Worksheet
Standard Assignment
Post Occupancy

Suite: 3008 **Tower:** PSU2 **Date:** July 20/17 **Completed by:** ____________

Please mark if completed:

- ✓ Copy of Assignment Amendment – Zero Dollars
- ✓ Assignment Agreement Signed by both Assignor and Assignee
- ✓ Certified Deposit Cheque for Top up Deposit to 20% payable to <u>Blaney McMurtry LLP in Trust</u>
- ✓ Certified Deposit Cheque for Assignment fee as per the Assignment Amendment payable to <u>Amacon City Centre Seven New Development Partnership</u>. Courier to Dragana at Amacon Head office (Toronto). (Fee is $0.00)
- ✓ Agreement must be in good standing. Funds in Trust: $30,000.00
- ✓ Assignors Solicitors Information
- ✓ Assignees Solicitors Information
- ○ Verify if PDI has been completed. If not, Please identify who will be performing the PDI. If the Assignee is performing the PDI a Designate form must be signed by the Assignor to appoint the assignee to complete the PDI. This form must be submitted to customercareto@amacon.com
- ✓ Include Fintrac for Assignee
- ✓ Copy of Assignees ID
- ✓ Copy of Assignees Mortgage Approval

The Assignee can close at occupancy closing as long as all of the Above Items have been completed and submitted

<u>Note:</u>

Once all of the above is completed, email the full package immediately to Stephanie for execution of the Assignment agreement. Stephanie will execute and the Amacon admin team will forward immediately to Blaney via email. The Parkside Admin team must courier the full hardcopy package to Blaney McMurtry's office. Please remember that the Assignment fee cheque should be couriered to Amacon.

Administration Notes:

Feb 8/2017
20%

PSV2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

ASSIGNMENT

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

FARHA SALMAN MERCHANT and SALMAN A. MERCHANT (the "Purchaser")
Suite **3008** Tower **TWO** Unit **8** Level **29** (the "Unit")

It is hereby understood and agreed between the Vendor and the Purchaser that the following changes shall be made to the above-mentioned Agreement of Purchase and Sale executed by the Purchaser and accepted by the Vendor (the "Agreement") and, except for such changes noted below, all other terms and conditions of the Agreement shall remain the same and time shall continue to be of the essence:

Delete: FROM THE AGREEMENT OF PURCHASE AND SALE

22. The Purchaser covenants not to list for sale or lease, advertise for sale or lease, sell or lease, nor in any way assign his or her interest under this Agreement, or the Purchaser's rights and interests hereunder or in the Unit, nor directly or indirectly permit any third party to list or advertise the Unit for sale or lease, at any time until after the Closing Date, without the prior written consent of the Vendor, which consent may be arbitrarily withheld. The Purchaser acknowledges and agrees that once a breach of the preceding covenant occurs, such breach is or shall be incapable of rectification, and accordingly the Purchaser acknowledges, and agrees that in the event of such breach, the Vendor shall have the unilateral right and option of terminating this Agreement and the Occupancy License, effective upon delivery of notice of termination to the Purchaser or the Purchaser's solicitor, whereupon the provisions of this Agreement dealing with the consequence of termination by reason of the Purchaser's default, shall apply. The Purchaser shall be entitled to direct that title to the Unit be taken in the name of his or her spouse, or a member of his or her immediate family only, and shall not be permitted to direct title to any other third parties.

Insert: TO THE AGREEMENT OF PURCHASE AND SALE

22. The Purchaser covenants not to list for sale or lease, advertise for sale or lease, sell or lease, nor in any way assign his or her interest under this Agreement, or the Purchaser's rights and interests hereunder or in the Unit, nor directly or indirectly permit any third party to list or advertise the Unit for sale or lease, at any time until after the Closing Date, without the prior written consent of the Vendor, which consent may be arbitrarily withheld. The Purchaser acknowledges and agrees that once a breach of the preceding covenant occurs, such breach is or shall be incapable of rectification, and accordingly the Purchaser acknowledges, and agrees that in the event of such breach, the Vendor shall have the unilateral right and option of terminating this Agreement and the Occupancy License, effective upon delivery of notice of termination to the Purchaser or the Purchaser's solicitor, whereupon the provisions of this Agreement dealing with the consequence of termination by reason of the Purchaser's default, shall apply. The Purchaser shall be entitled to direct that title to the Unit be taken in the name of his or her spouse, or a member of his or her immediate family only, and shall not be permitted to direct title to any other third parties.

Notwithstanding the above, the Purchaser shall be permitted to assign for sale or offer to sell its interest in the Agreement, provided that the Purchaser first:

(i) obtains the written consent of the Vendor, which consent may not be unreasonably withheld;

(ii) acknowledges to the Vendor in writing, that the Purchaser shall remain responsible for all Purchasers covenants, agreements and obligations under the Agreement;

(iii) covenants not to advertise the Unit in any newspaper nor list the Unit on any multiple or exclusive listing service;

(iv) obtains an assignment and assumption agreement from the approved assignee in the Vendor's standard form;

(v) pays the sum Zero ($0.00) Dollars plus applicable HST by way of certified funds as an administration fee to the Vendor for permitting such sale, transfer or assignment, to be paid to the Vendor at the time of the Purchaser's request for consent to such assignment.

(vi) If, as a result of any such assignment, the Purchaser or assignment purchaser is no longer eligible or becomes ineligible for the New Housing Rebate described in paragraph 6 (f) of the Agreement, the amount of such Rebate shall be added to the Purchase Price and credited to the Vendor on closing;

(vii) the Purchaser pays to the Vendor's Solicitors, in Trust the amount required, if any, to bring the Deposits payable for the Unit under this Agreement to an amount equal to twenty-five percent (25%) of the Purchase Price if, at the time that the Vendor's consent is provided for such assignment, the Deposit having been paid does not then represent twenty-five percent (25%) of the Purchase Price.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 18 day of AUGUST 2014.

Witness:	Purchaser: **SALMAN A. MERCHANT**
Witness:	Purchaser: **FARHA SALMAN MERCHANT**

DATED at TORONTO this 19 day of AUG 2014.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: ______________________

Authorized Signing Officer
I have the authority to bind the Corporation

SUITE 3008 UNIT 8 LEVEL 29

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 15 day of July 2017

AMONG:

Salman A. Merchant and Farha Salman Merchant

(hereinafter called the "Assignor")

OF THE FIRST PART;

and -

Daniela Maria Doyle

(hereinafter called the "Assignee")

OF THE SECOND PART:

- and -

AMACON DEVELOPMENTS (CITY CENTRE) INC.

(hereinafter called the "Vendor")

OF THE THIRD PART.

WHEREAS:

(A) By Agreement of Purchase and Sale dated the 18 day of August 2014 and accepted the 19 day of August 2014 between the Assignor as Purchaser and the Vendor as may have been amended (the "Agreement"), the Vendor agreed to sell and the Assignor agreed to purchase Unit 8, Level 29, Suite 3008, together with one Parking Unit(s) and one Storage Unit(s) in the proposed condominium known municipally as 510 Curran Place, Mississauga, Ontario (the "Property");

(B) The Assignor has agreed to assign the Agreement and all deposits tendered by the Purchaser thereunder as well as any monies paid for extras or upgrades, monies paid as credits to the Vendor (or its solicitors) in connection with the purchase of the Property to the Assignee and any interest applicable thereto (the "Existing Deposits"), and the Assignee has agreed to assume all of the obligations of the Assignor under the Agreement and to complete the transaction contemplated by the Agreement in accordance with the terms thereof; and

(C) The Vendor has agreed to consent to the assignment of the Agreement by the Assignor to the Assignee.

NOW THEREFORE THIS AGREEMENT WITNESSETH THAT in consideration of the sum of Ten Dollars ($10.00) now paid by the Assignee to the Assignor and for such other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereby agree as follows:

1. Subject to paragraph 7 herein, the Assignor hereby grants and assigns unto the Assignee, all of the Assignor's right, title and interest in, under and to the Agreement including, without limitation, all of the Assignor's rights to the Existing Deposits under the Agreement;

2. The Assignor acknowledges that any amounts paid by the Assignor for Existing Deposits will not be returned to the Assignor in the event of any default or termination of the Agreement and the Assignor expressly acknowledges, agrees and directs that such amounts shall be held by the Vendor as a credit toward the Purchase Price of the Unit.

3. Subject to paragraph 4 below, the Assignee covenants and agrees with the Assignor and the Vendor that he/she will observe and perform all of the covenants and obligations of the Purchaser under the Agreement and assume all of the obligations and responsibilities of the Assignor pursuant to the Agreement to the same extent as if he/she had originally signed the Agreement as named Purchaser thereunder.

4. **The Assignee shall be required to pay the full amount of the applicable HST to the Vendor on final closing notwithstanding that the Assignee may qualify for HST Rebate (or equivalent). The HST applicable shall be calculated based on the original purchase price and the consideration for the Transfer/Deed to the Assignee shall reflect the original purchase price as set out in the Agreement. The Assignor and/or Assignee are personally directly responsible for collection and remittance of any HST applicable to any increase in or additional consideration negotiated as between Assignor and Assignee for the purchase of the Property. The Assignor and Assignee expressly acknowledge that the HST Rebate credit contemplated by the Agreement will not be available to the assigning parties and the Assignee will be obliged to seek any HST Rebate available directly on his or her own after final closing. The Vendor shall have no obligation whatsoever either before or after closing to assist or cooperate with the Assignor or Assignee in the collection or remittance of HST on the assignment transaction as between Assignor and Assignee or with any application for HST Rebate or equivalent.**

5. Subject to the terms of the Assignment Amendment, the Assignee covenants and agrees with the Assignor and the Vendor not to list or advertise for sale or lease and/or sell or lease the Unit and is strictly prohibited from further assigning the

Assignee's interest under the Agreement or this Assignment to any subsequent party without the prior written consent of the Vendor, which consent may be arbitrarily withheld.

6. In the event that the Agreement is not completed by the Vendor for any reason whatsoever, or if the Vendor is required pursuant to the terms of the Agreement to refund all or any part of the Existing Deposits or the deposit contemplated by section 2 above, the same shall be paid to the Assignee, and the Assignor shall have no claim whatsoever against the Vendor with respect to same.

7. The Assignor hereby represents to the Assignee and the Vendor that he/she has full right, power and authority to assign the Agreement to the Assignee.

8. The Assignor covenants and agrees with the Vendor that notwithstanding the within assignment, he/she will remain liable for the performance of all of the obligations of the Purchaser under the Agreement, jointly and severally with the Assignee. For greater clarity, the Assignor may be required to complete the Occupancy Closing with the Vendor.

9. The Vendor hereby consents to the assignment of the Agreement by the Assignor to the Assignee. This consent shall apply to the within assignment only, is personal to the Assignor, and the consent of the Vendor shall be required for any other or subsequent assignment in accordance with the provisions of this Agreement.

10. The Assignee hereby covenants, acknowledges and confirms that he/she has received a fully executed copy of the Agreement and the Disclosure Statement with all accompanying documentation and material, including any amendments thereto.

11. The Assignor shall pay by certified cheque drawn on solicitor's trust account to Blaney McMurtry, LLP upon execution of this Assignment Agreement, Vendor's solicitor's fees in the amount of ~~Five Hundred~~ zero Dollars (~~$500.00~~ $0) plus HST.

12. The Assignor and Assignee agree to provide and/or execute such further and other documentation as may be required by the Vendor in connection with this assignment, including, but not limited to, satisfaction of Vendor's requirements to evidence the Assignee's financial ability to complete the transaction contemplated by the Agreement. Assignee's full contact information and Assignee's solicitor's contact information.

13. Details of the identity of the Assignee and the solicitors for the Assignee are set forth in Schedule "A" and in the Vendor's form of Information sheet. Notice to the Assignee or to the Assignee's solicitor, shall be deemed to also be notice to the Assignor and the Assignor's solicitors.

14. Any capitalized terms hereunder shall have the same meaning attributed to them in the Agreement, unless they are defined in this Assignment Agreement.

15. This Assignment shall enure to the benefit of and be binding upon the parties hereto and their respective heirs, administrators, executors, estate trustees, successors and permitted assigns, as the case may be. If more than one Assignee is named in this Assignment Agreement, the obligations of the Assignee shall be joint and several.

16. This Assignment Agreement shall be governed by and construed in accordance with the laws of the Province of Ontario and the laws of Canada applicable therein.

IN WITNESS WHEREOF the parties have executed this Assignment Agreement.

DATED this 16th day of July 2017

Witness	(Assignor) Salman A. Merchant
Witness	Farha Salman Merchant (Assignor)
Witness	(Assignee) Daniela Maria Doyle.
Witness	(Assignee)

AMACON DEVELOPMENT (CITY CENTRE) INC.

Per:
Name:
Title: **Authorized Signing Officer**

I have authority to bind the Corporation

Schedule "A'

Details of Assignee

ASSIGNEE	NAME:	Daniela Maria Doyle
	DATE OF BIRTH	1989.05.09 YYYYMMDD SIN #
	ADDRESS:	3575 Kaneff Crescent Mississauga L5A 3Y5
	PHONE:	Tel: Cell: 647.628.2804 Facsimile:
	E-mail:	cleanlinesssolution@outlook.com
ASSIGNEE	NAME:	
	DATE OF BIRTH	YYYYMMDD SIN #
	ADDRESS:	
	PHONE:	Tel: Cell: Facsimile:
	E-mail:	
ASSIGNEE'S SOLICITOR:	NAME:	Dean Glinos
	ADDRESS:	77 City Centre Drive Mississauga, Ont L5B 1M5
	PHONE:	Bus: 905.848.6100 Ext. 265 Facsimile:
	E-mail:	dglinos@rzcdlaw.com

Received by
On 28 June 2017

129 013375

CIBC

BANK DRAFT / TRAITE DE BANQUE

07432 - DERRY & THOMPSON BANKING CENTRE
MILTON, ON

28081429-4

27-43345

2017-06-26

DATE Y/A M/M D/J

SALMAN MERCHANT

NAME OF REMITTER / DONNEUR D'ORDRE

TRANSIT NO. / Nº D'IDENTIFICATION

BRANCH / CENTRE BANCAIRE

PAY TO THE ORDER OF / PAYEZ À L'ORDRE DE BLANEY MCMURTRY LLP, IN TRUST**************************

$*******30,880.00

THE SUM OF / LA SOMME DE ******************THIRTY THOUSAND EIGHT HUNDRED EIGHTY

CANADIAN DOLLARS / DOLLARS CANADIENS CAD

FOR CANADIAN IMPERIAL BANK OF COMMERCE
POUR LA BANQUE CANADIENNE IMPÉRIALE DE COMMERCE

AUTH. NO. / AUTOR. Nº 89431

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

COUNTERSIGNED / CONTRESIGNÉ

TO / TIRÉ: CANADIAN IMPERIAL BANK OF COMMERCE
TORONTO
CANADA

PSV 2 #3008
(Top-up 20%)

⑈28081429⑈ ⑆09502⑉010⑆ 07432⑉2743345⑈

PURCHASER INFORMATION FORM

PARKSIDE VILLAGE
MISSISSAUGA

Suite #: PSV2 3008

Purchasers Name(s): (ASSIGNOR'S) Salman A. Merchant & Farha Salman Merchant

Purchasers Address:

Tel: (Daytime):

(Cell):

Email Address:

PURCHASER'S SOLICITOR INFORMATION

Name: Michael Morgan

Firm: Gryphon Law Chamber Professionals

Address: 400 Bronte St. South Suite 210 Milton, ON. L9T 0H7

Tel: 905-878-5554

Fax: 905-878-3032

Email

Please return the completed form to:

PARKSIDE VILLAGE SALES TEAM
465 Burnhamthorpe Road West | Mississauga | ON | L5B 0E3 | 905.273.9333
FAX: 905-273-7772 EMAIL:SUPPORT1@LIFEATPARKSIDE.COM
LIFEATPARKSIDE.COM

PURCHASER INFORMATION FORM

PARKSIDE VILLAGE
MISSISSAUGA

Suite #: PSV2 3008

Purchasers Name(s): Daniella Maria Doyle (ASSIGNEE)

Purchasers Address:

Tel: (Daytime):

(Cell):

Email Address:

PURCHASER'S SOLICITOR INFORMATION

Name: Dean Glinos

Firm:

Address: 77 City Centre Dr. Miss. ON. L5B 1M5

Tel: 905-848-6100 Ext. 265

Fax:

Email dglinos@rzcdlaw.com

Please return the completed form to:

PARKSIDE VILLAGE SALES TEAM
465 Burnhamthorpe Road West | Mississauga | ON | L5B 0E3 | 905.273.9333
FAX: 905-273-7772 EMAIL:SUPPORT1@LIFEATPARKSIDE.COM
LIFEATPARKSIDE.COM

Individual Identification Information Record

NOTE: An Individual Identification Information Record is required by the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*. This Record must be completed by the REALTOR® member whenever they act in respect to the purchase or sale of real estate. It is recommended that the Individual Identification Information Record be completed:

(i) for a buyer when the offer is submitted and/or a deposit made, and
(ii) for a seller when the seller accepts the offer.

Transaction Property Address: 510 Curran Place Suite 3008, Mississauga, ON L5B 0J8

Sales Representative/Broker Name: InZition Realty

Date Information Verified/Credit File Consulted:

A. Verification of Individual

NOTE: One of Section A.1, A.2 or A.3 must be completed for your individual clients or unrepresented individuals that are not clients, but are parties to the transaction (e.g. unrepresented buyer or seller). Where you are unable to identify an unrepresented individual, complete section A.4 and consider sending a Suspicious Transaction Report to FINTRAC if there are reasonable grounds to suspect that the transaction involves the proceeds of crime or terrorist activity. Where you are using an agent or mandatary to verify the identity of an individual, see procedure described in CREA's materials on REALTOR Link®.

1. Full legal name of Individual: Daniela Maria Doyle

2. Address: 3575 Kaneff Crescent Mississauga, ON, L5A 3Y5

3. Date of Birth: 1989/05/09

4. Nature of Principal Business or Occupation: Cleaning Company - CleanlinesSolutions

A.1 Federal/Provincial/Territorial Government-Issued Photo ID

Ascertain the individual's identity by comparing the individual to their photo ID. The individual must be physically present.

1. Type of Identification Document*: Passport - Canadian
(must be valid, original and have a photo, see CREA's FINTRAC materials on REALTOR Link® for examples)

2. Document Identifier Number: GL831517

3. Issuing Jurisdiction: Mississauga ONT
(Insert applicable Province, Territory, Foreign Jurisdiction or "Canada") **Country:** Canada

4. Document Expiry Date: Aug 21, 2024
(must be valid and not expired)

A.2 Credit File

Ascertain the individual's identity by comparing the individual's name, date of birth and address information above to information in a Canadian credit file that has been in existence for at least three years. If any of the information does not match, you will need to use another method to ascertain client identity. Consult the credit file at the time you ascertain the individual's identity. The individual does not need to be physically present.

1. Name of Canadian Credit Bureau Holding the Credit File:

2. Reference Number of Credit File:

A.3 Dual ID Process Method

1. Complete two of the following three checkboxes by ascertaining the individual's identity by referring to information in two independent, reliable, sources. Each source must be well known and reputable (e.g., federal, provincial, territorial and municipal levels of government, crown corporations, financial entities or utility providers). Any document must be an original paper or original electronic document (e.g., the individual can email you electronic documents downloaded from a website). Documents cannot be photocopied, faxed or digitally scanned. The individual does not need to be physically present.

☐ Verify the individual's name and date of birth by referring to a document or source containing the individual's name and date of birth*
- ○ **Name of Source:**
- ○ **Account Number**:** (must be valid and not expired; must be recent if no expiry date)

☐ Verify the individual's name and address by referring to a document or source containing the individual's name and address*
- ○ **Name of Source:**
- ○ **Account Number**:** (must be valid and not expired; must be recent if no expiry date)

☐ Verify the individuals' name and confirm a financial account*
- ○ **Name of Source:**
- ○ **Financial Account Type:**
- ○ **Account Number**:**

*See CREA's FINTRAC materials on REALTOR Link® for examples. ** Or reference number if there is no account number.

Individual Identification Information Record

A.4 Unrepresented Individual Reasonable Measures Record *(if applicable)*

Only complete this section when you are unable to ascertain the identity of an unrepresented individual.

1. Measures taken to Ascertain Identity *(check one)*:

☐ Asked unrepresented individual for information to ascertain their identity
☐ Other, explain: ....

Date on which above measures taken: ....

2. Reason why measures were taken *(check one)*:

☐ Asked unrepresented individual for information to ascertain their identity
☐ Other, explain: ....

B. Verification of Third Parties

NOTE: *Only complete Section B for your clients.* Complete this section of the form to indicate whether a client is acting on behalf of a third party. Either B.1 or B.2 must be completed.

B.1 Third Party Reasonable Measures

Where you cannot determine whether there is a third party, complete this section.

Is the transaction being conducted on behalf of a third party according to the client? *(check one)*:

☐ Yes
☐ No

Measures taken *(check one)*:

☐ Asked if client was acting on behalf of a third party
☐ Other, explain: ....

Date on which above measures taken: ....

Reason why measures were unsuccessful *(check one)*:

☐ Client did not provide information
☐ Other, explain: ....

Indicate whether there are any other grounds to suspect a third party *(check one)*:

☐ No
☐ Yes, explain: ....

B.2 Third Party Record

Where there is a third party, complete this section.

1. Name of third party: ....
2. Address: ....
....
3. Date of Birth: ....
4. Nature of Principal Business or Occupation: ....
....
5. Incorporation number and place of issue *(if applicable)*: ....
....
6. Relationship between third party and client: ....

NOTE: *Only complete Sections C and D for your clients.*

C. Client Risk *(ask your Compliance Officer if this section is applicable)*

Determine the level of risk of a money laundering or terrorist financing offence for this client by determining the appropriate cluster of client in your policies and procedures manual this client falls into and checking one of the checkboxes below:

Low Risk

- [x] Canadian Citizen or Resident Physically Present
- [ ] Canadian Citizen or Resident Not Physically Present
- [ ] Canadian Citizen or Resident – High Crime Area – No Other Higher Risk Factors Evident
- [ ] Foreign Citizen or Resident that does not Operate in a High Risk Country (physically present or not)
- [ ] Other, explain:

Medium Risk

- [ ] Explain:

High Risk

- [ ] Foreign Citizen or Resident that operates in a High Risk Country (physically present or not)
- [ ] Other, explain:

If you determined that the client's risk was high, tell your brokerage's Compliance Officer. They will want to consider this when conducting the overall brokerage risk assessment, which occurs every two years. It will also be relevant in completing Section D below. Note that your brokerage may have developed other clusters not listed above. If no cluster is appropriate, the agent will need to provide a risk assessment of the client, and explain their assessment, in the relevant space above.

D. Business Relationship

(ask your Compliance Officer when this section is applicable)

D.1. Purpose and Intended Nature of the Business Relationship

Check the appropriate boxes.

Acting as an agent for the purchase or sale of:

- ☐ Residential property
- ☐ Commercial property
- ☐ Other, please specify: ....
- ☐ Residential property for income purposes
- ☐ Land for Commercial Use

D.2. Measures Taken to Monitor Business Relationship and Keep Client Information Up-To-Date

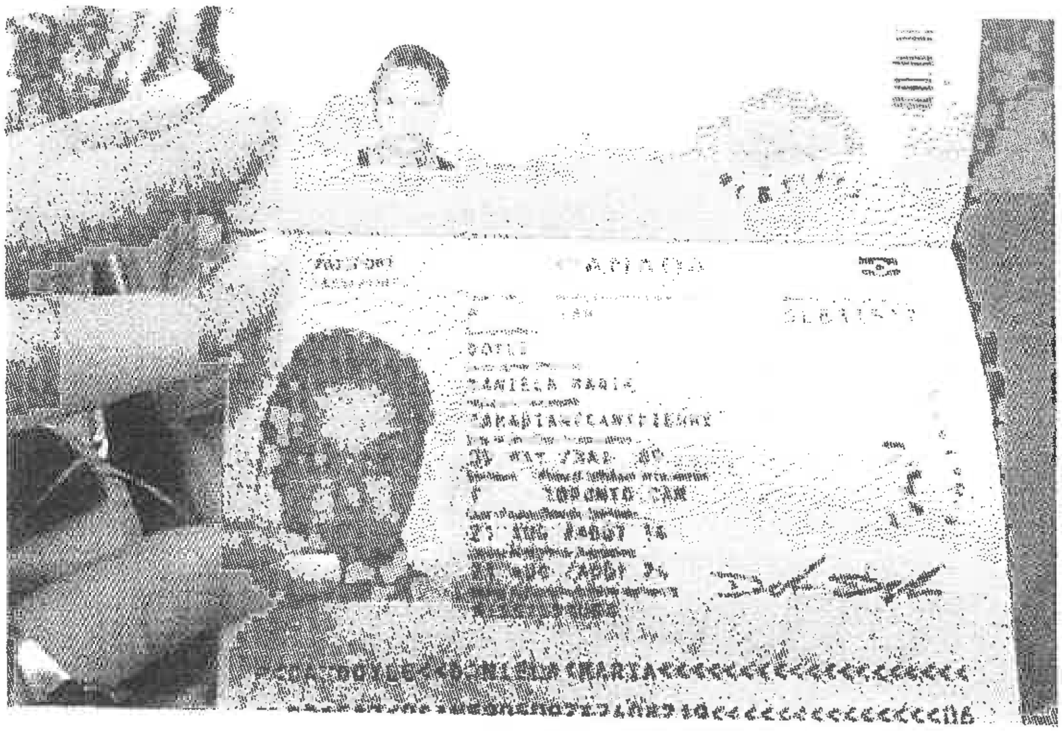
D.2.1. Ask the Client if their name, address or principal business or occupation has changed and if it has include the updated information on page one.

D.2.2 Keep all relevant correspondence with the client on file in order to maintain a record of the information you have used to monitor the business relationship with the client. Optional - If you have taken measures beyond simply keeping correspondence on file, specify them here:

D.2.3. If the client is high risk you must conduct enhanced measures to monitor the brokerage's business relationship and keep their client information up to date. Optional - consult your Compliance Officer and document what enhanced measures you have applied:

D.3 Suspicious Transactions

Don't forget, if you see something suspicious during the transaction report it to your Compliance Officer. Consult your policies and procedures manual for more information.



PSV2
3008
Assignee

MORTGAGE COMMITMENT

STREET CAPITAL
BANK OF CANADA

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

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

Date
Jul 10, 2017

Daniela Doyle
2012-375 Kaneff Crescent
Mississauga, Ontario, L5A 3Y5

ADDRESS FOR SERVICE:
3008 - 510 Curran Place
Mississauga, Ontario, L5B 0J8

Mortgage Reference Number: MINT-489079

Deal Number: 471499

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

BORROWER(S) Daniela Doyle
GUARANTOR(S):

PURPOSE: Purchase

SECURITY ADDRESS:
3008 - 510 Curran Place
Mississauga, Ontario, L5B0J8

LEGAL DESCRIPTION:

COMMITMENT DATE:	COMMITMENT EXPIRY DATE:	ADVANCE DATE:
Jun 28, 2017	Oct 26, 2017	Aug 1, 2017
INTEREST ADJUSTMENT DATE:	**FIRST PAYMENT DATE:**	**MATURITY DATE:**
Aug 1, 2017	Sep 1, 2017	Aug 1, 2022

PRODUCT:ARM 3

BASIC LOAN AMOUNT:	$273,960.00	**LTV:**	90.00%
MTG.INSUR.PREMIUM:	$8,492.76	**INTEREST RATE:**	Prime - 0.70%
TOTAL LOAN AMOUNT:	$282,452.76	**INTEREST TYPE:**	Adjustable
PST ON INSUR.PREMIUM:	$679.42	**TERM:**	5 years 0 months Closed
BASIC P&I AMOUNT:	$1,196.05	**AMORTIZATION PERIOD**	25 years 0 months
PROPERTY TAX PAYMENT:	$291.67	**PAYMENT FREQUENCY:**	Monthly
TOTAL PAYMENT:	$1,487.72	**EST.ANNUAL PROP.TAXES:**	$3,500.00
		TAXES TO BE PAID BY:	Lender

MORTGAGE FEES:

CMHC Premium (Cheque)	$8,492.76
CMHC PST On Premium (Cheque)	$679.42

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

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

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

To accept these terms, this Mortgage Commitment must be signed by all parties and returned to us by no later than **Jul 8, 2017**after which time if not accepted, shall be considered null and void.

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

THIS COMMITMENT IS CONDITIONAL UPON RECEIPT OF THE FOLLOWING

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

Assumption Policies

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

Conditions

Applicant

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

1. Street Capital Financial Corporation will become a bank and change its name to Street Capital Bank of Canada effective February 1, 2017. By signing below, you acknowledge that should your mortgage transaction close on or after February 1, 2017, this mortgage commitment, as well as all other related mortgage documentation and registrations, will be deemed to be in the name of Street Capital Bank of Canada. There are no other changes to your mortgage as a result of the conversion and name change. (Applicant)

2. In order for the borrower(s) to have the opportunity to apply for creditor insurance in relation to the mortgage, the borrower(s) requests that Street Capital Bank of Canada provide the information needed to pre-populate the application with Street Capital Bank of Canada's creditor insurance provider on behalf of the borrower(s). Should the borrower(s) not wish to have this information provided to the creditor insurance provider, they may inform Street Capital Bank of Canada in writing via email to Customer.Service@streetcapital.ca or mail to 1 Toronto St., Suite 700, Toronto, ON M5C 2V6, Attention: Customer Service. (Applicant)

3. Your payment frequency has been set as indicated on the first page of this commitment. If you would like to change your payment frequency, please put an 'x' beside the frequency you would like along with the first payment date (below).
Note: the following dates are not available for monthly payment frequency: 29th/30th/31st
[ ] Monthly ($1,196.05)
First Payment Date ______________________
[ ] Biweekly ($551.78)
First Payment Date ______________________
[ ] Accelerated Biweekly ($598.02)
First Payment Date ______________________
[ ] Weekly ($275.84)
First Payment Date ______________________
[ ] Accelerated Weekly ($299.01)
First Payment Date ______________________
(Applicant)

4. Please provide the SOLICITOR INFORMATION contact details in the fields below.
*
Solicitor Name: ______________________
Law Office Name: ______________________
Solicitor Email: ______________________
Solicitor Telephone #: ______________________
Solicitor Address: ______________________
*
(Applicant)

5. The 'Mortgage Requirements' section in the Solicitor's Guide contains information required to prepare the mortgage. (Applicant)

6. Street Capital Bank of Canada will retain a third party service provider to manage the closing of this mortgage transaction. As an agent of Street Capital Bank of Canada, the service provider will instruct and fund this mortgage transaction as well as receive and store (whether electronically or otherwise) Borrower information, including the final report on behalf of Street Capital Bank of Canada. It will also obtain a Lender policy of Title Insurance. The Borrower(s) will be required to pay the "Title Insurance Processing Fee" on closing. This fee includes administration costs and the cost of the Lender policy of Title Insurance. (Applicant)

7. This mortgage will be subject to all extended terms set forth in the Street Capital Bank of Canada's standard form of mortgage contract or within the mortgage contract prepared by our solicitors whichever the case may be. (Applicant)

8. Notwithstanding the registration of the mortgage and advances made pursuant to same, the terms and conditions of this commitment shall remain binding and effective on the parties hereto. (Applicant)

9. Street Capital Bank of Canada has the sole discretion to renew this mortgage at maturity for any term, with or without change in the interest rate payable under the Mortgage, by entering into one or more written agreements with the mortgagor(s). (Applicant)

10. Prior to releasing any mortgage proceeds, the solicitor will carry out the necessary searches with respect to any liens, encumbrances or executions, that may be registered against the property. (Applicant)

11. The terms in this commitment cannot be altered unless confirmed in writing by Street Capital Bank of Canada. (Applicant)

12. This Commitment shall be open for acceptance by you until 11:59 pm on Jul 8, 2017 after which time, if not accepted, shall be considered null and void. (Applicant)

13. Please be advised that for this Adjustable Rate Mortgage, the discount to prime expires 120 days after the application date. After the conclusion of the 120 days, the deal will be subject to the current ARM discount at that point. (Applicant)

Broker
We will obtain the following:

1. Street Capital Bank of Canada requires confirmation on monthly condominium fees (Broker)

2. Street Capital Bank of Canada requires a full appraisal report confirming a value of $304,400.00 if the subject property is being sold privately; the subject property transaction is by a single agent; the subject transaction is of Dual Agency; the subject purchase price exceeds the listing price; or the subject property is a foreclosure. The appraisal can be ordered through any of the following Appraisal Management Companies: NAS (www.nationwideappraisals.com), Solidifi (www.solidifi.com) or Brookfield RPS (www.brookfieldrps.com). The appraisal fee is to be paid by the borrower(s). (Broker)

3. Street Capital Bank of Canada reserves the right to request the Borrower(s) to retain a solicitor that is on the Lender's approved list, at the Borrower(s) expense. (Broker)

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

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

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

7. Where the Date of Advance of funds for this Mortgage is prior to the Interest Adjustment Date, an Interest Adjustment Payment will be required. The Payment is to be made on the interest adjustment date by way of the pre-authorized payment plan as will be used for the regular ongoing payments and for the amount as set out in the Statement of Disclosure, and provided to the solicitor prior to the advance of funds under this Mortgage. (Broker)

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

9. Street Capital Bank of Canada requires written confirmation of down payment of $XXX from non-borrowed cash equity showing an accumulation of 3 months savings, via (i) bank statements/book, (ii) GIC deposits, (iii) RRSP, (iv) Canada Savings Bond, etc. If downpayment is coming from Investments, Street Capital Bank of Canada will require confirmation that the money has been

withdrawn and deposited to a personal bank account.
For any portion of the downpayment that has already been paid to the developer, please provide confirmation the developer has received the funds. Furthermore, for any deposits paid in the last 90 days, please provide verification of the source of those funds as detailed above (Broker)

10. Please provide confirmation that the following debts have been paid in full prior to closing, along with confirmation of the source of the debt payout(s) :Rent debt of $0.00
. (Broker)

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

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

Solicitor
Your Solicitor is to provide the following before closing:

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

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

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

4. Prior to the disbursement of funds, fire hazard and extended coverage insurance must be arranged with first loss payable to the Lender name and address to be reflected in the registered mortgage. Street Capital Bank of Canada may request the mortgage be registered in its name, that of one of its entities or its custodian, Computershare Trust Company of Canada. The instructions to Solicitor will set out the details for registration.
Fire insurance coverage must be for full replacement value of the building(s) and for an amount not less than the amount of the mortgage. Where the policy provides blanket coverage in an amount that meets this requirement, the Lender will require written confirmation from the insurer that the blanket coverage includes building replacement coverage and that no individual limit exists under the blanket coverage with respect to building replacement. Alternatively, for policies not meeting the foregoing requirements the Lender will accept a Guaranteed Replacement Cost Endorsement to the policy. For rental or income producing properties, a "loss of rental income" must be included in the insurance coverage. (Solicitor)

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

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

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

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

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

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

(Solicitor)

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

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

Instructions

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

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

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

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

5 You agree that we may share information concerning you with (a) any proposed assignee of this commitment or the mortgage loan, (b) our duly authorized agents and representatives who are engaged in the processing or servicing of your mortgage, (c) any parties necessary or desirable in connection with any sale or securitization of this mortgage loan (d) organizations with which the Lender has strategic alliances who may use such information to provide you from time to time with information on financial products which may be of interest to you and (e) any third persons, including credit bureaux, credit reporting and collection agencies, financial institutions, your past and present employers, creditors and tenants, your spouse or any other person who has information about you for the purposes of recording, evaluating and responding to your application for mortgage financing or related activities. If you prefer that your personal information not be shared with any party referred to in subsection (d) of this Section, you may so advise us in writing at any time and we will not share the information with them.
You agree that we and the parties.referred to in subsections (a), (b) and (c) of this Section may obtain information about you from any third persons, including credit bureaux, credit reporting and collection agencies as we may deem advisable and such information will be used by us for the purpose of recording, evaluating and responding to your application for mortgage financing or related activities and for ongoing administration of the Mortgage. (Applicant)

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

7 A tax instalment, equal to the estimated yearly taxes and divided by the number of mortgage payments per year, will be collected together with the principal and interest mortgage payment starting on the first payment date. The collection of this tax payment will enable Street Capital Bank of Canada to pay the property taxes on an ongoing basis. The borrower may be responsible for a portion of the current year's realty tax bill depending upon the closing date of this transaction. In order to ensure that there is no deficit in the realty tax account throughout the taxation cycle, Street Capital Bank of Canada may, at its sole discretion and as it deems necessary, either (a) withhold an amount from the mortgage proceeds on closing (realty tax holdback) and credit this amount to the borrower's tax account associated with the mortgage; or (b) increase the original tax payment at any time after closing. (Broker)

Other

1 ERRORS AND OMISSIONS EXCEPTED (Applicant)

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

3 solicitor to confirm client is not on title to any other properties. (Solicitor)

4 Street Capital Bank of Canada requires confirmation of 1 non-reporting trade for 12 months (i.e.: landlord reference letter with 12 months bank statements to confirm rent paid as agreed, 12 months utility/cell phone statements or a letter from the service

provider). (Broker)

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

6 Street Capital Bank of Canada#s mortgage commitment has been based on information presented at the time of application. Should there be a change to the information presented (I.E- Credit Score, LTV, etc) the interest rate quoted may be subject to change. Changes in product and/or program may also be result in a change to the interest rate quoted. Interest rate offered will be based on current rates at the time of request. (Broker)

7 Property details have been valideted via source document and are confirmed vie property summary. (Broker)

Portability Options

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

Prepayment Policies

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

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

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

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

(a) PARTIAL PREPAYMENT

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

(b) PAYMENT INCREASE

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

Rate Adjustment Policies

1 The Borrower, when not in default, and at any time after having made regular payments for one month or more, may convert this adjustable rate mortgage to any closed, fixed rate mortgage that is available for a similar mortgage offered by the Lender at the time the request to convert is received. The fixed term chosen must be such that the maturity date of the fixed term is equal to or greater than five years from Interest adjustment date of the Original Term of this adjustable rate mortgage at the time this conversion option is exercised.
The fixed rate will be the rate the Lender then quotes for the term so chosen by the Borrower under this option.
The Lender may require all Borrowers and Guarantors to sign a mortgage conversion or amending agreement, which will contain

all the terms and conditions of the mortgage option selected. Or, at the Lender's sole option, a written request to convert, signed by all Borrowers and Guarantors will be accepted, and be binding on all signing parties, in lieu thereof.
The remaining amortization period at the date of conversion will remain unchanged from this adjustable rate mortgage and will be used to calculate the loan payment amount on the fixed rate mortgage. The new interest rate will begin on the first or second scheduled payment date following conversion, whichever the Lender decides, in its sole discretion.
The Lender will not charge an administration fee for converting this mortgage. However, the Borrower must pay to the Lender any applicable administration and processing fees and any interest that results from a change in the frequency of the regular loan payments. The Borrower must also pay all legal expenses related to the conversion documents and their registration, if applicable. If the required fees and expenses are not paid, the Lender may declare the Borrower in default on the mortgage, or add such fees and expenses to the mortgage money or both.
Once this conversion option has been exercised and this mortgage has been converted, all the features and benefits of this mortgage will be rescinded and the features and benefits of the new mortgage will take effect whether or not a conversion or amending agreement is signed by, or delivered to, the Borrower. (Applicant)

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

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

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

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

Administration & Service Fees

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

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

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

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

Acceptance:

This Commitment shall be open for acceptance by you until 11:59 pm on Jul 8, 2017 after which time, if not accepted, shall be considered null and void. Furthermore, the mortgage must be advanced by no later than Aug 1, 2017 at which time it expires.

Street Capital Bank of Canada

Authorized by: ______________________
Kristin May

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

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

Bank ____________________ Branch ____________________

Address ____

Transit No. ________________ Telephone No. ________________

A sample "VOID" cheque is enclosed.

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

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

WITNESS	BORROWER	DATE