entities) as directed by the Company and set forth in your job description, which is incorporated here by this reference, and which may be altered by the Company at any time in its sole discretion to meet the reasonable needs of the business. Employee shall not incur any obligation, expense or liability on behalf of the Company without the prior written permission of the Company by an authorized representative. Employee may not diverge from the policies of the Company in the performance of Employee's duties.

3. COMPENSATION

A. Employee's exemption classification is set forth in the Offer Letter. If Employee is classified as a salaried, exempt employee under the provisions of the Fair Labor Standards Act and applicable state law, Employee shall be paid on a salaried basis and not subject to overtime pay. If Employee is classified as an hourly, non-exempt employee under the provisions of the Fair Labor Standards Act and applicable state law, Employee shall be paid on an hourly basis and shall be eligible for overtime pay.

B. Employee is hired as a full-time employee with a Gross Base Salary ("Salary") or Compensation Rate as per the Offer Letter. The Salary or Compensation Rate is subject to all employee withholdings including applicable social security and federal and state and city taxes and will be paid bi-weekly in accordance with the Company's normal payroll procedures. Employee's Base Salary or Compensation Rate will be paid on a bi-weekly basis in accordance with the Company's regular payroll practices.

C. Certain employees are also eligible to participate in the Company's Equity and Total Rewards Program ("Program") as set forth in the Offer Letter. Equity compensation under the Program is subject to the terms of the Program's plan documents and eligible employees' individual grant agreement. Equity compensation is not guaranteed, and the Company has the right to change the terms and conditions of the Program, including for the current equity compensation grant period, at any time. The administration of the Program, including eligible employees' participation in the Program and the interpretation of its terms, shall be at the sole discretion of the Company. In the event of a conflict between this Section 3 and the Program plan documents or the individual grant agreement, the plan documents and grant agreement shall control. For further details, please consult the Offer Letter or email us-hrcoreservices@hellofresh.com.

D. Employee's Base Salary or Compensation Rate will be reviewed on a regular basis and will be subject to alteration in the sole discretion of the Company, which can occur more or less often than on an annual basis.

4. BENEFITS

A. Employee shall be entitled to participate in all benefit plans offered by the Company to its eligible employees, including but not limited to dental and medical insurance plans, 401(k) plan, paid time off, paid parental leave, and company product and services discounts, if eligible under and in accordance with the terms of those plans. Notwithstanding the foregoing, nothing in this Agreement will prevent Company from changing, modifying or terminating the employee benefit plans of Company so as to eliminate, reduce or otherwise change any employee benefits, in the Company's sole discretion, to the extent permitted by applicable law. In the event of a conflict between this Agreement and the Company's benefits plan and policy documents, the benefits plan and policy documents shall control.

B. All benefits provided by the Company are taxable to Employee to the extent required by applicable tax laws.

5. CONFIDENTIALITY

A. Employee agrees that all Confidential Information, as defined below, is and shall remain the exclusive property of the Company, and Employee shall maintain the confidentiality of such information during the term of this Agreement and at all times thereafter. Employee agrees and covenants, both during employment and after the termination of employment: (i) to treat all Confidential Information as strictly confidential; (ii) to not directly or indirectly disclose, publish, communicate, or make available Confidential Information, or allow it to be disclosed, published, communicated, or made available, in whole or part, to any entity or person whatsoever (including other Employees/Contractors of the Company) not having a need to know and authority to know and use the Confidential Information in connection with the business of the Company and, in any event, not to anyone outside of the direct employ of the Company except as required in the performance of Employee's authorized duties to the Company; and (iii) not to access or use any Confidential Information, and not to copy any documents, records, files, media, or other resources containing any Confidential Information, or remove any such documents, records, files, media, or other resources from the premises or control of the Company, except as required in the performance of Employee's authorized duties to the Company. Employee further agrees to comply with all of the Company's policies concerning the storage, protection, and physical security of Confidential Information (whether that information is stored in electronic, hard copy, or other form or media), including without limitation policies concerning the use of the Company's computers, electronic devices, passwords, codes, access cards, keys, or other means of preventing unauthorized access to Confidential Information. Both during employment and after the termination (for any reason) of employment with Company, Employee agrees not to use the Company's trade secrets, or Confidential Information for any reason that would in any way be competitive with, detrimental to, or conflict with the interests of, the Company, including but not limited to directly or indirectly soliciting any of the Company's customers or potential customers, interfering, disturbing, or interrupting the Company's relationship with its customers or potential customers, or providing information or interviews to third-party knowledge brokers or market research firms. Employee agrees that the terms of this provision, and any provisions related to this provision found in the Agreement, are intended to protect the Company's Confidential Information during and after the termination of the employment.

B. For purposes of this Agreement "Confidential Information" means data and information: relating to the business of the Company, regardless of whether the data or information constitutes a trade secret as that term is defined in this Agreement, which has been disclosed to Employee or of which Employee became aware as a consequence of his/her relationship with the Company, and which has value to the Company and is not generally known to competitors of the Company or the general public. For purposes of this Agreement, "Trade Secrets" is defined as information, including a formula, pattern, compilation, program, device, method, technique or process, that both: (a) derives independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by, other persons who can obtain economic value from its disclosure or use, and (b) is the subject of efforts that are reasonable under the circumstances to maintain its secrecy. "Confidential Information" includes, without limitation: (i) supplier and client lists and client sales analyses; supplier and client-specific information, user lists, vendor lists and content provider lists; and all information gained from or regarding any client, vendor or third party doing business with Company; (ii) employee information and all personnel data; (iii) business planning data; selling, marketing and public relations plans, methods, techniques, strategies, materials, contracts, proposals, prospects and opportunities; contemplated or planned advertising; competitive intelligence and analysis; financial models; (iv) product and process designs, formulas, recipes, processes, plans, drawings, concepts, techniques, systems, strategies; works of authorship; software programs, architecture, design and source or object code; programming tools and techniques; technical or scientific information; (v) research and development data, materials and plans, including those related to the research and development of products, materials; manufacturing, operating and other processes and methods; productivity of products and materials; (vi) financial and accounting information and data, financial and accounting records, pricing information, projects, budgets, projections and forecasts; (vii) inventions and discoveries, whether patentable or not; all industrial and intellectual property rights, including, without limitation, patents, patent applications, patent rights, trademarks, trademark applications, trade names, service marks, service mark applications, copyrights, copyright applications, databases, algorithms, computer programs and other software, trade secrets or know-how, proprietary processes and formulae, inventions, trade dress, logos, design and all documentation and media constituting, describing or relating to the above; (viii) trading systems or technologies, specifications, techniques, models, formulas, data, wiring instructions; and (ix) any other information with respect to the Company, which, if divulged to the Company's competitors, would impair the Company's ability to compete in the marketplace.

C. Confidential Information shall not include any information which (i) is or becomes publicly known other than from a breach of this Agreement; or (ii) is required to be disclosed by law or the rules of any nationally recognized stock exchange, provided that, except as otherwise provided in this Section 5, the disclosing party shall promptly inform the non-disclosing party of such requirement and cooperate with any attempt to procure a protective order or similar treatment.

D. Employee acknowledges that the Company has entered into, or may in the future, from time to time, enter into agreements with clients, customers, vendors, and others concerning the protection of the Confidential Information of such entities. Employee agrees to abide by the terms of any such agreement.

E. Further, Employee is hereby notified in accordance with the Defend Trade Secrets Act of 2016 that Employee will not be held criminally or civilly liable under any federal or state trade secret law for the disclosure of a trade secret that: (a) is made (i) in confidence to a federal, state, or local government official, either directly or indirectly, or to an attorney; and (ii) solely for the purpose of reporting or investigating a suspected violation of law; or (b) is made in a complaint or other document that is filed under seal in a lawsuit or other proceeding. Employee is further notified that if Employee files a lawsuit for retaliation by an employer for reporting a suspected violation of law, Employee may disclose the employer's trade secrets to Employee's attorney and use the trade secret information in the court proceeding if Employees: (a) file any document containing the trade secret under seal; and (b) does not disclose the trade secret, except pursuant to court order.

F. Nothing in this Agreement prohibits or restricts the Employee (or Employee's attorney) from filing a charge or complaint with the Equal Employment Opportunity Commissions ("EEOC"), the Securities and Exchange Commission ("SEC"), the Financial Industry Regulatory Authority ("FINRA"), the Occupational Safety and Health Administration ("OSHA"), the National Labor Relations Board ("NLRB"), any other self-regulatory organization, or any other federal, state or local governmental agency or commission ("Government Agencies"). The Employee further understands that this Agreement does not limit the Employee's ability to make a whistleblower complaint or otherwise communicate with any Government Agencies or participate in any investigation or proceeding that may be conducted by any Government Agency, including providing documents or other information, without notice to the Company. This Agreement does not limit the Employee's right to receive an award for information provided to any Government Agencies.

G. Nothing in this Agreement in any way prohibits or is intended to restrict or impede, and shall not be interpreted or understood as restricting or impeding, the Employee from discussing the terms and conditions of Employee's employment with co-workers or otherwise exercising Employee's rights under Section 7 of the National Labor Relations Act ("NLRA").

H. Nothing in this Agreement prohibits Employee from making truthful statements or disclosures about alleged unlawful acts in the workplace, including discrimination, harassment (including sexual harassment), and retaliation.

I. Nothing in this Agreement is intended to prohibit disclosure by Employee of information that is required to be disclosed pursuant to any applicable law, regulation, or order by a court, governmental body, or Government Agency, provided that the disclosure does not exceed the extent of disclosure required by such law, regulation, or order. Except as otherwise provided above, Employee agrees to notify the Company as promptly as reasonably practicable after Employee receives a request for any such disclosure of Confidential Information and agrees, upon request by the Company, to reasonably cooperate (at the Company's expense) with the Company's lawful efforts to challenge or limit such disclosure.

J. With respect to the foregoing restrictions, Employee expressly acknowledges and agrees that: (a) the Company's Confidential Information is valuable, special and unique to its business; that it is not widely known; and that the Company's business depends on such Confidential Information; (b) the Company has taken, and continues to take, reasonable and necessary steps to protect its Confidential Information and keep it confidential, including requiring Employee to sign this Agreement; and (c) the restrictions are necessary to protect the Company's legitimate interests in its Confidential Information and customer and client goodwill, and that any violation thereof would result in irreparable injury to Company.

6. INTELLECTUAL PROPERTY

A. As between the Company and Employee, Employee agrees that all right, title, and interest in and to any and all material, notes, records, drawings, designs, inventions, improvements, developments, discoveries, software source code, software object code, design files (3d or otherwise), electronic files, ideas, methods, concepts, processes, discoveries, writings, work of authorship and other work product of any nature and trade secrets conceived, discovered, authored, invented, developed or reduced to practice by Employee, solely or in collaboration with others, and any copyrights, patents, trade secrets or other intellectual property rights relating to the foregoing conceived, discovered, authored, invented, developed or reduced to practice by Employee, solely or in collaboration with others, during the period of time Employee is employed by the Company (including during Employee's off-duty hours), or with the use of the Company's equipment, supplies, facilities, or the Company Confidential Information, except as provided in Section 6(G) below (collectively, "Inventions"), are the sole and exclusive property of the Company. Employee also agrees to promptly make full written disclosure to the Company of any Inventions, and to deliver and assign and hereby irrevocably assign fully to the Company all of Employee's right, title and interest in and to all Inventions. Employee agrees that this assignment includes a present conveyance to the Company of ownership of Inventions that are not yet in existence. Employee further acknowledges that all original works of authorship that are made by Employee (solely or jointly with others) within the scope of and during the period of Employee's employment with the Company and that are protectable by copyright are "works made for hire," as that term is defined in the United States Copyright Act. Employee understands and agrees that the decision whether or not to commercialize or market any Inventions is within the Company's sole discretion and for the Company's sole benefit, and that no royalty or other consideration will be due to Employee as a result of the Company's efforts to commercialize or market any such Inventions.

B. Employee has attached hereto as Exhibit A, a list describing all inventions, discoveries, original works of authorship, developments, improvements, trade secrets and other proprietary information or intellectual property rights owned by Employee or in which Employee has an interest prior to, or separate from, Employee's employment with the Company and which relate to the Company's proposed business, products, or research and development ("Prior Inventions"); or, if no such list is attached, Employee represents and warrants that there are no such Prior Inventions. Furthermore, Employee represents and warrants that if any Prior Inventions are included on Exhibit A, they will not materially affect Employee's ability to perform all obligations under this Agreement. Employee will inform the Company in writing before incorporating such Prior Inventions into any Invention or otherwise utilizing such Prior Invention in the course of Employee's employment with the Company, and the Company is hereby granted a nonexclusive, royalty-free, perpetual, irrevocable, transferable worldwide license (with the right to grant and authorize sublicenses) to make, have made, use, import, offer for sale, sell, reproduce, distribute, modify, adapt, prepare derivative works of, display, perform, and otherwise exploit such Prior Inventions, without restriction, including, without limitation, as part of or in connection with such Invention, and to practice any method related thereto. Employee will not incorporate any invention, improvement, development, concept, discovery, work of authorship or other proprietary information owned by any third party into any Invention without the Company's prior written permission.

C. Any assignment to the Company of Inventions includes all rights of attribution, paternity, integrity, modification, disclosure and withdrawal, and any other rights throughout the world that may be known as or referred to as "moral rights," "artist's rights," "droit moral," or the like (collectively, "Moral Rights"). To the extent that Moral Rights cannot be assigned under applicable law, Employee hereby waives and agrees not to enforce any and all Moral Rights, including, without limitation, any limitation on subsequent modification, to the extent permitted under applicable law.

D. Employee agrees to keep and maintain adequate, current, accurate, and authentic written records of all Inventions made by Employee (solely or jointly with others) during the term of employment with the Company. The records will be in the form of notes, sketches, drawings, electronic files, reports, or any other format that may be specified by the Company. As between the Company and Employee, the records are and will be available to and remain the sole property of the Company at all times.

E. Employee may not sell, reproduce, distribute, modify, display, publicly perform, or prepare derivative works based on any content used or created for the Company in any way for public or commercial purposes without the Company's prior written consent.

F. Employee agrees to sign, execute, and acknowledge or cause to be signed, executed, and acknowledged, without cost, but at the expense of the Company, any and all documents, and to perform such acts as may be necessary, useful, or convenient, for the purpose of securing to the Company or its nominees, the rights, title, and interest to any applicable patent, trademark, or copyright protection. In the event that Employee or any such agent of Employee fails to execute and deliver such other documents and instruments upon prior notice to Employee, then Employee hereby grants to the Company, Employee's power of attorney to execute any and all such documents, either in the name of the Company or in the name of Employee, in the name, place and stead of Employee that Employee could have executed, such power being coupled with an interest and, therefore, irrevocable. Employee represents and warrants that (s)he has the power and authority to grant such rights and that Employee's assignment under this Agreement does not and will not breach any agreement which obligates Employee or the Company to any other party.

G. Employee understands that all content covered by this Section 6 will not include, and the provisions of this Agreement requiring assignment of inventions to the Company do not apply to, any invention that qualifies fully for exclusion under applicable law or as otherwise set forth in Exhibit A and Exhibit B.

H. During the period of Employee's employment and for one (1) year after termination of Employee's employment, Employee will promptly and fully disclose to the Company in writing all inventions authored, conceived, or reduced to practice by Employee, either alone or jointly with others. In addition, Employee will promptly disclose to the Company all patent applications filed by Employee or on Employee's behalf within one (1) year after termination of employment. At the time of each such disclosure, Employee will advise the Company in writing of any invention that Employee believes fully qualifies for protection under this Section 6; and Employee will at that time provide to the Company in writing all evidence necessary to substantiate that belief. The Company will keep in confidence and will not use for any purpose or disclose to third parties without Employee's consent any confidential information disclosed in writing to the Company pursuant to this Agreement relating to inventions that qualify fully for protection under this Section 6. Employee will preserve the confidentiality of any invention that does not fully qualify for protection under this Section 6.

7. DUTY OF LOYALTY DURING EMPLOYMENT

So long as Employee is employed by Company, Employee shall not, unless specifically directed or authorized to do so in writing by Company directly or indirectly: (a) Engage in any business or activities in competition in any manner whatsoever, or would otherwise conflict with, with the business of Company; or (b) Call on, solicit, or attempt to call on or solicit, any client or customer of the Company for the account of anyone other than the Company. Employee agrees that Employee has not entered into, and Employee agrees not to enter into, any agreement either written or oral in conflict with this Agreement.

8. NON-COMPETE, NON-SOLICITATION (*APPLICABLE TO EXEMPT EMPLOYEES ONLY*) (*APPLICABLE TO ILLINOIS AND COLORADO EMPLOYEES AT ASSOCIATE DIRECTOR LEVEL OR ABOVE ONLY*) :

A. Employee agrees that during Employee's employment, and for a period of one (1) year following the termination of Employee's employment with the Company, except as modified by Section 14 below, (the "Post-Employment Period") for any reason, including but not limited to voluntary termination by Employee or involuntary termination by the Company, Employee will not on Employee's own account or in association with others, directly or indirectly in any capacity, engage or participate in (including without limitation, seeking, soliciting, or accepting employment by or agreeing to provide advisory services to) any business or enterprise whose business, products or operations are in any respect involved in Conflicting Services (defined below) anywhere in the Restricted Territory (defined below). Employee may become a minority shareholder with an interest of not more than three percent (3%) of a company whose equity interests are publicly traded on a nationally recognized stock exchange or over-the-counter.

(i) For the purposes of this Agreement, "Conflicting Services" means any business in which the Company is engaged. The Company's business includes assembling food products for direct delivery to consumers, such as meal kit companies, online groceries, and pet food delivery services. Businesses that provide Conflicting Services include, but are not limited to: Blue Apron, Fresh Direct, UberEats, Instacart, AmazonFresh, Home Chef, MeezMeals, PlateJoy, Forage, Marley Spoon, Gousto, Abel & Cole, Riverford, SimplyCook, MyFood Bag, Baker and Spice Bakery, Peapod, Schwan's, Purple Carrot, Sunbasket, Dig Inn, Freshly, HungryRoot, CookedChicago, CookUnity, Tovala, Daily Harvest, Tysontastemakers, Gobble, Yumble, Veestro, Sakara, Snapkitchen, Wild Alaskan, Dinnerly, Farm Fresh To You, Farmbox Direct, Thrive Market, Imperfect Foods, Misfits Market, Hungry Harvest, Good Eggs, Territory Foods, Splendid Spoon, Snap Kitchen, Fresh N Lean, Trifecta Nutrition, ButcherBox, Crowd Cow, Good Ranchers, Omaha Steaks, Porter Road, truLocal, Moink, Wild Fork Foods, The Farmer's Dog, Spot & Tango, Ollie, Pet Plate, Just Food For Dogs, NomNomNow, Smalls, Sundays, Jinx, Maeve, and Stella & Chewy.

(ii) For the purposes of this Agreement, "Restricted Territory" means (i) all counties in the state in which Employee primarily performs services for the Company; (ii) all other states of the United States of America in which the Company provided goods or services, had customers, or otherwise conducted business at any time during the two-year period prior to the date of the termination of Employee's relationship with the Company; and (iii) any other countries from which the Company provided goods or services, had customers, or otherwise conducted business at any time during the two-year period prior to the date of the termination of Employee's relationship with the Company.

(iii) The covenants contained in Section 8(A) shall be construed as a series of separate covenants, one for each city, county and state of any geographic area in the Restricted Territory. If the court declines to enforce this Agreement in the manner provided in this Section 8(A), Company and Employee agrees that this Agreement will be automatically modified to provide the Company with the maximum protection of its business interests allowed by law and Employee agrees to be bound by this Agreement as modified.

(iv) Breach of this Section 8(A) by Employee will render Employee a "Bad Leaver" such that Employee must forfeit equity compensation In accordance with the terms and conditions of the Company's Equity and Total Rewards Program and to the full extent permitted by applicable law.

B. Employee agrees that during Employee's employment and the Post-Employment Period, Employee will not directly or indirectly solicit or otherwise take away Customers or Suppliers of the Company or otherwise divert or attempt to divert business away from the Company. Employee acknowledges and agrees that even after the expiration of the Post-Employment Period, Employee will not solicit (or encourage or assist others to solicit) any Customers or Suppliers of the Company if, in so doing, Employee uses or discloses any trade secrets or other Confidential Information of the Company. Employee agrees that for purposes of this Agreement, a "Customer" or "Supplier" is any person or entity with whom Employee made contact, or with whom Employee dealt as part of his or her duties for the Company, or with whom Employee had any interaction in the course and scope of employment during the two-year period preceding the termination of Employee's employment with the Company. Employee acknowledges and agrees that the Customers or Suppliers did not use the Company's services or provide services to the Company solely as a result of Employee's efforts, and that the efforts of other Company personnel and resources are responsible for the Company's relationship with the Customers or Suppliers. Employee further acknowledges and agrees that the identity of the Customers or Suppliers is not readily ascertainable or discoverable through public sources, and that the Company's list of Customers or Suppliers was cultivated with great effort and secured through the expenditure of considerable time and money by the Company.

C. Employee agrees that during Employee's employment and the Post-Employment Period, Employee shall not either directly or indirectly, solicit, raid, encourage or attempt to persuade any employee, principal, or independent contractor of the Company, or any person who was an employee or independent contractor of the Company during the six (6) months preceding the termination of Employee, to leave the employ of or terminate a relationship with the Company.

D. If a court or arbitrator determines that the one (1) year Post-Employment Period is unenforceable, then the Post-Employment Period shall be the longest of the following enforceable periods: nine (9) months, six (6) months or three (3) months.

E. The Employee acknowledges that this Section 8 of the Agreement has been specifically bargained between the Parties and reviewed by the Employee, the Employee has had an opportunity to obtain legal counsel to review this Agreement, and the covenants made by and duties imposed upon him/her by this Section 8 are fair, reasonable and minimally necessary to protect the legitimate business interests of the Company, and such covenants and duties will not place an undue burden upon the Employee's livelihood.

F. The Employee acknowledges that his/her experience and capabilities are such that he/she can obtain employment or income in other lines of endeavor, and that enforcement of this Section 8 of the Agreement by way of injunction will not impair or prevent him/her from earning a livelihood.

G. Any ambiguities in this Section 8 shall not be strictly construed against the drafter of the language, but rather shall be resolved by applying the most reasonable interpretation under the circumstances, giving full consideration to the intentions of the parties. If any court of competent jurisdiction or an arbitrator determines that any provision of this Section 8 of the Agreement is invalid or unenforceable, then such invalidity or unenforceability shall have no effect on the other provisions hereof, which shall remain valid, binding and enforceable and in full force and effect, and such invalid or unenforceable provision shall be construed in a manner that gives the maximum valid and enforceable effect to the intent of the Parties expressed therein. To the extent a provision of this Section 8 of the Agreement would be deemed unenforceable by virtue of its scope, but may be made enforceable by limitation thereof, each party agrees that this Section 8 of the Agreement shall be reformed and amended so that the same shall be enforceable to the fullest extent permissible under the laws and public policies applied in the jurisdiction in which enforcement is sought.

H. ***APPLICABLE TO ILLINOIS EMPLOYEES AT ASSOCIATE DIRECTOR LEVEL OR ABOVE ONLY***: Employee understands and agrees that Employee has 14 calendar days to review this Section 8 prior to commencing employment with the Company. Employee may voluntarily elect to sign this Agreement before the expiration of the 14-day period. Employee is advised to consult with an attorney about Section 8 before entering into this Agreement.

9. TERMINATION

A. Company or Employee may terminate Employee's employment at any time with or without advance notice, and with or without cause.

B. If the termination is at Employee's option, the Company requests that Employee give the Company not less than two (2) weeks prior notice, or longer as set forth in the terms and conditions of the Company's Equity and Total Rewards Program plan documents or any individual grant agreement.

10. RETURN OF PROPERTY

Employee agrees that upon termination of employment, or at any other time at the Company's request, Employee will promptly deliver to the Company all Confidential Information and all property (including without limitation all equipment, intellectual property, tangible proprietary information, memoranda, documents, records, notes, lists, plans, programs, contracts and computer-generated materials) and all other records of any kind, furnished to or created or prepared, in whole or in part, by Employee incident to Employee's employment, and any other property that in any way belongs to the Company Employee will ensure the return of all Company property and materials within two (2) weeks of termination of the employment relationship. Employee will certify compliance with this section through an affidavit if so requested by the Company. Employee will not copy, delete, or alter any information contained in any Company computer or Company equipment before returning it to Company. In addition, if Employee has used any personal computer, server, or e-mail system to receive, store, review, prepare or transmit any Company information, including but not limited to, Confidential Information, Employee agrees to provide Company with a computer-useable copy of all such Confidential Information and then permanently delete and expunge such Confidential Information from those systems; and Employee agrees to provide Company with access to Employee's system as reasonably requested to verify that the necessary copying and/or deletion is completed. Employee further agrees that any property situated on Company's premises and owned by Company, including disks and other storage media, filing cabinets or other work areas, is subject to inspection by Company's personnel at any time with or without notice. Prior to leaving, Employee will cooperate with Company in attending an exit interview and completing and signing Company's termination statement if required to do so by Company

11. NO ASSIGNMENT BY EMPLOYEE; SURVIVAL

Except as otherwise provided in this Agreement, this Agreement, and the rights and obligations of the parties hereunder, will bind and benefit the parties and their respective successors, assigns, heirs, executors, administrators, and legal representatives. Employee shall not assign or transfer any rights under this Agreement without the Company's prior written consent, and any attempted assignment or transfer without such consent shall be void. The Company may assign any of its rights and obligations under this Agreement. This Agreement shall survive the termination of Employee's employment regardless of the reason, and the assignment of this Agreement by the Company to any successor in interest or other assignee.

12. GOVERNING LAW / ARBITRATION

This Agreement including its formation, performance, termination or enforcement and the parties' relationship in connection therewith, together with any related claims, shall be construed and enforced in accordance with, and governed by, the laws of the state where Employee principally works for the Company, without giving effect to any principles of conflict of laws that would lead to the application of the laws of another jurisdiction. Unless Employee opts out, the terms of the Mutual Agreement to Arbitrate Claims between Company and Employee ("Mutual Arbitration Agreement") will govern all disputes between Employee and Company, arising from or relating to this Agreement or otherwise, as more fully described in the Mutual Arbitration Agreement, provided herewith.

13. SEVERABILITY
If any provision of this Agreement or the application thereof is held invalid or unenforceable, such holding shall not affect the other provisions or application of the Agreement that can be given effect without the invalid provisions or applications, and, to this end, the provisions of this Agreement are declared to be severable.

14. MODIFICATIONS; ENTIRE AGREEMENT; WAIVER
This Agreement contains the entire agreement among the Parties and constitutes the complete, final, and exclusive embodiment of their agreement with respect to the subject matter hereof, and supersedes any and all prior negotiations, representations, understandings, and agreements between the Parties, written or oral, with respect to the subject matter hereof. This Agreement, including this Section 14, shall not be altered or modified except in a writing duly executed by the parties hereto. Any waiver or consent from the Company with respect to any term or provision of this Agreement or any other aspect of Employee's conduct or employment shall be effective only in the specific instance and for the specific purpose for which given and shall not be deemed, regardless of frequency given, to be a further or continuing waiver or consent. The failure or delay of the Company at any time to require performance of, or to exercise any of its powers, rights, or remedies with respect to any term or provision of this Agreement or any other aspect of Employee's conduct or employment in no manner shall affect the Company's right at a later time to enforce any such term or provision.

15. REMEDIES

A. Employee acknowledges and agrees that any breach of Sections 5, 6, 7, 8 or 10 of this Agreement will result in continuing and irreparable harm to the Company for which there is no adequate remedy at law, and that in the event of a breach Sections 5, 6, 7, 8, or 10 of this Agreement by Employee, in addition to any other right or relief available to the Company, the Company shall be entitled to all provisional equitable remedies available to the Company including temporary or preliminary injunctive relief from an arbitral forum or a court of law restraining Employee, as the case may be, from committing or continuing any breach of this Agreement. The right of the Company to seek and obtain injunctive relief shall not be construed to limit, or be in lieu of, any other legal or equitable remedies available to the Company for the breach of this Agreement, including the recovery of liquidated and other damages. All remedies available in this Agreement to either party for breach of this Agreement are cumulative and may be exercised concurrently or separately. The exercise of any one remedy shall not be deemed an election of such remedy to the exclusion of other available remedies. In the event the Company enforces this Agreement through a court order, Employee agrees that the restrictions of Section 8 will remain in effect for a period of twelve (12) months from the effective date of the Order enforcing the Agreement. Nothing in this Section 15 constitutes a waiver of rights under the Mutual Arbitration Agreement. In the event of a conflict between this Section 15 and the Mutual Arbitration Agreement, the Mutual Arbitration Agreement shall control.

B. Employee agrees that if the Company is successful in whole or in part in any legal or equitable action between Company or any of its affiliates, on the one hand, and Employee or a representative of Employee, on the other hand, in connection with this Agreement or Employee's employment with the Company (including, but not limited to, a court partially or fully granting any application, motion, or petition by the Company for injunctive relief, including, but not limited to, a temporary restraining order, preliminary injunction, or permanent injunction), whether against or commenced by Employee, the Company will be entitled to recover from Employee all costs, fees, or expenses it incurred at any time during the course of the dispute, including, but not limited to, reasonable attorney's fees, as permitted and to the full extent allowed by the applicable governing law.

16. REPRESENTATIONS AND WARRANTIES OF EMPLOYEE

Employee hereby represents and warrants that (i) Employee has the full right, authority and power to enter into, and to fully perform his or her obligations under this Agreement and that no agreement or understanding with any other person or entity exists or shall exist that would interfere with Employee's obligations hereunder; (ii) there is no conflict of interest between Employee's prior employment and/or any other contractual obligation of Employee, if any, and the services to be provided pursuant to this Agreement, and Employee's employment with the Company and performance of duties throughout the employment will not violate any legal, ethical or contractual obligation of the Employee, and Employee will take all reasonable steps to ensure that no such conflict arises during the term of this Agreement; (iii) Employee will not disclose to the Company or induce the Company to use any confidential or proprietary information belonging to any prior employer or any other third party; (iv) Employee has not taken or retained, and does not possess, any business materials or documents belonging to any prior employer or third party; and (v) the Company has advised Employee that Employee is strictly prohibited from bringing such materials or documents onto the Company's premises, providing such materials or documents to Company personnel, or using them in connection with Employee's employment with the Company. Employee agrees to disclose to the Company at the commencement of employment any agreements that Employee is a party to that may potentially impede Employee's performance of his or her duties to the Company, that relate to Employee's use of confidential information of third parties, or that limit Employee's rights of competition and/or solicitation in any way.

17. ELIGIBILITY

For purposes of federal U.S. immigration law, Employee's employment is contingent upon Employee providing to the Company evidence of his eligibility for employment in the United States.

18. BACKGROUND SCREENING

Employee's employment is contingent upon Employee's satisfactory completion and passing of a background screening.

19. NOTICES

Any notices required or permitted under this Agreement will be given to the Company at its headquarters location at the time notice is given, labeled "Attention Chief Executive Officer," and to Employee at Employee's address as listed on the Company payroll, or at such other address as the Company or Employee may designate by written notice to the other. Notice will be effective upon receipt or refusal of delivery. If delivered by certified or registered mail, notice will be considered to have been given five (5) business days after it was mailed, as evidenced by the postmark. If delivered by courier or express mail service, notice will be considered to have been given on the delivery date reflected by the courier or express mail service receipt.

20. ACKNOWLEDGEMENT

Employee certifies and acknowledges that Employee has carefully read all of the provisions of this Agreement and that Employee understands and will fully and faithfully comply with this Agreement. **EMPLOYEE ACKNOWLEDGES THAT, IN EXECUTING THIS AGREEMENT, EMPLOYEE HAS HAD THE OPPORTUNITY TO SEEK THE ADVICE OF INDEPENDENT LEGAL COUNSEL, AND EMPLOYEE HAS READ AND UNDERSTOOD ALL OF THE TERMS AND PROVISIONS OF THIS AGREEMENT. THIS AGREEMENT WILL NOT BE CONSTRUED AGAINST ANY PARTY BY REASON OF THE DRAFTING OR PREPARATION OF THIS AGREEMENT.**

For and on behalf of
Grocery Delivery E-Services, USA, Inc.

Signature:

John Rorick

Name: John Rorick

Title: VP, Staffing & Talent Acquisition

Date:

For and on behalf of
Employee

Signature:

Name: Mohammadhasan Owlia

Date: 15 July 2025

Employer Name/Address:
Visa Run Inc. DBA: Sherpa
340 King Street East, Unit 401, Toronto, ON M5A 1K8

Employee Name/Address:
Owlia, Mohammadhasan
55 Ontario St, 1308, Toronto, ON M5A0T8

Payroll ID:	1046	**Pay Rate:**	$227,900.00/yr		
Cycle:	10/01/2024 - 10/15/2024	**Pay Date:**	10/15/2024	**Department**	Engineering

Descriptions	**CURRENT HOURS**	**CURRENT AMOUNT**	**YEAR-TO-DATE HOURS**	**YEAR-TO-DATE AMOUNT**
Regular pay	86.67	9495.83	1646.73	180420.77
Earnings Totals	86.67	9495.83	1646.73	180420.77

Descriptions	**Employer Amount**	**Employee Amount**	**Employer YTD Amt**	**Employee YTD Amt**
Federal Employee EI		0.00		1049.12
Federal Employee CPP/QPP		0.00		3867.50
Federal Withholding		2019.43		38126.12
ON Withholding		1267.34		23907.46
Federal Employee Second CPP/QPP		0.00		188.00
Federal ER - EI	0.00		1468.76	
Federal ER - CPP/QPP	0.00		3867.50	
Federal ER - Second CPP/QPP	0.00		188.00	
Withholdings Totals	0.00	3286.77	5524.26	67138.20
NET PAY		6209.06		113282.57

DEPOSIT INFORMATION

Bank	**Account**	**Amount**
Royal Bank of Canada	**-82649	$6,209.06

Visa_Run_Inc.

Employer Name/Address:
Visa Run Inc. DBA: Sherpa
340 King Street East, Unit 401, Toronto, ON M5A 1K8

Employee Name/Address:
Owlia, Mohammadhasan
55 Ontario St, 1308, Toronto, ON M5A0T8

Payroll ID:	1046	**Pay Rate:**	$227,900.00/yr		
Cycle:	09/16/2024 - 09/30/2024	**Pay Date:**	09/27/2024	**Department**	Engineering

Descriptions	CURRENT HOURS	CURRENT AMOUNT	YEAR-TO-DATE HOURS	YEAR-TO-DATE AMOUNT
Regular pay	86.67	9495.83	1560.06	170924.94
Earnings Totals	86.67	9495.83	1560.06	170924.94

Descriptions	Employer Amount	Employee Amount	Employer YTD Amt	Employee YTD Amt
Federal Employee EI		0.00		1049.12
Federal Employee CPP/QPP		0.00		3867.50
Federal Withholding		2019.43		36106.69
ON Withholding		1267.34		22640.12
Federal Employee Second CPP/QPP		0.00		188.00
Federal ER - EI	0.00		1468.76	
Federal ER - CPP/QPP	0.00		3867.50	
Federal ER - Second CPP/QPP	0.00		188.00	
Withholdings Totals	0.00	3286.77	5524.26	63851.43
NET PAY		6209.06		107073.51

DEPOSIT INFORMATION

Bank	Account	Amount
Royal Bank of Canada	**-82649	$6,209.06

Employer Name/Address:
Visa Run Inc. DBA: Sherpa
340 King Street East, Unit 401, Toronto, ON M5A 1K8

Employee Name/Address:
Owlia, Mohammadhasan
55 Ontario St, 1308, Toronto, ON M5A0T8

Payroll ID:	1046	**Pay Rate:**	$227,900.00/yr		
Cycle:	09/01/2024 - 09/15/2024	**Pay Date:**	09/13/2024	**Department**	Engineering

Descriptions	CURRENT HOURS	CURRENT AMOUNT	YEAR-TO-DATE HOURS	YEAR-TO-DATE AMOUNT
Regular pay	86.67	9495.83	1473.39	161429.11
Earnings Totals	86.67	9495.83	1473.39	161429.11

Descriptions	Employer Amount	Employee Amount	Employer YTD Amt	Employee YTD Amt
Federal Employee EI		0.00		1049.12
Federal Employee CPP/QPP		0.00		3867.50
Federal Withholding		2019.43		34087.26
ON Withholding		1267.34		21372.78
Federal Employee Second CPP/QPP		0.00		188.00
Federal ER - EI	0.00		1468.76	
Federal ER - CPP/QPP	0.00		3867.50	
Federal ER - Second CPP/QPP	0.00		188.00	
Withholdings Totals	0.00	3286.77	5524.26	60564.66
NET PAY		6209.06		100864.45

DEPOSIT INFORMATION

Bank	Account	Amount
Royal Bank of Canada	**-82649	$6,209.06

Royal Bank of Canada
P.O. Box 4047 Terminal A
Toronto ON M5W 1L5

Your RBC personal banking account statement

From August 16, 2024 to September 18, 2024

RBPDA10020_7877945_011 E D 018 05442 00852
MOHAMMADHASAN OWLIA
SUITE 3B
584 SPADINA AVE
TORONTO ON M5S 2H2

Your account number: 05802-5082649

How to reach us: 1-800 ROYAL® 1-1
(1-800-769-2511)
www.rbcroyalbank.com/deposits

Summary of your account for this period

RBC Day to Day Banking™ 05802-5082649

Royal Bank of Canada
429 COLLEGE ST, TORONTO, ON M5T 1T2

Your opening balance on August 16, 2024	$8,072.48
Total deposits into your account	+ 21,007.62
Total withdrawals from your account	- 22,158.30
Your closing balance on September 18, 2024	**= $6,921.80**

Details of your account activity

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Opening Balance			8,072.48
22 Aug	e-Transfer sent yasi N8PC4S	490.00		7,582.48
26 Aug	e-Transfer - Autodeposit YASMIN AFSHARNEJAD C1AB9Bz7Kwru		50.00	
	e-Transfer - Autodeposit MEHRNOOSH HAERI YAZDI C1A4fng53PXm		305.80	7,938.28
27 Aug	Online Banking transfer - 8824	493.82		7,444.46
28 Aug	Misc Payment TOR-Tax	929.71		
	Mortgage payment	2,339.59		4,175.16
30 Aug	Payroll Deposit Visa Run Inc.		6,209.06	10,384.22
3 Sep	Business PAD TSCC2887	959.11		
	Contactless Interac purchase - 1702 KAHWA CAFE	14.28		9,410.83
9 Sep	e-Transfer - Autodeposit SIMYA ZULFIKAR ALI SURANI C1ASebT88ckQ		10.00	
	e-Transfer - Autodeposit ALISHER ERNAZAROV C1AHMPqgcDBD		15.00	

Your RBC personal banking account statement

From August 16, 2024 to September 18, 2024

Details of your account activity - continued

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	e-Transfer - Autodeposit SIMYA ZULFIKAR ALI SURANI C1AwUJ6Sx3Nu		35.00	
	e-Transfer - Autodeposit ABDALLAH KABBANI C1A7thXZBKb5		75.00	9,545.83
10 Sep	Online Banking transfer - 6911		8,000.00	17,545.83
	Insurance CANADA LIFE		92.70	17,638.53
11 Sep	Misc Payment AMEX BILL PYMT	13,170.08		
	Mortgage payment	2,339.59		2,128.86
13 Sep	Payroll Deposit Visa Run Inc.		6,209.06	
	Hydro Bill Pmt WYSE METER	168.12		8,169.80
16 Sep	Insurance CANADA LIFE		6.00	
	e-Transfer sent ghadiria N6ZXM2	1,250.00		6,925.80
18 Sep	Monthly fee	4.00		6,921.80
	Closing Balance			**$6,921.80**

Important information about your account

Information About Your MultiProduct Rebate®

You did not receive the MultiProduct Rebate on your account fees in this statement period because one of the qualifying products, your eligible RBC investment account, was inactive. To receive the MultiProduct Rebate, you need to keep your eligible investment account active by either setting up regular recurring pre-authorized contributions from your banking account to the investment account or by maintaining a minimum balance of $500 market value in the investment account. For your RBC Direct Investing account to be active, you do not have to set up regular recurring pre-authorized contributions but the account balance must be greater than $0. If you need more information about MultiProduct Rebate, visit www.rbc.com/mpr

Please check this Account Statement without delay and advise us of any error or omission within 45 days of the statement date.

If you opted to receive cheque images, only images of the front of your cheques have been sent to you with this Account Statement. An image included on this Account Statement does not indicate that a cheque has been successfully processed as of the statement date.

Please retain this statement for your records.

Royal Bank of Canada GST Registration Number: R105248165

Royal Trust Corporation of Canada GST Registration Number: R104646666

The Royal Trust Company GST Registration Number: R105248264

Royal Bank of Canada
P.O. Box 4047 Terminal A
Toronto ON M5W 1L5

Your RBC personal banking account statement

From August 16, 2024 to September 18, 2024

RBPDA10020_7877945_011 E D 018 05442 00852

MOHAMMADHASAN OWLIA
SUITE 3B
584 SPADINA AVE
TORONTO ON M5S 2H2

Your account number: 05802-5082649

How to reach us: 1-800 ROYAL® 1-1
(1-800-769-2511)
www.rbcroyalbank.com/deposits

Summary of your account for this period

RBC Day to Day Banking™ 05802-5082649

Royal Bank of Canada
429 COLLEGE ST, TORONTO, ON M5T 1T2

Your opening balance on August 16, 2024	$8,072.48
Total deposits into your account	+ 21,007.62
Total withdrawals from your account	- 22,158.30
Your closing balance on September 18, 2024	**= $6,921.80**

Details of your account activity

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Opening Balance			8,072.48
22 Aug	e-Transfer sent yasi N8PC4S	490.00		7,582.48
26 Aug	e-Transfer - Autodeposit YASMIN AFSHARNEJAD C1AB9Bz7Kwru		50.00	
	e-Transfer - Autodeposit MEHRNOOSH HAERI YAZDI C1A4fng53PXm		305.80	7,938.28
27 Aug	Online Banking transfer - 8824	493.82		7,444.46
28 Aug	Misc Payment TOR-Tax	929.71		
	Mortgage payment	2,339.59		4,175.16
30 Aug	Payroll Deposit Visa Run Inc.		6,209.06	10,384.22
3 Sep	Business PAD TSCC2887	959.11		
	Contactless Interac purchase - 1702 KAHWA CAFE	14.28		9,410.83
9 Sep	e-Transfer - Autodeposit SIMYA ZULFIKAR ALI SURANI C1ASebT88ckQ		10.00	
	e-Transfer - Autodeposit ALISHER ERNAZAROV C1AHMPqgcDBD		15.00	

Your RBC personal banking account statement

From August 16, 2024 to September 18, 2024

Details of your account activity - continued

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	e-Transfer - Autodeposit SIMYA ZULFIKAR ALI SURANI C1AwUJ6Sx3Nu		35.00	
	e-Transfer - Autodeposit ABDALLAH KABBANI C1A7thXZBKb5		75.00	9,545.83
10 Sep	Online Banking transfer - 6911		8,000.00	17,545.83
	Insurance CANADA LIFE		92.70	17,638.53
11 Sep	Misc Payment AMEX BILL PYMT	13,170.08		
	Mortgage payment	2,339.59		2,128.86
13 Sep	Payroll Deposit Visa Run Inc.		6,209.06	
	Hydro Bill Pmt WYSE METER	168.12		8,169.80
16 Sep	Insurance CANADA LIFE		6.00	
	e-Transfer sent ghadiria N6ZXM2	1,250.00		6,925.80
18 Sep	Monthly fee	4.00		6,921.80
	Closing Balance			**$6,921.80**

Important information about your account

Information About Your MultiProduct Rebate®

You did not receive the MultiProduct Rebate on your account fees in this statement period because one of the qualifying products, your eligible RBC investment account, was inactive. To receive the MultiProduct Rebate, you need to keep your eligible investment account active by either setting up regular recurring pre-authorized contributions from your banking account to the investment account or by maintaining a minimum balance of $500 market value in the investment account. For your RBC Direct Investing account to be active, you do not have to set up regular recurring pre-authorized contributions but the account balance must be greater than $0. If you need more information about MultiProduct Rebate, visit www.rbc.com/mpr

Please check this Account Statement without delay and advise us of any error or omission within 45 days of the statement date.

If you opted to receive cheque images, only images of the front of your cheques have been sent to you with this Account Statement. An image included on this Account Statement does not indicate that a cheque has been successfully processed as of the statement date.

Please retain this statement for your records.

Royal Bank of Canada GST Registration Number: R105248165

Royal Trust Corporation of Canada GST Registration Number: R104646666

The Royal Trust Company GST Registration Number: R105248264

Royal Bank of Canada
P.O. Box 4047 Terminal A
Toronto ON M5W 1L5

Your RBC personal banking account statement

From July 18, 2024 to August 16, 2024

RBPDA10020_7238050_018 E D 018 05442   01511

MOHAMMADHASAN OWLIA
SUITE 3B
584 SPADINA AVE
TORONTO ON M5S 2H2

Your account number: 05802-5082649

How to reach us: 1-800 ROYAL® 1-1
(1-800-769-2511)
www.rbcroyalbank.com/deposits

Summary of your account for this period

RBC Day to Day Banking™ 05802-5082649

Royal Bank of Canada
429 COLLEGE ST, TORONTO, ON M5T 1T2

Your opening balance on July 18, 2024	$5,663.98
Total deposits into your account	+ 24,286.12
Total withdrawals from your account	- 21,877.62
Your closing balance on August 16, 2024	**= $8,072.48**

Details of your account activity

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Opening Balance			5,663.98
22 Jul	e-Transfer - Autodeposit ANITA GHAFOURIAN C1AKDCcuuAUx		30.00	
	e-Transfer - Autodeposit MOHAMMADREZA MOMENSARAEI C1Am4U42zkYh		1,000.00	6,693.98
25 Jul	Online Banking transfer - 0180	40.46		6,653.52
26 Jul	Misc Payment TOR-Tax	930.00		5,723.52
29 Jul	Insurance CANADA LIFE		171.00	
	Misc Payment TO-ParkViolatio	30.00		
	e-Transfer sent HOSSEINHAGHIGHI C3FHTD	1,000.00		4,864.52
30 Jul	e-Transfer sent HOSSEINHAGHIGHI 9BTQVS	1,000.00		3,864.52
31 Jul	Payroll Deposit Visa Run Inc.		6,209.06	
	Mortgage payment	2,339.59		7,733.99
1 Aug	Business PAD TSCC 2887	959.11		6,774.88
5 Aug	Online Banking transfer - 3534		5,000.00	
	e-Transfer - Autodeposit FARHANG SHAMSODDIN		20.00	11,794.88

Details of your account activity - continued

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	ATM withdrawal - TW876172	1,000.00		
	Cash withdrawal BR TO BR - 0131	5,000.00		5,794.88
12 Aug	Insurance CANADA LIFE		147.00	
	Hydro Bill Pmt WYSE METER	166.07		5,775.81
14 Aug	Mortgage payment	2,339.59		3,436.22
15 Aug	Online Banking transfer - 2577		5,500.00	8,936.22
	Payroll Deposit Visa Run Inc.		6,209.06	
	Misc Payment AMEX BILL PYMT	7,049.77		8,095.51
16 Aug	Contactless Interac purchase - 9755 FIKA SUPPLY - U	19.03		
	Monthly fee	4.00		8,072.48
	Closing Balance			**$8,072.48**

Important information about your account

The Grandparent Scam: What it is and how to protect yourself

The grandparent scam is a highly pervasive fraud tactic, and very successful since it preys on a senior's emotions and their desire to protect their loved ones. Grandparent scams, also known as emergency scams, involve a fraudster who poses as a loved one - typically a grandchild, as the name would suggest. Claiming to be hurt or in trouble, they say they need money immediately.

How the grandparent scam works:

A grandparent receives a phone call from a fraudster pretending to be their grandchild. The caller sounds very distressed and says they have been hurt in an accident, they're in jail or facing another crisis - and needs money to get out of it. The caller, who may use voice-altering software or speaks with such distress that their voice isn't recognizable, pleads with the grandparent not to tell anyone, especially their parents. The senior, concerned about their grandchild, sends money and because they have kept it all a secret, don't find out it's a scam until far too late. Often, there is an accomplice who poses as a police officer or lawyer, who provides instructions on how to transfer the money.

How to spot the grandparent scam and protect against it:

a) Hang up or disconnect a call that doesn't seem legitimate
b) If you think your family is in trouble, call them directly at a phone number that you have for them
c) Establish a secret word among family members - for instance, if a grandparent gets a suspicious call, they can ask the caller for the secret word. If the caller doesn't know it, the target will know it's a scam

Information About Your MultiProduct Rebate®

You did not receive the MultiProduct Rebate on your account fees in this statement period because one of the qualifying products, your eligible RBC investment account, was inactive. To receive the MultiProduct Rebate, you need to keep your eligible investment account active by either setting up regular recurring pre-authorized contributions from your banking account to the investment account or by maintaining a

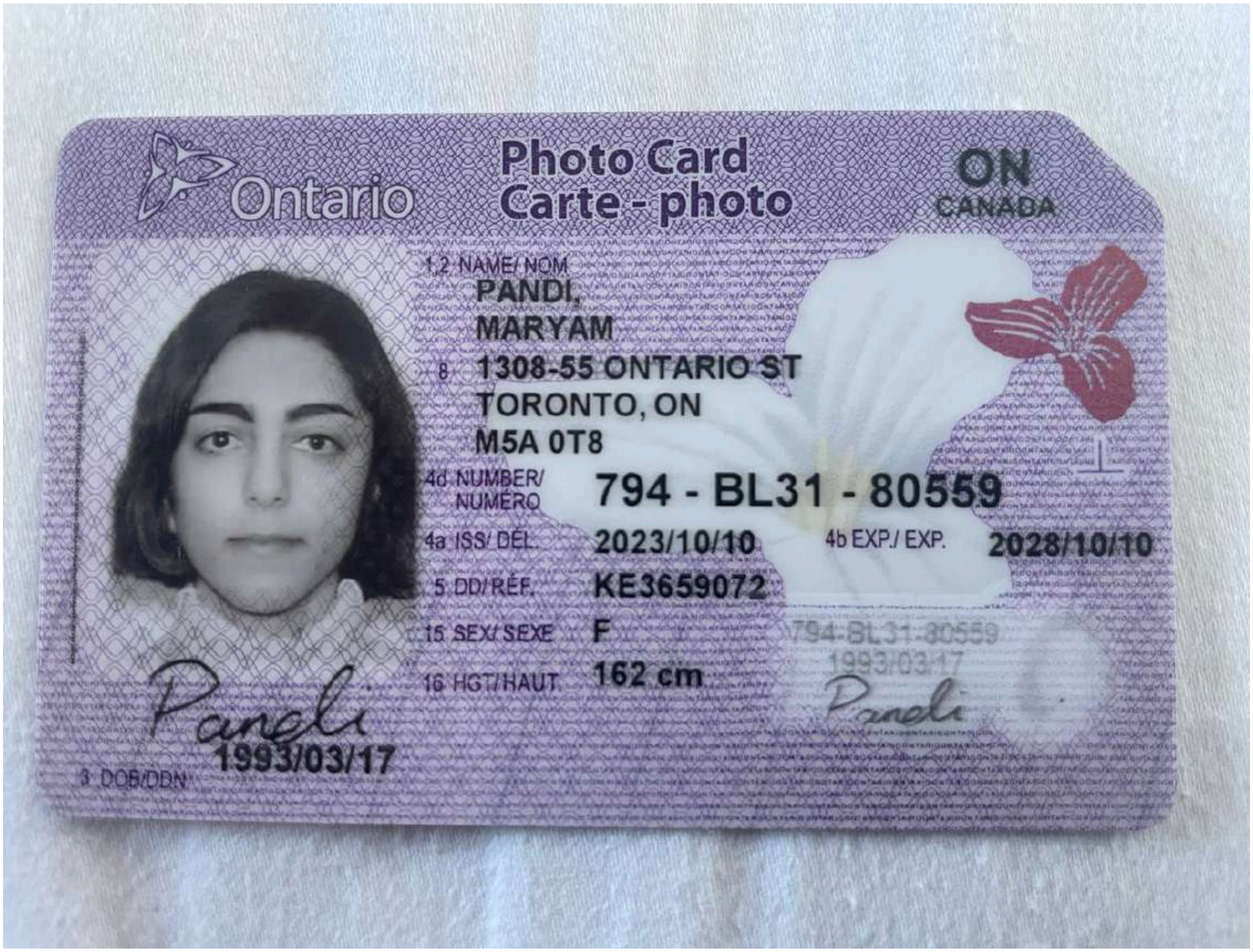
Royal Bank of Canada
P.O. Box 4047 Terminal A
Toronto ON M5W 1L5

Your RBC personal banking account statement

From July 18, 2024 to August 16, 2024

Important information about your account - continued

minimum balance of $500 market value in the investment account. For your RBC Direct Investing account to be active, you do not have to set up regular recurring pre-authorized contributions but the account balance must be greater than $0. If you need more information about MultiProduct Rebate, visit www.rbc.com/mpr


Ontario
Photo Card
Carte - photo
ON
CANADA
1,2 NAME/ NOM
PANDI,
MARYAM
8 1308-55 ONTARIO ST
TORONTO, ON
M5A 0T8
4d NUMBER/ NUMÉRO
794 - BL31 - 80559
4a ISS/ DÉL.
2023/10/10
4b EXP./ EXP.
2028/10/10
5 DD/ RÉF.
KE3659072
15 SEX/ SEXE
F
16 HGT/ HAUT.
162 cm
794-BL31-80559
1993/03/17
Pandi
1993/03/17
3 DOB/DDN

For: **MARYAM PANDI**

U.S. Customs and Border Protection
Securing America's Borders

Note to employers, local, state or federal agency granting benefits:
Please visit the CBP I-94 Public Website and click on the tab for "Get Most Recent I-94" to perform a search for the applicant to confirm that the biographic and travel information displayed on this I-94 printout matches the "Get Most Recent I-94" returned results for this applicant.

Most Recent I-94

Admission (I-94) Record Number : 222995264A4
Arrival/Issued Date : 2024 October 19
Class of Admission : G4
Admit Until Date : D/S
Details provided on the I-94 Information form:

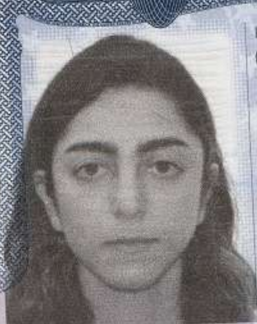
Last/Surname :	**PANDI**
First (Given) Name :	**MARYAM**
Birth Date :	**1993 March 17**
Document Number :	**M53195241**
Country of Citizenship :	**Iran**

- **Effective April 26, 2013, DHS began automating the admission process. An alien lawfully admitted or paroled into the U.S. is no longer required to be in possession of a preprinted Form I-94. A record of admission printed from the CBP website constitutes a lawful record of admission. See 8 CFR § 1.4(d).**
- **If an employer, local, state or federal agency requests admission information, present your admission (I-94) number along with any additional required documents requested by that employer or agency.**
- **Note: For security reasons, we recommend that you close your browser after you have finished retrieving your I-94 number.**

OMB No. 1651-0111
Expiration Date: 10/31/2024

تخت جمشید

VISAS 9
۹ روادید



VISA

UNITED STATES OF AMERICA

Issuing Post Name
OTTAWA

Control Number
20240952220001

Surname
PANDI

Given Name
MARYAM

Visa Type /Class
O G4

Passport Number
M53195241

Sex
F

Birth Date
17MAR1993

Nationality
IRAN

Entries
1

Issue Date
30JUL2024

Expiration Date
28OCT2024

1000

Annotation
ASSOCIATE PROGRAMME MANAGEMENT OFFICER/DGC
UNITED NATIONS
NEW YORK, NY

9759

*

VNUSAPANDI<<MARYAM<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<
M531952418IRN9303173F2410281G40TTOA4H0953303

Equifax Canada Co.

www.consumer.equifax.ca

MARYAM PANDI

55 ONTARIO ST,

TORONTO, ON M5A0T8

CONFIDENTIAL INFORMATION
CONSUMER USE ONLY
RE: EQUIFAX REFERENCE NUMBER: 4107894471

MARYAM PANDI,

Further to your request, a copy of your personal credit file as of 2024/10/17 follows:

Personal Info

Identification

Name Reported		
Current Name	MARYAM PANDI	
Personal File Number	**Date Of Birth**	**Social Insurance Number**
4107894471	1993-xx-17	xxx-xx5-891

Phone Number Reported

Home	905-966-9839
Home	647-675-7960

Addresses Reported

Type	Last Reported Date	Address	City	Province	Postal Code
Current	2023/07/01	55 ONTARIO ST	TORONTO	ON	M5A 0T8
Previous	2018/09/01	10 YORK ST #2409	TORONTO	ON	M5J 0E1
Previous	2017/05/01	121 HUNTER ST W #1401	HAMILTON	ON	L8P 1R2

Credit Score

as of 2024/10/17

Equifax Credit Score

835

835

POOR	FAIR	GOOD	VERY GOOD	EXCELLENT
300-559	560-659	660-724	725-759	760-900

You don't just have one credit score. There are many different credit scores provided by different companies that are used to help predict how likely you are to pay your bills on time. The Equifax Credit Score provided above is created using a model developed by Equifax and is intended for your own educational use. It is also commercially available to third parties. Please keep in mind third parties may use a different score when evaluating your creditworthiness.

Also, third parties will consider items other than your credit score, such as information on your credit file and information you provide in your application for credit, when making a determination about of your creditworthiness.

Employment

Type	Employer Name
Current	MCMASTER UNIVERSITY

Accounts

Revolving (3)
Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards or lines of credit.
Mortgage (1)
Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.
Installment (0)
Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.
Open (0)
Open accounts are those that are not already identified as revolving, mortgage, or installment accounts such as charge cards or telco accounts.

Accounts - Revolving

ROYAL BANK MC						
Overview						
Account Number	**Phone**	**Highest Balance**	**Notes**	**Member Number**	**Rating Code**	**Rating Code Description**
***647	800-769-2511	$10,662		650ON42468	R1	Revolving - Paid as agreed and up to date
Balance And Amounts		**Account Dates**				
Balance	$0	Opened	2016/10/08			
Credit Limit	$18,000	Last Reported	2024/09/16			
Payment Due	$10	Last Payment	2024/09/12			
Actual payment	$3,311	Date Closed				
Amount Past Due	$0					
Amount Written Off						
Payment Details						
Months Reviewed		70				
Payment Responsibility		Individual				

Delinquencies

You currently have no delinquencies on your credit file.

Payment History

You can view up to 2 years of payment history on this account.

Month	Balance	Credit Limit	High Credit	Past Due	Payment	Month	Balance	Credit Limit	High Credit	Past Due	Payment
09/2024	$0	$18,000	$10,662	$0	$10	09/2021	$9,098	$18,000	$9,589	$0	$10
08/2024	$1,110	$18,000	$10,662	$0	$10	08/2021	$4,775	$18,000	$9,589	$0	$10
07/2024	$856	$18,000	$10,662	$0	$10	07/2021	$4,716	$18,000	$9,589	$0	$10
06/2024	$322	$18,000	$10,662	$0	$10	06/2021	$4,509	$18,000	$9,589	$0	$10
05/2024	$215	$18,000	$10,662	$0	$10	05/2021	$2,979	$18,000	$9,589	$0	$10
04/2024	$501	$18,000	$10,662	$0	$10	04/2021	$4,572	$18,000	$9,589	$0	$10
03/2024	$171	$18,000	$10,662	$0	$10	03/2021	$3,763	$18,000	$9,589	$0	$10
02/2024	$402	$18,000	$10,662	$0	$10	02/2021	$2,456	$18,000	$9,589	$0	$10
01/2024	$287	$18,000	$10,662	$0	$10	01/2021	$4,212	$18,000	$9,589	$0	$10
12/2023	$969	$18,000	$10,662	$0	$10	12/2020	$9,193	$18,000	$9,199	$0	$10
11/2023	$841	$18,000	$10,662	$0	$10	11/2020		N/A			
10/2023	$573	$18,000	$10,662	$0	$10	10/2020	$1,082	$18,000	$9,080	$0	$10
09/2023	$1,591	$18,000	$10,662	$0	$10	09/2020		N/A			
08/2023	$790	$18,000	$10,662	$0	$10	08/2020	$4,131	$18,000	$8,793	$0	$10
07/2023	$637	$18,000	$10,662	$0	$10	07/2020	$3,726	$18,000	$8,793	$0	$10
05/2023	$177	$18,000	$10,662	$0	$10	06/2020	$5,941	$18,000	$8,793	$0	$10
04/2023	$268	$18,000	$10,662	$0	$10	05/2020		N/A			
03/2023	$730	$18,000	$10,662	$0	$10	04/2020	$4,566	$18,000	$8,793	$0	$10
02/2023	$230	$18,000	$10,662	$0	$10	03/2020	$3,980	$18,000	$8,793	$0	$10
01/2023	$243	$18,000	$10,662	$0	$10	02/2020	$3,590	$18,000	$8,793	$0	$10
12/2022	$1,682	$18,000	$10,662	$0	$10	01/2020	$3,496	$18,000	$8,793	$0	$10
11/2022	$110	$18,000	$10,662	$0	$10	12/2019	$2,383	$18,000	$8,793	$0	$10
10/2022	$2,139	$18,000	$10,662	$0	$10	11/2019	$3,254	$18,000	$8,793	$0	$10
09/2022	$1,671	$18,000	$10,662	$0	$10	10/2019	$6,566	$18,000	$8,793	$0	$10
08/2022	$955	$18,000	$10,662	$0	$10	09/2019	$3,830	$18,000	$6,366	$0	$10
07/2022	$1,251	$18,000	$10,662	$0	$10	08/2019	$3,649	$18,000	$6,170	$0	$10

06/2022	$1,294	$18,000	$10,662	$0	$10
05/2022	$4,140	$18,000	$10,662	$0	$10
04/2022	$2,141	$18,000	$10,662	$0	$10
03/2022	$345	$18,000	$10,662	$0	$10
02/2022	$411	$18,000	$10,662	$0	
01/2022	$0	$18,000	$10,662	$0	$10
12/2021	$1,897	$18,000	$10,662	$0	$10
11/2021	$739	$18,000	$10,662	$0	$10
10/2021	$3,684	$18,000	$10,662	$0	$10
07/2019	$3,905	$18,000	$6,170	$0	$10
06/2019	$3,038	$18,000	$6,170	$0	$10
05/2019	$3,555	$18,000	$5,898	$0	$10
04/2019	$3,617	$13,000	$5,898	$0	$10
03/2019	$1,981	$13,000	$5,898	$0	$10
02/2019	$3,831	$13,000	$5,898	$0	$10
01/2019	$1,738	$13,000	$5,898	$0	$10
12/2018	$2,588	$13,000	$5,898	$0	$10
11/2018	$3,634	$13,000	$5,857	$0	$10

SCOTIABANK VISA						
Overview						
Account Number	**Phone**	**Highest Balance**	**Notes**	**Member Number**	**Rating Code**	**Rating Code Description**
***022	800-387-6508	$4,185		650ON00184	R1	Revolving - Paid as agreed and up to date
Balance And Amounts		**Account Dates**				
Balance	$4,500	Opened	2022/11/28			
Credit Limit	$10,000	Last Reported	2024/08/30			
Payment Due	$10	Last Payment	2024/08/09			
Actual payment	$1,820	Date Closed				
Amount Past Due	$0					
Amount Written Off						
Payment Details						
Months Reviewed		22				
Payment Responsibility		Individual				

Delinquencies

You currently have no delinquencies on your credit file.

Payment History

You can view up to 2 years of payment history on this account.

Month	Balance	Credit Limit	High Credit	Past Due	Payment	Month	Balance	Credit Limit	High Credit	Past Due	Payment
08/2024	$4,500	$10,000	$4,185	$0	$10	09/2023	$983	$10,000	$3,479	$0	$10
07/2024	$2,078	$10,000	$3,584	$0	$10	08/2023	$2,866	$10,000	$3,479	$0	$10
06/2024	$1,586	$10,000	$3,584	$0	$10	07/2023	$519	$10,000	$3,479	$0	$10
05/2024	$3,952	$10,000	$3,584	$0	$10	06/2023	$660	$10,000	$3,479	$0	$10
04/2024	$0	$10,000	$3,584	$0	$10	05/2023	$1,387	$10,000	$3,479	$0	$10
03/2024	$886	$10,000	$3,584	$0	$10	04/2023	$1,256	$10,000	$3,479	$0	$10
02/2024	$353	$10,000	$3,584	$0	$10	03/2023	$561	$10,000	$3,479	$0	$10
01/2024	$623	$10,000	$3,584	$0	$10	02/2023	$3,479	$10,000	$3,479	$0	$10
12/2023	$1,365	$10,000	$3,584	$0	$10	01/2023	$1,030	$10,000	$985	$0	$10
11/2023	$821	$10,000	$3,584	$0	$10	12/2022	$1,009	$10,000	$740	$0	$10
10/2023	$3,714	$10,000	$3,584	$0	$10	11/2022	$0	$10,000	$0	$0	

CIBC CARD SERVICES						
Overview						
Account Number	**Phone**	**Highest Balance**	**Notes**	**Member Number**	**Rating Code**	**Rating Code Description**
***017		$295	Closed at consumer request	650ON00598	R1	Revolving - Paid as agreed and up to date
Balance And Amounts		**Account Dates**				
Balance	$0	Opened	2016/08/29			
Credit Limit	$500	Last Reported	2023/07/18			
Payment Due		Last Payment	2019/03/25			
Actual payment		Date Closed	2022/11/14			
Amount Past Due	$0					
Amount Written Off						
Payment Details						
Months Reviewed		58				
Payment Responsibility		Individual				

Delinquencies

You currently have no delinquencies on your credit file.

Payment History

You can view up to 2 years of payment history on this account.

Month	Balance	Credit Limit	High Credit	Past Due	Payment	Month	Balance	Credit Limit	High Credit	Past Due	Payment
07/2023	$0	$500	$295	$0		02/2021	$0	$500	$295	$0	
06/2023	$0	$500	$295	$0		01/2021	$0	$500	$295	$0	
05/2023	$0	$500	$295	$0		12/2020	$0	$500	$295	$0	
04/2023	$0	$500	$295	$0		11/2020	$0	$500	$295	$0	
03/2023	$0	$500	$295	$0		10/2020	$0	$500	$295	$0	
02/2023	$0	$500	$295	$0		09/2020		N/A			
01/2023	$0	$500	$295	$0		08/2020	$0	$500	$295	$0	
12/2022	$0	$500	$295	$0		07/2020	$0	$500	$295	$0	
11/2022	$0	$500	$295	$0		06/2020	$0	$500	$295	$0	
10/2022	$0	$500	$295	$0		05/2020	$0	$500	$295	$0	
09/2022	$0	$500	$295	$0		04/2020	$0	$500	$295	$0	
08/2022	$0	$500	$295	$0		03/2020	$0	$500	$295	$0	
07/2022	$0	$500	$295	$0		02/2020	$0	$500	$295	$0	
06/2022	$0	$500	$295	$0		01/2020	$0	$500	$295	$0	
05/2022	$0	$500	$295	$0		12/2019	$0	$500	$295	$0	
04/2022	$0	$500	$295	$0		11/2019	$0	$500	$295	$0	
03/2022		N/A				10/2019	$0	$500	$295	$0	
02/2022	$0	$500	$295	$0		09/2019	$0	$500	$295	$0	
01/2022	$0	$500	$295	$0		08/2019	$0	$500	$295	$0	
12/2021	$0	$500	$295	$0		07/2019	$0	$500	$295	$0	
11/2021	$0	$500	$295	$0		06/2019	$0	$500	$295	$0	
10/2021	$0	$500	$295	$0		05/2019	$0	$500	$295	$0	
09/2021	$0	$500	$295	$0		04/2019	$0	$500	$295	$0	
08/2021	$0	$500	$295	$0		03/2019	$12	$500	$295	$0	$10
07/2021	$0	$500	$295	$0		02/2019	$11	$500	$295	$0	$10
06/2021	$0	$500	$295	$0		01/2019	$11	$500	$295	$0	$10

05/2021	$0	$500	$295	$0	12/2018	$0	$500	$295	$0
04/2021	$0	$500	$295	$0	11/2018		N/A		
03/2021	$0	$500	$295	$0	10/2018	$0	$500	$295	$0

Accounts - Mortgage

ROYAL BANK TR 00085						
Overview						
Account Number	**Phone**	**Highest Balance**	**Notes**	**Member Number**	**Rating Code**	**Rating Code Description**
***001	416-581-0155	$908,000		481BB21635	M1	Mortgage - Paid as agreed and up to date
Balance And Amounts		**Account Dates**				
Balance	$883,343	Opened	2023/06/21			
Credit Limit		Last Reported	2024/09/27			
Payment Due	$2,339	Last Payment	2024/09/25			
Actual payment		Date Closed				
Amount Past Due	$0					
Amount Written Off						
Payment Details						
Months Reviewed		16				
Payment Responsibility		Joint				

Delinquencies

You currently have no delinquencies on your credit file.

Payment History

You can view up to 2 years of payment history on this account.

Month	Balance	Credit Limit	High Credit	Past Due	Payment	Month	Balance	Credit Limit	High Credit	Past Due	Payment
09/2024	$883,343	N/A	$908,000	$0	$2,339	01/2024	$896,256	N/A	$908,000	$0	$2,339
08/2024	$884,883	N/A	$908,000	$0	$2,339	12/2023	$898,492	N/A	$908,000	$0	$2,339
07/2024	$886,417	N/A	$908,000	$0	$2,339	11/2023	$899,969	N/A	$908,000	$0	$2,339
06/2024	$888,707	N/A	$908,000	$0	$2,339	10/2023	$901,440	N/A	$908,000	$0	$2,339
05/2024	$890,228	N/A	$908,000	$0	$2,339	09/2023	$902,907	N/A	$908,000	$0	$2,339
04/2024	$891,743	N/A	$908,000	$0	$2,339	08/2023	$904,369	N/A	$908,000	$0	$2,339
03/2024	$893,253	N/A	$908,000	$0	$2,339	07/2023	$906,551	N/A	$908,000	$0	$2,339
02/2024	$894,757	N/A	$908,000	$0	$2,339	06/2023	$908,000	N/A	$908,000	$0	$2,339

Accounts - Installment

You currently have no installment accounts on your credit file.

Accounts - Open

You currently have no open accounts on your credit file.

Inquiries

A record of access to your credit file is created by posting inquiries to your credit file. An inquiry will include the name of the entity that accessed your credit file and a phone number that you can call if you have questions about the access. Two types of inquiries may be posted on your credit file; hard and soft inquiries. Soft inquiries are visible only to you and do not affect credit scores. Hard inquiries are visible to any authorized recipient of your credit file and may affect credit scores.

DATE	MEMBER NUMBER	MEMBER NAME	PHONE	MAY AFFECT SCORES
2024/08/02	651BB01504	Bank of Nova Scotia	800-472-6842	No
2023/10/04	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2023/06/11	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No
2023/04/26	473FI03421	CMHC	613-748-2000	No
2023/04/14	453PZ01125	INLINE REFERENCE	416-410-4881	No
2022/11/05	500ZD08257	AUTH EQUIFAX IDFS CA	770-740-5714	No
2022/11/05	400AA00163	EQUIFAX PERSONAL SOL	800-871-3250	No

Bank Information Reported

You currently have no bank information reported on your credit file.

Public Records

Bankruptcy (0)
Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off your outstanding debts.
Consolidated Debt (0)
This is often a strategy to reorganize multiple debts into a single payment to potentially lower the overall interest rate.
Collections (0)
When a debt is in collections, a creditor transfers it to a collections agent to attempt to recover past-due payments.
Debt Recovery (0)
These are past due debts owed by you that were recovered in a court of law.
Judgments (0)
A judgment is a court order where a person in debt pays a specific amount of money by law to a plaintiff.

Bankruptcy

You currently have no bankruptcies on your credit file

Consolidated Debt

You currently have no consolidated debt on your credit file

Collections

You currently have no collections on your credit file

Debt Recovery

You currently have no debt recovery on your credit file

Judgments

You currently have no judgments on your credit file

Secured Loans

You currently have no secured loans on your credit file.

Alerts, Disclosures And Contact History

Service Type	Details	Date Reported	Compliance Date
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2023/10/04	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2023/06/11	
Consumer Disclosure Inquiry	EQUIFAX PERSONAL SOL	2022/11/05	
Consumer Interview Posting	Legacy Consumer Interview Posting	2022/11/01	

Contact Us

You may also contact us via one of these channels:

To request a copy of your credit file or to submit a credit file update, please visit us at:
www.consumer.equifax.ca and click on CREDIT REPORT ASSISTANCE
By phone (automated phone system): 1-800-465-7166
In writing: Equifax Canada P.O. Box 190, Montreal (Quebec) H1S 2Z2

Contact TransUnion

There is another credit reporting agency in Canada:

Consumer Relations Centre
3115 Harvester Road
Suite 201
Burlington, ON L7N 3N8

Tel: 1-800-663-9980
Tel: 1-877-713-3393 (for Quebec)

www.transunion.ca

Reference: 10282151
Job Opening: 218710 - ASSOCIATE PROGRAMME MANAGEMENT OFFICER
- Economic, Social, and Development

Maryam Pandi
55 Ontario St,
1308,
Toronto,
Toronto, ON, M5A 0T8
Canada
sungirl2016@gmail.com

Dear Ms. Pandi,

On behalf of the Secretary-General of the United Nations, I am pleased to offer you a fixed-term appointment in the United Nations Youth Office, New York, United States of America.

Functional title:	ASSOCIATE PROGRAMME MANAGEMENT OFFICER
Level:	P-2 / Step 5
Duty Station:	New York, United States of America
Effective date:	As soon as possible for 2 years

Your appointment will take effect from the date on which you are duly authorized to enter into official travel status to assume your duties, or if no travel is involved, the day you report for duty. A formal Letter of Appointment will be issued for your signature shortly thereafter. The terms of your conditions of service will be subject to the provisions of the Staff Regulations and Staff Rules and relevant administrative issuances, together with such amendments as may from time to time be made to such Staff Regulations and Staff Rules and administrative issuances.

This offer of appointment is for a probationary period of two years from the effective date of the appointment shown above. In exceptional circumstances, the fixed-term appointment may be extended under the same terms and conditions for not more than one additional year. At the conclusion of the relevant probationary period you may be granted a Continuing Appointment in the Secretariat of the United Nations, subject to your performance being assessed as satisfactory, or you will be separated from service.

A fixed-term appointment may be terminated by the Secretary-General in accordance with the relevant provisions of the Staff Regulations and Staff Rules.

Following your appointment, you shall be required to complete a mandatory orientation and training programme normally within the first year. The orientation and training programme will be conducted at different stages and through a variety of methods that may include e-learning and classroom training.

In the attached Statement of Earnings and Deductions, due entries have been made on the basis of information we have on file. Please note that the emoluments mentioned are subject to the United Nations Staff Regulations and Rules and may be changed by decision of the General Assembly or under the authority of the Secretary-General without prior notice. Also attached, for your information, is a copy of the circular, "General Information on Conditions of Service".

Information Note

The paramount consideration in the appointment, transfer, or promotion of staff shall be the necessity of securing the highest standards of efficiency, competence, and integrity. By accepting an offer of appointment, United

Nations staff members are subject to the authority of the Secretary-General and assignment by him or her to any activities or offices of the United Nations in accordance with staff regulation 1.2 (c).

In this context, all internationally recruited staff members shall be required to move periodically to discharge new functions within or across duty stations under conditions established by the Secretary-General. You shall be expected to serve for a minimum of two years in your first position, after which you will be expected to serve on a second position at a different duty station.

We have taken note that you have dual nationality: Iran (Islamic Republic Of), Canada. We have also taken note that for United Nations purposes, your nationality has been recognized as Iran (Islamic Republic Of).

Special conditions

Your appointment is subject to satisfactory completion of pre-recruitment formalities through the United Nations Secretariat procedures, including medical clearance and verification of qualifications. Upon confirmation of your highest degree and medical clearance, you will receive a provisional confirmation of the offer. On this basis and with your concurrence, the United Nations will proceed with the on-boarding procedure.

In the event that the pre-recruitment formalities are not satisfactorily completed, or where a condition is not met or no longer met, this may be grounds for withdrawal of this offer, or for termination or cancellation of any contract entered into.

This offer is conditional upon the information provided by you when applying for the position remaining true and complete as at the date of your acceptance of the appointment. By accepting the terms of this offer of appointment, you accordingly confirm and certify that all information relevant to your fitness to meet the highest standards of efficiency, competence and integrity and to your ability to perform your functions, which you provided when applying for the position, remains true and complete as at the date of your acceptance of this offer.

If information relevant to your meeting the above standards and your ability to perform your functions which you provided when applying for this position has materially changed since that time, you are required to immediately inform in writing the undersigned United Nations official, providing relevant updated and complete information. Failure to do so may be regarded by the Organization as giving rise to grounds for withdrawal of this offer, or for termination or cancellation of any contract entered into.

Further, by accepting this offer, you agree and confirm that you will provide to the undersigned in writing, without delay, with true and complete information on any future material changes relevant to your fitness and ability to serve which you provided when applying for this position.

Please also note that you must have a valid G-4 visa issued by competent United States authorities prior to reporting for duty, and that no travel can commence prior to your obtaining a G-4 visa. In this respect, the Organization will assist with the formalities required to obtain the visa upon your acceptance of this offer of appointment and completion of applicable clearances. Also note that this offer may be withdrawn, or any contract entered into terminated or cancelled in the event that a visa is not granted by the relevant authorities.

Under Staff Rule 4.7 (a) "An appointment shall not be granted to a person who is the father, mother, son, daughter, brother or sister of a staff member." By accepting this offer, you certify that you have no family relationship with any staff member of the United Nations Secretariat that contravenes Staff Rule 4.7 (a).

According to article 101, paragraph 3, of the Charter of the United Nations, the paramount consideration in the employment of the staff is the necessity of securing the highest standards of efficiency, competence, and integrity. Candidates will not be considered for employment with the United Nations if they have committed violations of international human rights law, violations of international humanitarian law, sexual exploitation or sexual abuse, or if there are reasonable grounds to believe that they have been involved in the commission of any of these acts. The term "sexual exploitation" means any actual or attempted abuse of a position of vulnerability, differential power, or trust, for sexual purposes, including, but not limited to, profiting monetarily, socially or politically from the sexual exploitation of another. The term "sexual abuse" means the actual or threatened physical intrusion of a sexual nature, whether by force or under unequal or coercive conditions.

In this context, please note that this appointment is subject to Staff Rule 9.6(c)(v) which states, inter alia, "The Secretary-General may terminate the appointment of a staff member who holds a temporary, fixed-term or continuing appointment in accordance with the terms of the appointment, if facts anterior to the appointment of the staff member and relevant to his/her suitability come to light, would have precluded his/her appointment under the standards established in the Charter of the United Nations."

Please do not resign from your current employment or engage in any financial commitments related to employment at the United Nations, including schooling or housing, prior to receiving confirmation of the offer and a valid visa.

Should this offer and its terms be acceptable to you, please click on the "I accept" button to indicate your acceptance of the offer. Clicking the acceptance button will constitute your acceptance of the offer and its terms.

Please note that should you reject this offer of appointment, you shall be considered to have withdrawn your candidacy from the young professionals programme and shall be removed from the reserve list.

This offer may be withdrawn if no reply is received after seven (7) days from the date this offer was transmitted to you.

Signed by Patrick Oliver CRUZ on 26-Jan-2024

Patrick Oliver CRUZ
HUMAN RESOURCES OFFICER
Headquarters Client Support Service
DOS | 88888893

ACCEPTANCE

In the Statements of Earnings and Deductions submitted there are three options: relocation shipment, unaccompanied shipment, and relocation grant. We would be grateful if you could advise us of the option you would be selecting.
I hereby declare that I have read and fully understand the terms of this offer of appointment and accept it and the conditions herein specified, subject to any modifications to the Staff Regulations and Rules, administrative issuances or decisions by the General Assembly. I also have selected the following option:

Signature will appear here. Please do not modify.

MEDICAL AND TRAVEL INSTRUCTIONS

1. **Medical Instructions***

This offer is subject to satisfactory medical clearance and will be confirmed to you as soon as you are medically cleared.

2. Approved route and standard of travel*

a) Your approved route and standard of travel shall be the most economical route available by air, provided that the total time of the whole journey does not exceed that of the most direct route by four hours or more, from the place of your recruitment, Toronto, Canada to New York, United States of America. Your duly authorized official departure date, which is normally the day on which travel must start in order to allow the traveler to arrive at the place of official business before the commencement of duties, shall be your effective date of entry on duty, subject to utilization of the authorized mode of transportation and travel route. You should not purchase your own tickets unless requested to do so by the United Nations due to exceptional circumstances. Please retain your air ticket stubs and all other transport receipts which must be submitted for reimbursement upon your arrival.

b) You are entitled to the payment of the cost of accompanied excess baggage. The entitlement is for one bag in addition to the free baggage allowance or up to 23 kg per traveler. This should be pre-paid by you and will be reimbursed upon submission of a travel claim (along with requisite receipt(s)). Charges for excess baggage beyond these limits will not be reimbursable.

c) If this is family duty station and subject to the conditions of a) above concerning standards of travel and travel time, the approved route for your eligible family member(s) joining you at your duty station is the most economical route from their place of residence to New York, United States of America.

*Please see attached circular the circular "General Information on Conditions of Service" for additional information.

STATEMENT OF EARNINGS AND DEDUCTIONS [1]

(For Appointment / Movement of 2 years or more)

Relocation Shipment Option, Unaccompanied Shipment Option, Relocation Grant Option*

A. **Name**: Maryam Pandi

B. **Grade and Step**: P-2 / Step 5

C. **Duty Station**: New York, United States of America

D. **Salary and Allowances** (per annum)

(1) Pensionable remuneration* USD 130,649.00

(2)	Gross base salary	USD 69,011.00
(3)	Net salary after deduction of Staff Assessment [2]	USD 55,948.00
(4)	Post adjustment (Amount is subject to change by reason of changes in the cost of living.)	USD 45,038.14

E. **Deductions**

The net amount does not take into account the contribution to the Pension Fund which is calculated at 7.90 per cent of pensionable remuneration (see (*)) nor the medical/dental insurance costs, deducted from the net salary indicated at (3).

F. **Settling-in Grant (Amount is subject to change by reason of changes in the cost of living)**

a) Daily Subsistence Allowance (DSA):

If you have any eligible family member(s) for whom travel expenses are payable by the United Nations and they join you at your duty station, you will receive:

USD 500 per day for yourself for thirty days after your arrival, and
USD 250 per day for each of your eligible family member(s) for thirty days after their arrival.

If you have no eligible family member(s) joining you at your duty station, you will receive:

USD 500 per day for thirty days after your arrival.

b) Lump-Sum:

Lump-sum payment on the basis of one-month net base salary and post adjustment.

Relocation Shipment Option

G. Entitlement to relocation shipment of personal effects and household goods, equivalent to a standard 20-foot container (33.2 cubic meters) for yourself or a standard 40-foot container (67.7 cubic metres) for yourself and eligible family members residing at the official duty station.

OR

Unaccompanied Shipment Option

H. Unaccompanied shipment – Entitlement to 1,000 kg of unaccompanied shipment of personal effects for yourself, 500 kg for the first eligible family member and 300 kg for each additional eligible dependant. Please bear in mind that should you separate from New York or any duty station at which you had a similar entitlement, the repatriation shipment at the time of your separation would remain unaccompanied shipment. Once payment of the non-removal element has stopped, an entitlement to removal shall arise upon separation from service, provided you were granted removal to a prior duty station in the course of a period of uninterrupted service.

OR

Relocation Grant Option

I. Relocation grant – Alternatively, in lieu of having the Organization arrange for the shipment as per Section (G) above, you may opt for payment of the relocation grant, which is in an amount of US$13,000, for a single staff member, or US$18,000 for a staff member with eligible family members, provided at least one eligible family member travels to the duty station at the United Nations expense, and on the understanding that you will be responsible for shipping your personal effects. In this context, please note that the United Nations will not require you to submit any proof on how the relocation grant is used. However, the Organization will not be responsible for any delays or additional expenses that may occur or liabilities that may arise. In addition, you will be responsible for the shipment insurance. The Organization will, however, continue to assist in facilitating customs clearance and applicable import/export procedures.

J. **Other benefits, entitlements and allowances**

Additional information on other entitlements is provided in the circular "General Information on Conditions of Service".

---

* The pensionable remuneration is used for determining contributions to the Pension Fund. Additional information is provided under relevant topic in the circular "General Information on Conditions of Service"

[1] Governed by the provisions of the relevant Staff Regulations and Staff Rules. All of the above entitlements and emoluments are subject to change as previously mentioned in the offer.

[2] Staff assessment is similar to an income tax. It is computed at the rates prescribed in staff regulation 3.3. Staff assessment is withheld at the source.

UNITED NATIONS **NATIONS UNIES**

POSTAL ADDRESS--ADRESSE POSTALE UNITED NATIONS, N. Y. 10017
CABLE ADDRESS--ADRESSE TELEGRAPHIQUE UNATIONS NEWYORK

REFERENCE: HRO/PC/DW 23 October 2024

TO WHOM IT MAY CONCERN

This is to certify that Ms. Maryam Pandi is a staff member of the United Nations Secretariat in New York serving as an Associate Program Management Officer at the United Nations Youth Office.

Ms. Pandi would be entitled to payment by the Organization of a rental subsidy for a period of seven years from 18 November 2024 through 18 November 2031, provided there are no breaks in service. A prerequisite for an entitlement to a rental subsidy is that the amount of rent paid by Ms. Pandi exceeds the “individual threshold amount”, which is currently $2,810.83, otherwise the entitlement shall not rise.

Ms. Pandi holds a G-4 (international organization) visa. Therefore, she is exempt from U. S. taxation on the salaries and emoluments paid to her by the United Nations in accordance with Section 18 of Article V to the Convention on the Privileges and Immunities of the United Nations. Ms. Pandi has no immunity in respect of her private activities and in respect of contracts that she enters into, and she is subject to local law in that regard.

Yours sincerely,

Patrick Cruz

Patrick Cruz
Human Resources Officer
Human Resources Operations
Headquarters Client Support Service
Department of Operational Support

UNITED NATIONS NATIONS UNIES

NEW YORK, N.Y. 10017

IN REPLY,
PLEASE QUOTE FILE NO. **10282151**

DATE: **21 October 2024**

Dear Sir or Madam:

This is to certify that **Ms. Maryam PANDI**

is a staff member of the United Nations Secretariat.

Date of appointment	:	**19 October 2024**
Type of appointment	:	**Fixed-Term**
Functional Title	:	**Assoc. Programme Management Officer**
Gross salary per annum ***(including post adjustment for cost of living where applicable)***	:	**$114,049.00 gross salary per annum**

Ms. Pandi holds a G-4 (international organization) visa. Therefore, she is exempt from U.S. taxation on the salaries and emoluments paid to her by the United Nations in accordance with Section 18 of Article V to the Convention on the Privileges and Immunities of the United Nations.

SBender

Sarah Bender, HR Partner, HRMU/EO
Department of Global Communications
(Signature, Name and Title)
(For the Assistant Secretary-General, Office of Human Resources Management)

P.50 (7-02)-E

Ontario

Residential Tenancy Agreement (Standard Form of Lease)

Note

This tenancy agreement (or lease) is required for tenancies entered into on **March 1, 2021 or later**. It does not apply to care homes, sites in mobile home parks and land lease communities, most social housing, certain other special tenancies or co-operative housing (see Part A of General Information).

Residential tenancies in Ontario are governed by the *Residential Tenancies Act, 2006*. This agreement cannot take away a right or responsibility under the *Residential Tenancies Act, 2006*.

Under the Ontario *Human Rights Code*, everyone has the right to equal treatment in housing without discrimination or harassment.

All sections of this agreement are mandatory and cannot be changed.

1. Parties to the Agreement

Residential Tenancy Agreement between:

Landlord(s)

1. Landlord's Legal Name

Mohammadhasan Owlia, Maryam Pandi

Note:
See Part B in General Information

and Tenant(s)

Last Name	First Name
1. Alinouri	Hadi
2. Ghasemi Rad	Tina
3.	
4.	

2. Rental Unit

The landlord will rent to the tenant the rental unit at:

Unit (e.g., unit 1 or basement unit)	Street Number	Street Name
1308	55	Ontario St

City/Town	Province	Postal Code
Toronto	Ontario	M5A 0T8

Number of vehicle parking spaces and description (e.g., indoor/outdoor, location)

1 underground parking space - B26

The rental unit is a unit in a condominium.

☒ Yes ☐ No

If yes, the tenant agrees to comply with the condominium declaration, by-laws and rules, as provided by the landlord.

3. Contact Information

Address for Giving Notices or Documents to the Landlord

Unit	Street Number	Street Name	PO Box

City/Town	Province	Postal Code/ZIP Code

Both the landlord and tenant agree to receive notices and documents by email, where allowed by the Landlord and Tenant Board's Rules of Procedure.

☑ Yes ☐ No

If yes, provide email addresses: mohammad.owlia@gmail.com

The landlord is providing phone and/or email contact information for emergencies or day-to-day communications:

☑ Yes ☐ No

If yes, provide information: Mohammad: 647 675 7960

Note:
See Part B and E in General Information

4. Term of Tenancy Agreement

This tenancy starts on: 2024/10/20
Date (yyyy/mm/dd)

This tenancy agreement is for: (select an option below and fill in details as needed)

☑ a fixed length of time ending on: 2025/10/19
Date (yyyy/mm/dd)

☐ a monthly tenancy

☐ other (such as daily, weekly, please specify): ______

Note:
The tenant does not have to move out at the end of the term. See Parts C and D in General Information.

5. Rent

a) Rent is to be paid on the 20 th (e.g., first, second, last) day of each (select one):

☑ Month

☐ Other (e.g., weekly) ______

b) The tenant will pay the following rent:

Base rent for the rental unit	3950
Parking (if applicable)	200
Other services and utilities (specify if applicable):	
Total Rent (Lawful Rent)	

This is the lawful rent for the unit, subject to any rent increases allowed under the *Residential Tenancies Act, 2006*. For example, the landlord and tenant may agree to a seasonal rent increase for additional services of air conditioning or a block heater plug-in. This amount does not include any rent discounts (see Section 7 and Part G in General Information).

c) Rent is payable to:

Maryam Pandi

d) Rent will be paid using the following methods:

e-transfer to Maryam Pandi - mry.pandi@gmail.com

Note:
The tenant cannot be required to pay rent by post-dated cheques or automatic payments, but can choose to do so.

e) If the first rental period (e.g., month) is a partial period, the tenant will pay a partial rent of $ ____________ on ____________ Date (yyyy/mm/dd). This partial rent covers the rental of the unit from ____________ Date (yyyy/mm/dd) to ____________ Date (yyyy/mm/dd).

f) If the tenant's cheque is returned because of non-sufficient funds (NSF), the tenant will have to pay the landlord's administration charge of $ 20.00 plus any NSF charges made by the landlord's bank.

Note:
The landlord's administration charge for an NSF cheque cannot be more than $20.00

6. Services and Utilities

The following services are included in the lawful rent for the rental unit, as specified:

Gas	☒ Yes	☐ No		
Air conditioning	☒ Yes	☐ No		
Additional storage space	☐ Yes	☒ No		
On-Site Laundry	☒ Yes	☐ No	☒ No Charge	☐ Pay Per use
Guest Parking	☒ Yes	☐ No	☒ No Charge	☐ Pay Per use
Other ____________	☐ Yes	☐ No		
Other ____________	☐ Yes	☐ No		
Other ____________	☐ Yes	☐ No		

Provide details about services or list any additional services if needed (if necessary add additional pages):

The following utilities are the responsibility of:

Electricity	☐ Landlord	☒ Tenant
Heat	☒ Landlord	☐ Tenant
Water	☒ Landlord	☐ Tenant

If the tenant is responsible for any utilities, provide details of the arrangement, e.g. tenant sets up account with and pays the utility provider, tenant pays a portion of the utility costs (if necessary add additional pages):

Wyse Meter bill includes hydro and heat pump which to be transferred to the new tenants prior to possession date.
Call 1.844.411.0663 Mon-Fri 8am-6pm EST or email customercare@wysemeter.com

7. Rent Discounts

Select one:

☒ There is no rent discount.

or

☐ The lawful rent will be discounted as follows:

Provide description of rent discount (if necessary add additional pages):

Note:
See Part G in General Information for what types of discounts are allowed.

8. Rent Deposit

Select one:

☐ A rent deposit is not required.

or

☒ The tenant will pay a rent deposit of $ **4,100.00** . This can only be applied to the rent for the last rental period of the tenancy.

Note:
This amount cannot be more than one month's rent or the rent for one rental period (e.g., one week in a weekly tenancy), whichever is less. This cannot be used as a damage deposit. The landlord must pay the tenant interest on the rent deposit every year. See Part H in General Information.

9. Key Deposit

Select one:

☐ A key deposit is not required.

or

☒ The tenant will pay a refundable key deposit of $ **350.00** to cover the cost of replacing the keys, remote entry devices or cards if they are not returned to the landlord at the end of the tenancy.

If a refundable key deposit is required, provide description and number of keys, access cards and remote entry devices:

Fobs: 2
Unit keys: 2
Canada post locker key: 1

Note:
The key deposit cannot be more than the expected replacement cost. See Part H in General Information.

10. Smoking

Under provincial law, smoking is not allowed in any indoor common areas of the building. The tenant agrees to these additional rules on smoking:

Select one:

☒ None

or

☐ Smoking rules

Provide description of smoking rules (if necessary add additional pages):

Note:
In making and enforcing smoking rules, the landlord must follow the Ontario *Human Rights Code*. See Parts M and S in General Information.

11. Tenant's Insurance

Select one:

☐ There are no tenant insurance requirements.

or

☒ The tenant must have liability insurance at all times. If the landlord asks for proof of coverage, the tenant must provide it. It is up to the tenant to get contents insurance if they want it.

12. Changes to the Rental Unit

The tenant may install decorative items, such as pictures or window coverings. This is subject to any reasonable restrictions set out in the additional terms under Section 15.

The tenant cannot make other changes to the rental unit without the landlord's permission.

13. Maintenance and Repairs

The landlord must keep the rental unit and property in good repair and comply with all health, safety and maintenance standards.

The tenant must repair or pay for any undue damage to the rental unit or property caused by the wilful or negligent conduct of the tenant, the tenant's guest or another person who lives in the rental unit.

The tenant is responsible for ordinary cleanliness of the rental unit, except for any cleaning the landlord agreed to do.

Note:
See Part J in General Information.

14. Assignment and Subletting

The tenant may assign or sublet the rental unit to another person only with the consent of the landlord. The landlord cannot arbitrarily or unreasonably withhold consent to a sublet or potential assignee.

Note:
There are additional rules if the tenant wants to assign or sublet the rental unit. See Part P in General Information.

15. Additional Terms

Landlords and tenants can agree to additional terms. Examples may include terms that:

- Require the landlord to make changes to the unit before the tenant moves in, and
- Provide rules for use of common spaces and/or amenities.

These additional terms should be written in plain language and clearly set out what the landlord or tenant must or must not do to comply with the term. If typed, the additional terms should be in a font size that is at least 10 points.

An additional term cannot take away a right or responsibility under the *Residential Tenancies Act, 2006.*

If a term conflicts with the *Residential Tenancies Act, 2006* or any other terms set out in this form, the term is void (not valid or legally binding) and it cannot be enforced. Some examples of void and unenforceable terms include those that:

- Do not allow pets (however, the landlord can require the tenant to comply with condominium rules, which may prohibit certain pets),
- Do not allow guests, roommates, any additional occupants,
- Require the tenant to pay deposits, fees or penalties that are not permitted under the *Residential Tenancies Act* 2006 (e.g., damage or pet deposits, interest on rent arrears), and
- Require the tenant to pay for all or part of the repairs that are the responsibility of the landlord.

See General Information for more details.

The landlord and tenant may want to get legal advice before agreeing to any additional terms.

Select one:

☐ There are no additional terms.

or

☒ This tenancy agreement includes an attachment with additional terms that the landlord and tenant agreed to.

16. Changes to this Agreement

After this agreement is signed, it can be changed only if the landlord and tenant agree to the changes in writing.

Note:
The *Residential Tenancies Act, 2006* allows some rent increases and requires some rent reductions without agreement between the landlord and tenant. See Part I in General Information.

17. Signatures

By signing this agreement, the landlord(s) and the tenant(s) agree to follow its terms. The landlord(s) or tenant(s) can sign this lease electronically if they both agree.

Unless otherwise agreed in the additional terms under Section 15, if there is more than one tenant, each tenant is responsible for all tenant obligations under this agreement, including the full amount of rent.

Landlord(s):

Name	Signature	Date (yyyy/mm/dd)
Mohammadhasan Owlia, Maryam Pandi	Mohammadhasan Owlia Maryam Pandi	15/10/2024 15/10/2024

Tenant(s):

Name	Signature	Date (yyyy/mm/dd)
Hadi Alinouri		
Tina Ghasemi Rad		

Note:
All of the landlords and tenants listed on the first page in Section 1 (Parties to the Agreement) must sign here. The landlord must give a copy of this agreement to the tenant within 21 days after the tenant signs it.

This Appendix sets out basic information for landlords and tenants. It is not intended as legal advice, and it is not an official interpretation of the *Residential Tenancies Act, 2006* (the Act). Please refer to the Act for the specific rules.

The Landlord and Tenant Board also provides information about landlords' and tenants' rights and responsibilities under the Act.

Landlord and Tenant Board:
Toll free: 1-888-332-3234
Toronto area: 416-645-8080
TTY: Bell Relay Service at 1-800-855-0511
Website: www.tribunalsontario.ca/ltb/

A. When to Use This Form

This form (standard form of lease) must be used for most residential tenancy agreements (leases).

This form should **not** be used for:

- care homes,
- sites in mobile home parks or land lease communities,
- social and supportive housing that is exempt from the rent increase guideline (see the regulation under the Act for specific exemptions),
- member units in co-operative housing, and
- any other accommodation that is exempt from the Act (see Section 5 of the Act).

B. Change of Landlord

A new landlord has the same rights and duties as the previous landlord. A new landlord must follow all the terms of this agreement unless the tenant and new landlord agree to other terms. A new landlord should provide the tenant with their legal name and address.

C. Renewing a Tenancy Agreement (Part V of the Act)

If the landlord and tenant agree that the tenancy will last for a specific period of time, this is called a fixed term tenancy. This is because both the start and end date are set out in the tenancy agreement.
The end of an agreement does not mean the tenant has to move out or sign a renewal or new agreement in order to stay. The rules of the agreement will still apply and the tenant still has the right to stay:

- as a monthly tenant, if the agreement was for a fixed term or monthly tenancy,
- as a weekly tenant, if the agreement was for a weekly tenancy, or
- as a daily tenant, if the agreement was for a daily tenancy.

The landlord and tenant can also agree to renew the agreement for another fixed term or enter into a new agreement. In any case, changes to the rent must follow the rules under the Act (see Part I below for further information).

D. Ending the Tenancy (Part V of the Act)

The landlord or tenant must follow the rules of the Act when ending a tenancy.

When the tenant can end the tenancy

The tenant can end a tenancy by giving the landlord proper notice using the appropriate Landlord and Tenant Board form. They must give:

- at least 60 days' notice if they have a monthly or fixed term tenancy, or
- at least 28 days' notice if they have a daily or weekly tenancy.

For a fixed term tenancy, the notice cannot be effective before the last day of the fixed term. For a monthly or weekly tenancy, the notice must be effective on the last day of a rental period (e.g. month or week).

In certain situations, a tenant who has experienced sexual or domestic violence can give 28 days' notice to end the tenancy at any time, even if the tenant has a fixed term agreement (e.g., one year agreement). They must use the notice form approved by the Landlord and Tenant Board.

When the landlord can end the tenancy

The landlord can only give the tenant notice to end the tenancy in certain situations. These situations are set out in the Act. The landlord cannot evict the tenant unless the landlord follows the proper rules. These rules are set out in the Act. In most cases, the landlord must give proper notice to end the tenancy using the right form. Forms are available on the Landlord and Tenant Board's website.

If the landlord gives a tenant notice to end the tenancy, the tenant does not have to move out.

The landlord can give the tenant notice to end the tenancy in certain situations where the tenant is at fault. Examples include:

- tenant does not pay the full rent when it is due,
- tenant causes damage to the rental unit or building, and
- tenant substantially interferes with the reasonable enjoyment of other tenants or the landlord.

The landlord may also give notice to end a tenancy in certain situations that are not the tenant's fault, but only at the end of the term or rental period. In these cases, landlords must still give proper notice, and tenants may be entitled to compensation and/or the right to return to the unit. Examples include:

- landlord or purchaser needs the unit for themselves, an immediate family member, or caregiver, and
- landlord needs to do extensive repairs or renovations that require a building permit and vacant possession of the unit.

If the tenant does not move out, the landlord must apply to the Landlord and Tenant Board in order to evict the tenant. The Landlord and Tenant Board will hold a hearing and decide if the tenancy should end. Both the landlord and the tenant can come to the hearing and explain their side to the Landlord and Tenant Board. If the Landlord and Tenant Board orders an eviction, the eviction order can only be enforced by the Sheriff (Court Enforcement Officer).

It is an offence for the landlord to evict a tenant without following this process. If convicted, the landlord could face a fine of up to $50,000 (for an individual) or $250,000 (for a corporation).

If the Landlord and Tenant agree to end the tenancy

The tenant and landlord can agree to end a tenancy at any time by using the proper Landlord and Tenant Board form. Some landlords may ask the tenant to sign that form when signing the tenancy agreement (lease). In most cases, an agreement to end a tenancy signed at the beginning of the tenancy agreement is unenforceable and the tenant does not have to move out.

There is more information on how to end a tenancy and reasons for eviction in the Act and in brochures on the Landlord and Tenant Board website.

E. Giving Notices and Documents (Part XII of the Act)

The landlord and tenant have to deliver some official notices and other documents in writing. These notices and documents can be:

- hand delivered,
- left in a mail box or a place where mail is ordinarily delivered, or
- mailed (this will count as delivered five days after mailing).

There are also other ways to serve notices and documents. For more information, contact the Landlord and Tenant Board or see the Rules of Practice on its website.

F. Rent and Rent Receipts (Part VII of the Act)

Rent is the amount the tenant pays to the landlord to occupy the rental unit and receive services or facilities agreed to in this agreement.

The tenant must pay their rent on time. If they do not, the landlord can give them notice to end the tenancy.

If the tenant asks for a receipt for rent or any payment or deposit, the landlord must give them one for free. This also applies to a former tenant who asks for a receipt within 12 months after the end of their tenancy.

G. Rent Discounts (Part VII of Act)

The landlord can offer the tenant a discount for paying rent on or before the date it is due. This discount can be up to two per cent of the lawful rent.

The landlord can also offer rent-free periods or discounts in one of three ways:

- Rent-free periods of up to three months within any 12-month period,
- A discount of up to one month's rent spread evenly over eight months, or
- A discount of up to two months' rent, with up to one month's rent spread evenly over the first seven months, and up to one month's rent discounted in one of the last five months.

These types of discounts must be agreed to in writing.

H. Deposits (Part VII of the Act)

The landlord can only collect a deposit for the last month's rent and a refundable key deposit. The tenant does not have to provide any other form of deposit, such as pet or damage deposits. If the tenant pays anything more, the tenant can apply to the Landlord and Tenant Board to get the money back.

Rent deposit (i.e. last month's rent): The landlord can require a rent deposit on or before the tenant enters into the tenancy agreement. The landlord must apply this money to the rent for the last period of the tenancy. The rent deposit must not be more than one month's rent or the rent for one rental period (e.g., one week in a weekly tenancy), whichever is less.

The landlord must pay the tenant interest on the rent deposit every year. If the rent increases after the tenant has paid a rent deposit, the landlord can require the tenant to top-up the rent deposit so that it is the same as the new rent. The landlord can use the interest on the rent deposit to top-up the rent deposit.

If the landlord is unable to let the tenant move into the rental unit, the landlord must return the deposit, unless the tenant agrees to rent a different unit.

Key deposit: If the landlord collects a deposit for key(s), remote entry devices or cards, the landlord must return the deposit when the tenant gives back their key(s) at the end of the tenancy.

The landlord can charge the tenant for additional keys that the tenant requests (for example, if the tenant wants an extra key or if the tenant has lost their key), but the charge cannot be more than actual cost of the keys. This is not a key deposit.

I. Rent Increases and Decreases (Part VII of the Act)

Normally, the landlord can increase the rent only once every 12 months. The landlord must use the proper Landlord and Tenant Board form and give the tenant at least 90 days' notice before the rent increase is to take effect.

Guideline Rent Increases

In most cases, the rent can be increased by no more than the rent increase guideline unless the Landlord and Tenant Board approves a rent increase above the guideline. The guideline for each year can be found on the Landlord and Tenant Board's website. Some newer units are not subject to the rent increase guideline, including:

- A unit in a new building, if no part of the building was occupied for residential purposes on or before November 15, 2018;
- A unit in a new addition to an existing building, if no part of the addition was occupied for residential purposes on or before November 15, 2018; and,
- A new second unit in an existing house, such as a basement apartment, that was created after November 15, 2018 and that meets the requirements set out in the Act.

Rent Increases above the Guideline

The landlord can apply to the Landlord and Tenant Board for approval to raise the rent by more than the rent increase guideline. Affected tenants can oppose this application at the Landlord and Tenant Board.

This kind of rent increase is called an above-guideline rent increase. The Landlord and Tenant Board can allow this kind of rent increase if:

- the landlord's municipal taxes and charges have increased significantly,
- the landlord has done major repairs or renovations, or
- the costs of external security services (i.e. not performed by the landlord’s employees) have increased, or external security services are being provided for the first time.

The landlord and tenant can also agree to an above-guideline rent increase, if the landlord agrees to renovate or add a new service for the tenant. Certain rules apply.

Rent Reductions:

The landlord **must** reduce the rent if:

- the municipal property tax goes down by more than 2.49 per cent, or
- the rent was increased above the guideline to pay for repairs or renovations and the costs have been fully paid for (this only applies to tenants who were living in the unit when the above guideline rent increase happened).

The tenant can apply to the Landlord and Tenant Board to reduce their rent if:

- municipal property taxes or charges on the rental property go down,
- the landlord reduced or removed a service without reducing the rent, or
- the landlord did not keep a promise they made in an agreement for a rent increase above the guideline.

J. **Maintenance and Repairs** (Part III, IV, V and XIV of the Act)

The landlord must keep the rental unit and property in good repair and comply with all health, safety and maintenance standards. This includes the maintenance and repair of things that came with the unit, such as appliances, and of common areas, such as parking lots, elevators, and hallways.

The tenant must pay their rent, even if they have problems with the maintenance and repair of their unit or property. If the tenant is having a maintenance or repair problem, the tenant should let the landlord know. If needed, the tenant can apply to the Landlord and Tenant Board.

The tenant is responsible for any damage to the rental property caused by the tenant, the tenant’s guest or another person who lives in the rental unit. This applies to any damage caused on purpose or by not being careful enough. This does not include damage that results from normal use of the rental unit over time (“wear and tear”). The landlord can apply to the Landlord and Tenant Board if the tenant has not repaired such damage.

The tenant is responsible for ordinary cleanliness of the rental unit, except for any cleaning the landlord agreed to do.

K. **Vital Services** (Part I and III of the Act)

“Vital services” are hot or cold water, fuel, electricity, gas and heat.

The landlord must ensure that a rental unit has heating equipment capable of maintaining a minimum temperature of 20° Celsius from September 1 to June 15. Some municipal by-laws may have stricter requirements.

The landlord cannot withhold or shut off the reasonable supply of a vital service, care service or food that the landlord must supply under the tenancy agreement. If a vital service is cut-off because the landlord failed to pay their bill, the landlord is considered to have withheld that service. However, if a vital service is cut-off or disconnected because the tenant failed to pay their own utility bill, the tenant cannot claim that the landlord withheld a vital service.

The landlord cannot deliberately interfere with the reasonable supply of any vital service, care service or food, whether or not the landlord is obligated to supply it under the tenancy agreement.

L. Harassment (Part III and IV of the Act)

It is against the law for the landlord (or anyone acting for the landlord, such as a superintendent or property manager) to harass the tenant, or for the tenant to harass the landlord. If the landlord or the tenant is experiencing harassment they can apply to the Landlord and Tenant Board.

M. Discrimination

If the landlord (or anyone acting for the landlord) discriminates against the tenant based on prohibited grounds of discrimination under the Ontario *Human Rights Code* (the *Code*), they may be violating the tenant's rights under the Code. The Landlord and Tenant Board may be able to consider discrimination if it relates to an application under the *Residential Tenancies Act*, 2006. In other situations, the tenant may have to take their case to the Human Rights Tribunal of Ontario.

N. Landlord's Entry into Rental Unit (Part III of the Act)

The tenant is entitled to reasonable enjoyment of the rental unit (e.g. quiet enjoyment, reasonable privacy, freedom from unreasonable disturbance and exclusive use of the rental unit).

The landlord can enter the rental unit with 24 hours' written notice only for the following reasons:

- make repairs,
- inspect the unit to see if repairs are needed, if the inspection is reasonable,
- show the rental unit to a possible buyer, insurer or mortgage lender,
- let a real estate agent show the unit to a possible buyer,
- have a property inspection done before converting the residential building into a condominium, or
- for any reasonable purpose listed in the tenancy agreement.

The written notice must include the reason for the entry and state the date and time (between 8 a.m. and 8 p.m.) that the landlord will enter the unit. With proper notice, the landlord can enter the unit when the tenant is not at home.

The landlord does not need to give a notice to enter:

- in case of emergency,
- if the tenant consents to entry,
- if the tenancy agreement requires the landlord to clean the unit, or
- if the tenancy is coming to an end and the landlord wants to show the unit to a potential new tenant – the landlord can only show the unit between 8:00 a.m. and 8:00 p.m. and must make a reasonable effort to let the tenant know when this will happen.

O. Locks (Part III and IV of the Act)

The landlord cannot change the locks of the rental unit unless the landlord gives the new keys to the tenant. The tenant cannot change the locks of the rental unit without the consent of the landlord.

P. Assign or Sublet (Part VI of the Act)

The tenant may assign or sublet the rental unit to another person only with the consent of the landlord. The landlord cannot arbitrarily or unreasonably withhold consent to a potential assignee or sublet of the rental unit.

1. **Assignment**: In an **assignment**, the tenant transfers their right to occupy the rental unit to someone else. The new person takes the place of the tenant, and the tenancy agreement stays the same.
2. **Sublet**: A **sublet** occurs when the tenant moves out of the rental unit, lets another person (the 'sub-tenant') live there until a specified date, and can return to live in the unit before the tenancy ends. The tenancy agreement and the landlord-tenant relationship do not change.

   A tenant who sublets a rental unit cannot:

   - charge a higher rent than the landlord does for the rental unit,
   - collect any additional fees for subletting the rental unit, or
   - charge the sub-tenant for additional goods or services.

Q. Guests (Part III of the Act)

The landlord cannot stop tenants from having guests, require the tenant to notify the landlord or get the landlord's permission before having guests. The landlord cannot charge extra fees or raise the rent due to guests in the rental unit. However, the tenant is responsible for the behaviour of their guests.

The landlord cannot prevent the tenant from having a roommate, as long as municipal by-laws on occupancy standards are respected.

If a tenant rents their whole unit to someone else (e.g. short-term rental), this person is not a "guest". The tenant may have to get the landlord's permission.

R. Pets (Part III of the Act)

A tenancy agreement cannot prohibit animals in the rental unit or in or around the residential building.

There are some cases where the landlord can apply to the Landlord and Tenant Board to evict a tenant who has a pet. These are some common examples:

- the pet makes too much noise, damages the unit or causes other tenants to have allergic reactions,
- the breed or species is inherently dangerous, or
- the rules of the condominium corporation do not allow pets.

S. Smoking (Part V of the Act)

The Act does not discuss smoking in a rental unit. The landlord and tenant can use Section 10 of this lease to agree to either allow or prohibit smoking in the unit, and/or on the landlord's property.

Even if the lease doesn't prohibit smoking, the landlord may apply to the Landlord and Tenant Board to end the tenancy if the smoking:

- substantially interferes with reasonable enjoyment of the landlord or other tenants,
- causes undue damage,
- impairs safety, or
- substantially interferes with another lawful right, privilege or interest of the landlord.

If the tenant believes that other people smoking in their building affects their health or safety, contravenes maintenance standards, or substantially interferes with their reasonable enjoyment of the rental unit, they should discuss it with their landlord before contacting the Landlord and Tenant Board.

T. Smoke and Carbon Monoxide Alarms

The landlord must provide the rental unit with working smoke alarms and, where applicable, carbon monoxide alarms.
The landlord is responsible for keeping smoke and carbon monoxide alarms in working condition, which includes replacing the batteries. The tenant must not disconnect or tamper with any smoke or carbon monoxide alarm and must notify the landlord immediately of any alarms not working properly.

U. Resolving Disputes

The landlord and tenant are required to follow the law. If they have problems or disagreements, the landlord and tenant should first discuss the issue and attempt to resolve it themselves. If the landlord or tenant feels that the other is not obeying the law, they may contact the Landlord and Tenant Board for information about their rights and responsibilities, including whether they may apply to the Landlord and Tenant Board to resolve the dispute.

Guide to the Standard Lease

A guide to the standard lease is available at the webpage below.

Una guía del contrato de arrendamiento estándar está a su disposición en la página web que se encuentra abajo.

Makikita sa webpage sa ibaba ang gabay sa pamantayang pagpapaupa.

Auf der unten genannten Webseite steht ein Leitfaden zum Standardmietvertrag zur Verfügung

Hướng dẫn về hợp đồng thuê nhà chuẩn có tại trang web bên dưới.

Przewodnik dotyczący standardowego najmu dostępny jest na poniższej stronie internetowej.

Руководство по стандартной аренде доступно на веб-странице ниже

Інформацію щодо стандартного договору оренди можна знайти на вказаній нижче веб-сторінці.

Un ghid pentru închirierea- standard este disponibil pe pagina de mai jos.

Um guia para o contrato de arrendamento normalizado está disponível na página Web abaixo

您可在以下网页查看标准租约指南。

您可在以下網頁查看標準租約指南。

Μπορείτε να βρείτε έναν οδηγό για το τυπικό μισθωτήριο στον παρακάτω ιστότοπο.

표준 임대차 계약에 대한 안내는 아래 웹 페이지에 있습니다.

Una guida al contratto di locazione standard è disponibile nella pagina web sottostante.

دليل الإيجار القياسي متاح على صفحة الإنترنت أدناه.

راهنمای اجارەنامه استاندارد در وبسایت زیر موجود است.

નીચે આપેલા વેબપેજ પર માનક લીઝ માટેની માર્ગદર્શિકા ઉપલબ્ધ છે.

मानक लीज के नियम नीचे दिए गए वेबपेज पर उपलब्ध है।

ਹੇਠਾਂ ਦਿੱਤੇ ਵੈੱਬਪੇਜ ਤੇ ਮਾਣਕ ਲੀਜ਼ ਗਾਈਡ ਉਪਲਬਧ ਹੈ.

இயல்தரமான குத்தகைக்கான வழிகாட்டு முறைகள் கீழே உள்ள வலைப்பக்கத்தில் கொடுக்கப்பட்டுள்ளது

معیاری لیز سے متعلق گائیڈ نیچے ویب صفحہ پر دستیاب ہے۔

www.ontario.ca/standardlease