



## Order under Section 69 Residential Tenancies Act, 2006

Citation: Gorbay Asset Management Inc v Mcgowan, 2024 ONLTB 31660

Date: 2024-05-01

File Number: LTB-L-095345-23

In the matter of: 2201, 515 NORTH SERVICE ROAD  
MISSISSAUGA ON L5A1B3

Between: Gorbay Asset Management Inc

And

Ann Mcgowan

I hereby certify this is a  
true copy of an Order dated

**MAY 1, 2024**

*BM*

Landlord and Tenant Board

Landlord

Tenant

Gorbay Asset Management Inc (the 'Landlord') applied for an order to terminate the tenancy and evict Ann Mcgowan (the 'Tenant') because the Tenant did not pay the rent that the Tenant owes.

This application was heard by videoconference on April 16, 2024.

Only the Landlord's Agent Gordon Cardy attended the hearing.

As of 9:58 am, the Tenant was not present or represented at the hearing although properly served with notice of this hearing by the LTB. There was no record of a request to adjourn the hearing. As a result, the hearing proceeded with only the Landlord's evidence.

### Determinations:

1. The Landlord served the Tenant with a valid Notice to End Tenancy Early for Non-payment of Rent (N4 Notice). The Tenant did not void the notice by paying the amount of rent arrears owing by the termination date in the N4 Notice or before the date the application was filed.
2. As of the hearing date, the Tenant was still in possession of the rental unit.
3. The lawful rent is \$1,807.45. It is due on the 1st day of each month.
4. Based on the Monthly rent, the daily rent/compensation is \$59.42. This amount is calculated as follows: \$1,807.45 x 12, divided by 365 days.
5. The Tenant has not made any payments since the application was filed.
6. The rent arrears owing to April 30, 2024, are \$12,739.65.
7. The Landlord incurred costs of \$186.00 for filing the application and is entitled to reimbursement of those costs.

8. The Landlord collected a rent deposit of \$1,700.00 from the Tenant and this deposit is still being held by the Landlord. The rent deposit can only be applied to the last rental period of the tenancy if the tenancy is terminated.
9. Interest on the rent deposit, in the amount of \$44.36 is owing to the Tenant for the period from April 1, 2023 to April 16, 2024.
10. I have considered all of the disclosed circumstances in accordance with subsection 83(2) of the *Residential Tenancies Act, 2006* (the 'Act'), including the impact of COVID-19 on the parties and whether the Landlord attempted to negotiate a repayment agreement with the Tenant and find that it would be unfair to grant relief from eviction pursuant to subsection 83(1) of the Act. The Tenant was not present to present any evidence or submissions in support of granting relief from eviction.

**It is ordered that:**

1. The tenancy between the Landlord and the Tenant is terminated unless the Tenant voids this order.
2. **The Tenant may void this order and continue the tenancy by paying to the Landlord or to the LTB in trust:**
  - \$14,733.10 if the payment is made on or before May 12, 2024. See Schedule 1 for the calculation of the amount owing.
3. The Tenant may also make a motion at the LTB to void this order under section 74(11) of the Act, if the Tenant has paid the full amount owing as ordered plus any additional rent that became due after May 12, 2024, but before the Court Enforcement Office (Sheriff) enforces the eviction. The Tenant may only make this motion once during the tenancy.
4. **If the Tenant does not pay the amount required to void this order the Tenant must move out of the rental unit on or before May 12, 2024.**
5. If the Tenant does not void the order, the Tenant shall pay to the Landlord \$10,324.56. This amount includes rent arrears owing up to the date of the hearing and the cost of filing the application. The rent deposit and interest the Landlord owes on the rent deposit are deducted from the amount owing by the Tenant. See Schedule 1 for the calculation of the amount owing.
6. The Tenant shall also pay the Landlord compensation of \$59.42 per day for the use of the unit starting April 17, 2024, until the date the Tenant moves out of the unit.
7. If the Tenant does not pay the Landlord the full amount owing on or before May 12, 2024, the Tenant will start to owe interest. This will be simple interest calculated from May 13, 2024, at 7.00% annually on the balance outstanding.
8. If the unit is not vacated on or before May 12, 2024, then starting May 13, 2024, the Landlord may file this order with the Court Enforcement Office (Sheriff) so that the eviction may be enforced.

9. Upon receipt of this order, the Court Enforcement Office (Sheriff) is directed to give vacant possession of the unit to the Landlord on or after May 13, 2024.

**May 1, 2024**  
**Date Issued**

  
\_\_\_\_\_  
Brenda Mercer  
Member, Landlord and Tenant Board

15 Grosvenor Street, Ground Floor  
Toronto ON M7A 2G6

If you have any questions about this order, call 416-645-8080 or toll free at 1-888-332-3234.

In accordance with section 81 of the Act, the part of this order relating to the eviction expires on November 13, 2024 if the order has not been filed on or before this date with the Court Enforcement Office (Sheriff) that has territorial jurisdiction where the rental unit is located.



**Schedule 1  
SUMMARY OF CALCULATIONS**

**A. Amount the Tenant must pay to void the eviction order and continue the tenancy if the payment is made on or before May 12, 2024**

Rent Owing To May 31, 2024	\$14,547.10
Application Filing Fee	\$186.00
NSF Charges	\$0.00
Less the amount the Tenant paid to the Landlord since the application was filed	- \$0.00
Less the amount the Tenant paid into the LTB since the application was filed	- \$0.00
Less the amount the Landlord owes the Tenant for an{abatement/rebate}	- \$0.00
Less the amount of the credit that the Tenant is entitled to	- \$0.00
<b>Total the Tenant must pay to continue the tenancy</b>	<b>\$14,733.10</b>

**B. Amount the Tenant must pay if the tenancy is terminated**

Rent Owing To Hearing Date	\$11,882.92
Application Filing Fee	\$186.00
NSF Charges	\$0.00
Less the amount the Tenant paid to the Landlord since the application was filed	- \$0.00
Less the amount the Tenant paid into the LTB since the application was filed	- \$0.00
Less the amount of the last month's rent deposit	- \$1,700.00
Less the amount of the interest on the last month's rent deposit	- \$44.36
Less the amount the Landlord owes the Tenant for an {abatement/rebate}	- \$0.00
Less the amount of the credit that the Tenant is entitled to	- \$0.00
<b>Total amount owing to the Landlord</b>	<b>\$10,324.56</b>
Plus daily compensation owing for each day of occupation starting April 17, 2024	\$59.42 (per day)



PLEASE COMPLETE ALL APPLICABLE FIELDS IN ORDER FOR ENROLLMENT TO BE PROCESSED

ACCOUNT NAME	SURNAME	<i>McGowan</i>		GIVEN NAME	<i>Ann</i>	
ADDRESS	STREET NO.	<i>515</i>	UNIT NO.	<i>2201</i>		
	STREET NAME	<i>North Service Rd.</i>	CITY	<i>Mississauga</i>	POSTAL CODE	<i>L5A 2B3</i>
MAILING ADDRESS IF OTHER THAN ABOVE	STREET NO.		UNIT NO.			
	STREET NAME		CITY		POSTAL CODE	
CONTACT INFO	HOME		WORK		EXT	
	MOBILE		E-MAIL			

**PRIVACY STATEMENT:** All information submitted through this process will only be used by Carma Billing Services Inc., CARMA, in support of our obligations under the Agreement entered into with the Developer, Condominium Corporation, Landlord and/or Building Owner. Our billing format and practices follow the guidelines of applicable Ontario Energy Board Codes and Rules, associated policies, standards and procedures. Carma Billing Services Inc. ("CARMA") is pleased to be your provider of utility billing and collection services. To provide you with a reliable source of billing, CARMA needs to collect and use certain personal information about you. As of January 1, 2004 the federal legislation protecting your privacy requires that CARMA obtain consent to collect, use and disclose your personal information for identified purposes. We invite you to read the following carefully to understand our policies and practices with respect to personal information. The nature of personal information we collect may include: information we receive from you or your Developer, Condominium Corporation, Landlord and/or Building Owner such as your name, address, contact information and general financial, credit and reference information; Facts about your historical and current consumption of power; information about your transactions with us, such as meter number, account number, account balances, payment history, and account activity; identifying information, such as phone number. CARMA uses the information we collect for the following purposes: To provide you with continuous electric service and to bill you for that service; To assist us in the collection of accounts; To respond to your inquiries about energy use and billing; To prevent fraud with respect to both you and our company; To meet legal and regulatory requirements. It may be necessary to share your billing and consumption information with third party billing and settlement agencies. Your information may also be disclosed or shared with other agencies or organizations as required by law, regulation or our Agreement with the Developer, Condominium Corporation, Landlord and/or Building Owner. By signing below, indicates you have read and understood this statement by CARMA regarding the collection, use and disclosure of your personal information. If consent is not obtained, under the authority of your Condominium Corporation as per the Electricity Consumer Protection Act and Ontario Regulation 389/10, Carma will still have the right to use your personal information for the purposes stated above.

<p><b>CUSTOMER POSSESSION DATE</b> <u><i>04/11/2020</i></u> MM/DD/YYYY</p> <p><b>OR</b></p> <p><b>CUSTOMER MOVE-IN DATE</b> _____ MM/DD/YYYY</p>	<p>"We, the undersigned, Customer (being the Owner(s), Tenant(s) and/or Resident(s)) of the above noted Condominium/Apartment Unit(s) acknowledge and agree: (1) to have read and understood CARMA's Conditions of Service, (2) to be fully responsible for the payment and to promptly pay prior to the due date each month of the full amount due and payable for utility services and consumption (including any applicable taxes) supplied to our Unit(s) for such period; (3) upon our default or failure to promptly pay, CARMA shall have the right to disconnect the utility services to our Unit(s); and (4) we will be responsible for and shall indemnify and hold harmless CARMA, its officers, directors, employees and representatives from and against all and any claims (i) arising as a result of the failure to provide utilities to our Unit(s) occurring for any reason whatsoever unless attributable to the negligence of CARMA; and (ii) arising as a result of CARMA's disconnecting or failing to reconnect the utility services, unless attributable to the negligence of CARMA."</p> <p>I confirm that the information provided above is true.</p> <p><i>[Signature]</i> DATE: <u><i>4/1/20</i></u></p> <p><b>CUSTOMER (OWNER/Tenant/ RESIDENT) SIGNATURE</b></p>
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PLEASE COMPLETE, SIGN, DATE AND FAX TO CARMA BILLING SERVICES INC. AT 1-866-577-1224

FOR INTERNAL OFFICE USE ONLY:

Security Deposit Required YES  NO  Amount Required: \_\_\_\_\_



APRIL 17, 2020

**POLICY NUMBER**  
P000339884

**POLICY PERIOD**  
At 12:01 A.M. local times at the Named Insured's postal address  
APRIL 18, 2020 To APRIL 18, 2021

**REASON FOR ISSUANCE**  
Confirmation of Coverage

**INSURER:** CAA INSURANCE COMPANY  
60 COMMERCE VALLEY DRIVE E.,  
THORNHILL, ONTARIO L3T 7P9

**POLICY NUMBER** P000339884  
**EFFECTIVE DATE** APRIL 18, 2020  
**EXPIRY DATE** APRIL 18, 2021  
**NAMED INSURED** ANN MCGOWAN & ALYSSA FREITAS  
**LOCATION INSURED** 2201 - 515 NORTH SERVICE RD  
MISSISSAUGA, ON L5A 1B3

**PROPERTY COVERAGES**

**POLICY FORM** TENANT COMPREHENSIVE FORM (P005)  
**DEDUCTIBLE** \$2,000  
**COVERAGE LIMITS** \*Guaranteed Replacement Cost applies to Building on a Homeowner's Policy Only  
\*BUILDING  
**CONTENTS** \$30,000  
**LIABILITY** \$1,000,000

Loss on building insurance will be payable to the mortgagee named subject to the terms of the standard mortgage clause

The insurance afforded is subject to the terms, conditions and exclusions of the applicable policy.  
This confirmation of coverage is issued as a matter of information only and confers no rights on the holder and imposes no liability on the Insurer.  
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# NABORLY SCORE

# 741

The Naborly Score is a summary assessment of the tenant's unique characteristics, rental history, financials, and property needs in comparison to the characteristics of the rental market and rental property they have applied to. The score is unique in the sense that it will change based on the property and market, allowing everyone the opportunity to receive a good or bad score. We believe that housing is a human right and that everyone deserves a roof over their head. We want to ensure that roof and that tenant are a sustainable match.

## PRIMARY ANALYSIS

IDENTITY VERIFICATION	VERIFIED
EMPLOYMENT VERIFICATION	VERIFIED
INCOME VERIFICATION	VERIFIED
CREDIT STATUS CHECK	CLEARED
CRIMINAL RECORD CHECK	AVAILABLE UPON REQUEST
EVICTON SEARCH	NO RECORDS FOUND

## TENANCY OUTCOMES

LATE RENT PAYMENTS:	STANDARD RISK		16 / 100
The Risk of Late Rent Payments refers to the likelihood a tenant will be late on their rent during the term of the lease. This risk is determined from a review of the applicant's income and employment stability, cash flow, rental history, and payment history.			
PROPERTY DAMAGE:	STANDARD RISK		14 / 100
The Risk of Property Damage is determined by assessing an applicant's expected use of the property based on the applicant's characteristics and rental history and then comparing that to the property's unique characteristics (square footage, bedrooms, amenities, etc.)			
EVICTON:	STANDARD RISK		14 / 100
The Risk of Eviction assesses the likelihood a landlord would have to actually evict a tenant. It is determined by taking into account the applicant's rental and payment history, whether they have missed payments, or the possibility of property damage.			
EARLY VACANCY:	STANDARD RISK		22 / 100
An Early Vacancy occurs when an applicant moves out before the end of the lease. This can be for rental problems such as an eviction, or personal reasons like a sick family member, new job, education opportunity, etc. This risk is based on all assessment factors.			
SUCCESSFUL TERM:	STANDARD		84 / 100
A lease term is considered successful when a tenant pays on time and does not cause unexpected damage during the lease. It is determined by assessing the applicant's financial stability, rental history, and suitability to the rental property.			
LENGTH OF TENANCY:	LONG TERM		70 / 100
The Length of Tenancy indicates how often a tenant is expected to move. It is determined by the rental market, the applicant's unique characteristics, and the type of rental property, as well as prediction of how these conditions may change in the future.			

## SECONDARY ANALYSIS

INCOME & EMPLOYMENT STABILITY	VERY HIGH STABILITY
Income and Employment Stability indicates the risk an applicant's employment or income may effect their tenancy. It is determined by analyzing the applicant's financial and employment history and the economic activity in the marketplace.	
PET LIABILITY ANALYSIS	LOW RISK
Pet Liability indicates the risk an applicant's pet may effect their tenancy, the condition of the rental property, or if any other liability exists for the landlord. It is determined by analyzing the type of pet and property characteristics.	
PROPERTY SUITABILITY	VERY HIGH SUITABILITY
Property Suitability indicates if the property meets the needs of the applicant in terms of livability and financially. It is determined by analyzing the applicant's needs, expectations, and rental history then comparing to the property conditions.	

## KEY RISKS

- Applicant has a high rent-to-income ratio.

## FINANCIAL ANALYSIS

RENT TO INCOME RATIO	CREDIT CHECK
49% HIGH RISK	B 684
Rent to Income Ratio risk is based on the applicant rent to VERIFIED income ratio compared to other successful tenants in similar rental markets living in similar property classifications.	
The Credit Risk Score is based solely on the applicant's static financial data and is used to determine finance-ability for mortgages, car loans, and credit. It does not account for age, location, or other factors that may determine tenant quality.	
DEBT TO INCOME RATIO	BANKRUPTCY SEARCH
0% LOW RISK	CLEARED
Debt to Income Ratio risk is based on the applicant debt to VERIFIED income ratio compared to other successful tenants in similar rental markets living in similar property classifications.	
COLLECTIONS	
CLEARED	
CASH FLOW ANALYSIS	LIENS / JUDGEMENTS
LOW RISK	CLEARED
Cash Flow risk is based on an internal reconstruction of the applicant's finances compared to other successful tenants in similar rental markets with similar personal characteristics.	
HIGH RISK OF FRAUD	
NO RISK FOUND	
CONSUMER BEHAVIOUR ANALYSIS	TOTAL CONSUMER DEBT
LOW RISK	\$0
Consumer Behaviour Analysis is based on the applicant's financials, credit data, and social data compared with successful tenants in similar rental markets with similar income levels. This assessment is designed to help landlords understand how a tenant makes financial decisions.	
TOTAL DEBT	
\$0	

Terms of Service: Naborly Inc. is a third party tenant screening service that collects and analyzes rental applications. We are not liable for the business activities and decision making of our clients. Our report recommendations are intended to assess the likelihood of property damage, payment delinquency, and rental eviction. Naborly, Inc. does not guarantee the accuracy of the data reported to us or the results therein. Naborly Inc. does not guarantee rental payments or a lack of delinquency or default even if a tenant was chosen based on a landlord's assessment of a Naborly Report or score. Naborly Inc. is compliant with all jurisdictional laws in regards to rental housing. We believe that housing is a human right and we do not discriminate based on race, religion, gender, sexual orientation, marital status, disability, children, age, or receipt of public assistance.

**QUESTIONS ABOUT THIS REPORT?**  
 Customer Support is available Monday - Friday  
 10am-6pm EST  
 1-844-622-6759 support@naborly.com



from 3rd parties and Naborly does not verify or endorse their accuracy, completeness, or make any warranties to quality of 3rd party Rental History information. If no records is found, it does not mean that a tenant has never been evicted, missed a rent payment, or caused property damage. Often landlords do not report bad tenants or do not pursue unpaid rent to a court level.

PREVIOUS ADDRESS SEARCH

ADDRESS	FROM	TO	RECORD DETAILS	STATUS
Basement 7164 Tamar Road Mississauga, ON, CA L5N 1Y8	2014-02	Now		UNVERIFIED
Basement 153 Morton Way Brampton, ON, CA L64 2P7	2013-01	2013-12		UNVERIFIED

SMALL CLAIMS COURT RECORD SEARCH

NO RECORDS FOUND

NATIONAL EVICTION & RENTAL RECORD SEARCH

NO RECORDS FOUND

INTERNATIONAL EVICTION & RENTAL RECORD SEARCH

NO RECORDS FOUND

NABORLY / OPENDOOR RENTAL DATABASE SEARCH

NO RECORDS FOUND

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**PERSONAL INFORMATION**

SURNAME : McGowan  
 GIVEN NAME(S) : Ann  
 DATE OF BIRTH : August 4, 1970  
 SIN / SSN : 491033122

**RECORDED ADDRESSES**

ADDRESS	SINCE
515 North Service Rd #2111 Mississauga ON, L5A1B3	Nov, 2012
200 Queen St S #102 Mississauga ON, L5M1L3	Sep, 2008
6350d Montevideo Rd 1022 Mississauga ON, L5N3V2	Jun, 2007

**INQUIRIES**

LAST INQUIRY : August 24, 2018  
 TOTAL INQUIRIES : 1  
 # OF FOREIGN INQUIRIES : 0  
 WITHIN 12 MONTHS : 0  
 WITHIN 36 MONTHS : 1

**RECORDED EMPLOYMENT**

EMPLOYER	POSITION	SINCE	LAST CONFIRMED
BA UTILITIES	Other	N/A	N/A
ROADFLASH TRUCKING INC		N/A	N/A
WINDIGO TRANSPORTATION INC		N/A	N/A

**CREDIT SCORE**

**B 684**

**TOTAL MONTHLY PAYMENTS**

**\$0**

**PUBLIC RECORDS**

**BANKRUPTCIES**



NO RECORDS

**JUDGMENTS**



NO RECORDS

**COLLECTIONS**



NO RECORDS

**LIENS**



NO RECORDS

**DEBT SUMMARY**

**REVOLVING CREDIT & CREDIT CARDS**



TOTAL BALANCE **\$0**  
 MAX LIMIT **\$0**  
 % OF CREDIT USED **0%**  
 # OF CARDS **0**  
 PAST DUE AMOUNT **\$0**  
 LATE PAYMENTS 30 / 60 / 90 DAYS **0 / 0 / 0**  
 MONTHLY PAYMENTS **\$0**

**AUTO LOANS**



TOTAL BALANCE **\$0**  
 MAX LIMIT **\$0**  
 % OF CREDIT USED **0%**  
 # OF LOANS **0**  
 PAST DUE AMOUNT **\$0**  
 LATE PAYMENTS 30 / 60 / 90 DAYS **0 / 0 / 0**  
 MONTHLY PAYMENTS **\$0**

**MORTGAGE**



TOTAL BALANCE **\$0**  
 MAX LIMIT **\$0**  
 % OF CREDIT USED **0%**  
 # OF MORTGAGES **0**  
 PAST DUE AMOUNT **\$0**  
 LATE PAYMENTS 30 / 60 / 90 DAYS **0 / 0 / 0**  
 MONTHLY PAYMENTS **\$0**

**STUDENT LOANS**



TOTAL BALANCE **\$0**  
 MAX LIMIT **\$0**  
 % OF CREDIT USED **0%**  
 # OF LOANS **0**  
 PAST DUE AMOUNT **\$0**  
 LATE PAYMENTS 30 / 60 / 90 DAYS **0 / 0 / 0**  
 MONTHLY PAYMENTS **\$0**

**MEDICAL BILLS**



TOTAL BALANCE **\$0**  
 MAX LIMIT **\$0**  
 % OF CREDIT USED **0%**  
 # OF MEDICAL BILLS **0**  
 PAST DUE AMOUNT **\$0**  
 LATE PAYMENTS 30 / 60 / 90 DAYS **0 / 0 / 0**  
 MONTHLY PAYMENTS **\$0**

**OTHER DEBTS**



TOTAL BALANCE **\$0**  
 MAX LIMIT **\$0**  
 % OF CREDIT USED **0%**  
 # OF BILLS **0**  
 PAST DUE AMOUNT **\$0**  
 LATE PAYMENTS 30 / 60 / 90 DAYS **0 / 0 / 0**  
 MONTHLY PAYMENTS **\$0**

**HIGH RISK FRAUD ALERTS**

N/A

**CREDIT RISK NOTES**

**DESCRIPTION**

- Too many recently opened installment accounts
- Too many inquiries last 12 months
- Lack of recent reported mortgage loan information
- Too many recently active accounts

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**QUESTIONS ABOUT THIS REPORT?**

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1-844-622-6759 support@naborly.com

## RENTAL INFORMATION

Rental Address

2201-515 North Service Road Mississauga, ON, CA L5A 1B3

Lease Term

12 months

Desired Move-In Date

April 1, 2020

Agreed rent

\$1,600 per month

Share of Rent

\$1,600 per month

## APPLICANT'S INFORMATION

First Name

Ann

Middle Name

Last Name

McGowan

Date of Birth

August 4, 1970

Phone

647-914-3045

Email

mcgowanann1970@gmail.com

Does Ann have health insurance?

Yes. Employer

How does Ann commute?

Drive

Has Ann ever been evicted from a rental property?

No.

Has Ann ever caused property damage

No.

Has Ann been convicted of a crime/felony (other than a traffic ticket)?

No.

Anything else Ann wanted to tell you?

My brother has rented from Gorbay for several years

## ADDITIONAL OCCUPANTS

OCCUPANTS PAYING RENT

NONE

DEPENDANTS

PETS

RELATIONSHIP	FULL NAME	AGE
Child	Alyssa Freitas	24

NONE

## RENTAL HISTORY

Current Address

Basement-7164 Tamar Road Mississauga, ON, CA L5N 1Y8

Type of Housing

Single

Length of Stay

Feb 2014 - Present

Share of Rent

\$1,400 per month

Property Ownership

Rent.

Reason for Moving

Other. My daughter is moving back into the area for university and I require a two bedroom to assist her with her educational goals

Landlord's Name

Josephine Middleton

Landlord's Phone

905-301-4209

Landlord's Email

Permission to Contact

Yes.

Notes

fitted my needs at the time



Rent.

Reason for Moving

Other. Relocate city

Landlord's Name

Cathleen Doherty

Landlord's Phone

647-667-8856

Landlord's Email

Notes

## FINANCIAL INFORMATION

Main Source of Income

Employed / Self Employed

Declared Annual Income

\$ 39360

Verified Annual Income

\$ 39360

Has Ann ever declared bankruptcy?

No.

### CURRENT EMPLOYMENT (PRIMARY INCOME SOURCE)

Company Name

Pentagon Logistics

Position/Title

Dispatch / Customs Operations

Work Address

2525 Haines Road Mississauga, ON, CA

Income Source

Employed - Full Time

Income Type

Salary

Duration of Employment

Apr 2016 - Present

After Tax Income

\$3280 per month

Supervisor's Name

Drazen Bratic

Supervisor's Phone

647-703-4266

Supervisor's Email

Permission to Contact

Yes.

### PREVIOUS EMPLOYMENT

Company Name

Bestway Cartage

Position/Title

Customs Administration

Work Address

6505 Vipond Drive Mississauga, ON, CA

Income Source

Employed - Full Time

Income Type

Salary

Duration of Employment

Jan 2014 - Mar 2016

After Tax Income

\$35000 annually

### PREVIOUS EMPLOYMENT

Company Name

Roadflash Trucking

Position/Title

Operations

Work Address

1848 Bonhill Road Mississauga, ON, CA

Income Source

Employed - Full Time

Income Type

Salary

Duration of Employment

Mar 2013 - Dec 2013

After Tax Income

\$35000 annually

GUARANTORS/GUARANTEE

NONE

## VEHICLE INFORMATION

### VEHICLES

MAKE	MODEL	YEAR	PAYMENT
Dodge	Caliber	2008	\$ 0/mo

## APPLICANT'S CONSENT

DATE CONSENTED :

February 10, 2020

I, MCGOWAN Ann, consent to the following: I hereby apply to lease the residential premises indicated on page one of this application section. I verify

that all of the information provided in this application is accurate to the best of my knowledge and acknowledge that any misrepresentation is grounds for the rejection of my application. I give the landlord, landlord's agent, representative, or property manager, permission to pull my credit report, contact references and perform any other relevant investigation to determine my residential rental history, court, financial history and my ability to pay rent and maintain the rental unit and premises. I agree to and request all credit reporting services, banks, court, tribunals, employers, and personal references to disclose any pertinent information about me. I agree with the Terms of Service and Privacy & Security Policy of Naborly available at [www.naborly.com](http://www.naborly.com)





2525 Haines Rd.  
Mississauga, ON  
Canada L4Y1Y7

February 7, 2020

Re: Verification of Employment for Ann McGowan

To Whom It May Concern:

Please accept this letter as confirmation that Ann McGowan has been employed with Pentagon Logistics Inc since 04/2016. Currently, Ann McGowan;

- Holds the title of Dispatch / Customs Operations
- Earns a yearly salary of \$56000.00, payable bi-weekly at \$2153.84 gross
- Works on a full-time basis of forty hours per week

If you have any further questions or concerns, please do not hesitate to contact me at (647) 703-4266.

Regards,

Drazen Bratic  
President

