

Worksheet

Standard Assignment

Timeline of completion: Must be 4 weeks prior to Occupancy

Suite: 2006 Tower: PSV Date: Mar. 1/17 Completed by: Silvi

Please mark if completed:

- ✓ • Copy of Assignment Amendment
- ✓ • Assignment Agreement Signed by both Assignor and Assignee
- ✓ • Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust
- ✓ • Certified Deposit Cheque for Assignment fee as per the Assignment Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). N/A Free Assignment
- ✓ • Agreement must be in good standing. Funds in Trust: \$ 43,560
- ✓ • 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 Flintrac 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

Note:

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:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

ASSIGNMENT

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
GEORGETTE TADROS and NABIL EBRAHIM (the "Purchaser")
Suite **2006** Tower **ONE** Unit **6** Level **19** (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 on February 25, 2012 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 ~~Five thousand (\$5,000.00)~~ ^{(2000) (\$0.00) W.S. (E.T.)} Dollars plus applicable GST 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 25th day of February 2012.

Nabil Alu
Witness:

Nabil Ebrahim
Purchaser: NABIL EBRAHIM

Nabil Alu
Witness:

Georgette Tadros
Purchaser: GEORGETTE TADROS

DATED at MISSISSAUGA this 25 day of FEBRUARY 2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 1st day of March 2017

A M O N G:

GEORGETTE TADROS & NABIL EBRAHIM

(hereinafter called the "Assignor")

OF THE FIRST PART;

- and -

MAHADEVASWAMY BELAPPA

(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 25th day of February 2012 and accepted the 25th day of February 2012 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 6, Level 19, Suite 2006, together with 1 Parking Unit(s) and 1 Storage Unit(s) in the proposed condominium known municipally as PSV, 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:

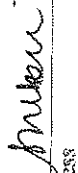
1. Subject to paragraph 7 herein, the Assignor hereby grants and assigns unto the Assignee, all of the Assignor's right, title and interest in, under and to the Agreement including, without limitation, all of the Assignor's rights to the Existing Deposits under the Agreement;
2. The Assignor acknowledges 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. 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. The Assignee acknowledges that in the event the Vendor does not receive the full benefit of the HST Rebate, (as defined in the Agreement) for any reason whatsoever, the Assignee shall be required to pay the amount of the HST Rebate to the Vendor on Closing in addition to the Purchase Price, as more particularly set out in the Agreement.
4. 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.
5. 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.
6. 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.

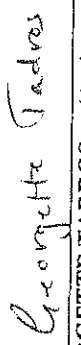
  

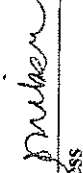
7. The Assignor covenants and agrees with the Vendor that notwithstanding the within assignment, he/she will remain liable for the performance of all of the obligations of the Purchaser under the Agreement, jointly and severally with the Assignee. For greater clarity, the Assignor may be required to complete the Occupancy Closing with the Vendor.
8. 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.
9. 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.
10. 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 Zero Dollars (\$0.00) plus HST.
11. 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.
12. 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.
13. Any capitalized terms hereunder shall have the same meaning attributed to them in the Agreement, unless they are defined in this Assignment Agreement.
14. 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.
15. 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.

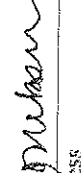
DATED this 1st day of March 2017

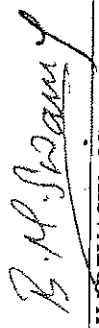

Witness


GEORGETTE TADROS (Assignor)

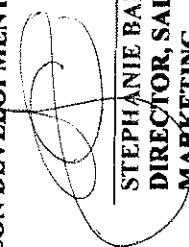

Witness


NABIL EBRAHIM (Assignor)


Witness


MAHADEVASWAMY BELAPPA (Assignee)

AMACON DEVELOPMENT (CITY CENTRE)
INC.

Per: 
Name: STEPHANIE BABINEAU
Title: DIRECTOR, SALES AND
MARKETING

I have authority to bind the Corporation

Schedule "A"

Details of Assignee

ASSIGNEE (1)

NAME: Mahadevaswamy Belappa
DATE OF BIRTH: 1981/01/02
ADDRESS: 1107-310 Burnhamthorpe Rd. W
Mississauga, ON, L5B 4P9
PHONE: 647-526-5212
EMAIL: gowda.mahadev@gmail.com
OCCUPATION: IT Developer
EMPLOYER: TD Bank

ASSIGNEE (2)

NAME:
DATE OF BIRTH:
ADDRESS:
PHONE:
EMAIL:
OCCUPATION:
EMPLOYER:

SOLICITOR

NAME: Keyur Shah
LAW FIRM: Keyur Shah Barrister, Solicitor & Notary
ADDRESS:
1780 Albion Road, Unit 5
Toronto, ON, M9V 1C1
PHONE: 416-745-6100
EMAIL: info@shahlaw.ca

Assignor's Solicitor information

PURCHASER INFORMATION FORM



Suite #: PSV 2006

Purchasers
Name(s): _____

Purchasers
Address: _____

Tel:
(Daytime): _____

(Cell): _____

Email
Address: _____

PURCHASER'S SOLICITOR INFORMATION

Name: Mark Morris

Firm: Axess Law

Address: 425 university Avenue suite #502
Toronto, ON M5G 1T6

Tel: 416-901-6902

Fax: 416-800-9074

Email: mmorris@axesslaw.com

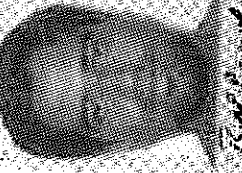
Please return the completed form to:

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



Driver's Licence
 Permis de conduire

ON
 Canada



BELAMPA
 SARAJEVA SWAMY
 1107-318 BURNHAMTHORPE RD W
 MISSISSAUGA, ON, L6B 4P9
 B2347 - 50908 - 10102
 2014/08/23
 2018/07/13
 17% CTR

SEX: M
 DOB: 2014/08/23
 EXPIRY: 2018/07/13

CLASS: 1
 ENDORSEMENTS: 1
 VEHICLE: 1
 VEHICLE: 1
 VEHICLE: 1

PSV 2006 Assigned

INDIVIDUAL IDENTIFICATION INFORMATION RECORD
Information required by the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*

Vendor: **AMACON DEVELOPMENT (CITY CENTRE) CORP.**

Lot/Suite #: 2006 Phase/Tower: ONE Plan No.:

Street: _____

Date of Offer: _____

Sales Representative: Indition

Verification of Individual

1. Full Legal Name of Individual: Mahadevaswamy Belappa
2. Address: 1107- 310 Burnhamthorpe Rd W
Mississauga, ON, L5B 4P9
3. Date of Birth: 1981 / 01 / 02
4. Principal Business or Occupation: IT Developer - TD Bank
5. Identification Document (must see original): B2347 - 50908 - 10102
6. Document Identification Number: Driver's Licence
7. Issuing Jurisdiction: ON
8. Document Expiry Date (must not be expired): 2018 / 07 / 13

NOTE: This section must be completed for each purchaser. If the individual refuses to provide information must make a record of same detailing what efforts were made to get such information.

Acceptable Identification Documents: birth certificate, driver's licence, passport, record of landing, permanent resident card, old age security card, certificate of Indian Status or SIN card (although SIN numbers are NOT to be provided to FINTRAC). If the identification is from a foreign jurisdiction should be equivalent to one of the above noted documents. Provincial health card NOT an acceptable form of identification.

Verification of Third Parties (if applicable)

Note: Must be completed with a client or unrepresented individual if acting on behalf of a third party. If you suspect the client is acting on behalf of a third party but cannot verify same you must keep record of that fact.

1. Name of third Party: _____
2. Address: _____
3. Date of Birth: _____
4. Principal Business or Occupation: _____
5. Incorporation number and place of issue (corporations/other entities only) _____
6. Relationship between third party and client: _____



100-443886-100

100

There are many reasons why the results of this study may not be generalizable to other populations. First, the study was conducted in a single, urban, tertiary care hospital. Second, the study was limited to a specific population of patients with a specific condition. Third, the study was limited to a specific time period. Fourth, the study was limited to a specific geographic location. Fifth, the study was limited to a specific age group. Sixth, the study was limited to a specific gender. Seventh, the study was limited to a specific race/ethnicity. Eighth, the study was limited to a specific socioeconomic status. Ninth, the study was limited to a specific education level. Tenth, the study was limited to a specific occupation. Eleventh, the study was limited to a specific religion. Twelfth, the study was limited to a specific culture. Thirteenth, the study was limited to a specific language. Fourteenth, the study was limited to a specific dialect. Fifteenth, the study was limited to a specific accent. Sixteenth, the study was limited to a specific dialect. Seventeenth, the study was limited to a specific accent. Eighteenth, the study was limited to a specific dialect. Nineteenth, the study was limited to a specific accent. Twentieth, the study was limited to a specific dialect. Twenty-first, the study was limited to a specific accent. Twenty-second, the study was limited to a specific dialect. Twenty-third, the study was limited to a specific accent. Twenty-fourth, the study was limited to a specific dialect. Twenty-fifth, the study was limited to a specific accent. Twenty-sixth, the study was limited to a specific dialect. Twenty-seventh, the study was limited to a specific accent. Twenty-eighth, the study was limited to a specific dialect. Twenty-ninth, the study was limited to a specific accent. Thirtieth, the study was limited to a specific dialect. Thirty-first, the study was limited to a specific accent. 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Ninety-eighth, the study was limited to a specific dialect. Ninety-ninth, the study was limited to a specific accent. One hundredth, the study was limited to a specific dialect.

Based on the information provided in your text, I have identified the following information:

100

2025 RELEASE UNDER E.O. 14176

During the development of a new product, the manufacturer must be able to estimate the cost of the product. The cost of a product is the sum of the cost of the materials and the cost of the labor. The cost of the materials is the cost of the raw materials and the cost of the labor is the cost of the workers. The cost of the materials is the cost of the raw materials and the cost of the labor is the cost of the workers. The cost of the materials is the cost of the raw materials and the cost of the labor is the cost of the workers.

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- **Chlorophyll** is the green pigment in plants that captures light energy and converts it into chemical energy through photosynthesis.
- **Chloroplasts** are organelles found in plant cells where photosynthesis takes place. They contain chlorophyll and other pigments.
- **Photosynthesis** is the process by which plants use light energy to convert carbon dioxide and water into glucose and oxygen.
- **Glucose** is a simple sugar that serves as a primary source of energy for plants and other organisms.
- **Oxygen** is a gas produced during photosynthesis, which is essential for the respiration of most living organisms.
- **Light energy** is the energy from the sun that drives the process of photosynthesis.
- **Carbon dioxide** is a gas taken up by plants from the atmosphere, used in the process of photosynthesis.
- **Water** is a liquid taken up by plants from the soil, used in the process of photosynthesis.
- **Stomata** are small openings on the surface of leaves that allow for the exchange of gases (carbon dioxide and oxygen) and water vapor.
- **Transpiration** is the process by which water evaporates from the leaves of plants, creating a pull that draws water up from the roots.
- **Xylem** is the tissue in plants that transports water and minerals from the roots to the leaves.
- **Phloem** is the tissue in plants that transports the products of photosynthesis (sugars) from the leaves to other parts of the plant.
- **Roots** are the underground parts of a plant that anchor it in the soil and absorb water and minerals.
- **Stems** are the central parts of a plant that support the leaves and flowers and transport water and nutrients.
- **Leaves** are the green, flat parts of a plant that are the primary site of photosynthesis.
- **Flowers** are the reproductive parts of a plant that produce seeds.
- **Seeds** are the reproductive units of a plant that can grow into new plants.
- **Germination** is the process by which a seed begins to grow into a new plant.
- **Seedling** is a young plant that has just begun to grow from a seed.
- **Sapling** is a young tree that has grown from a seedling.
- **Canopy** is the upper layer of leaves and branches of a tree that intercepts sunlight.
- **Undergrowth** is the lower layer of plants and shrubs that grow beneath the canopy.
- **Forest floor** is the ground surface of a forest, covered with fallen leaves, twigs, and other organic matter.
- **Decomposition** is the process by which dead organic matter is broken down into simpler substances by bacteria and fungi.
- **Humus** is the dark, organic material that remains after the decomposition of dead organic matter.
- **Soil** is the mixture of minerals, organic matter, water, and air that supports plant growth.
- **Minerals** are inorganic substances that are essential for plant growth.
- **Water** is a liquid that is essential for plant growth and is taken up by plants from the soil.
- **Air** is the mixture of gases that surrounds the Earth and is essential for the respiration of most living organisms.
- **Temperature** is a measure of the degree of hotness or coldness, which affects the rate of photosynthesis and other plant processes.
- **Humidity** is the amount of water vapor in the air, which affects the rate of transpiration.
- **Wind** is the movement of air, which can affect the rate of transpiration and the distribution of seeds.
- **Light** is the electromagnetic radiation that drives the process of photosynthesis.
- **Sound** is a vibration that travels through the air and can be heard by living organisms.
- **Smell** is the perception of a substance's odor, which can be detected by living organisms.
- **Taste** is the perception of a substance's flavor, which can be detected by living organisms.
- **Touch** is the perception of physical contact, which can be detected by living organisms.
- **Pain** is a sensation of discomfort or injury, which can be detected by living organisms.
- **Love** is a strong feeling of affection and attachment, which is experienced by living organisms.
- **Hate** is a strong feeling of dislike and animosity, which is experienced by living organisms.
- **Anger** is a strong feeling of displeasure and hostility, which is experienced by living organisms.
- **Joy** is a strong feeling of happiness and pleasure, which is experienced by living organisms.
- **Sadness** is a strong feeling of sorrow and grief, which is experienced by living organisms.
- **Surprise** is a strong feeling of astonishment and wonder, which is experienced by living organisms.
- **Curiosity** is a strong feeling of interest and desire to know, which is experienced by living organisms.
- **Shyness** is a strong feeling of timidity and self-consciousness, which is experienced by living organisms.
- **Confidence** is a strong feeling of self-assurance and belief in one's abilities, which is experienced by living organisms.
- **Humility** is a strong feeling of modesty and respect for others, which is experienced by living organisms.
- **Patience** is a strong feeling of calmness and tolerance, which is experienced by living organisms.
- **Perseverance** is a strong feeling of determination and persistence, which is experienced by living organisms.
- **Optimism** is a strong feeling of hope and belief in a positive outcome, which is experienced by living organisms.
- **Pessimism** is a strong feeling of despair and belief in a negative outcome, which is experienced by living organisms.
- **Resilience** is a strong feeling of the ability to bounce back from adversity, which is experienced by living organisms.
- **Stress** is a strong feeling of tension and pressure, which is experienced by living organisms.
- **Relaxation** is a strong feeling of ease and calmness, which is experienced by living organisms.
- **Focus** is a strong feeling of concentration and attention, which is experienced by living organisms.
- **Distraction** is a strong feeling of being pulled away from one's focus, which is experienced by living organisms.
- **Memory** is a strong feeling of the ability to recall past experiences, which is experienced by living organisms.
- **Imagination** is a strong feeling of the ability to create new ideas and images, which is experienced by living organisms.
- **Reason** is a strong feeling of the ability to think logically and make decisions, which is experienced by living organisms.
- **Emotion** is a strong feeling of a state of mind that can influence behavior, which is experienced by living organisms.
- **Intuition** is a strong feeling of a direct knowledge or understanding of something, which is experienced by living organisms.
- **Instinct** is a strong feeling of a natural, unlearned response to a situation, which is experienced by living organisms.
- **Conscience** is a strong feeling of a sense of right and wrong, which is experienced by living organisms.
- **Empathy** is a strong feeling of the ability to understand and share the feelings of others, which is experienced by living organisms.
- **Compassion** is a strong feeling of sympathy and concern for others, which is experienced by living organisms.
- **Kindness** is a strong feeling of a desire to do good and help others, which is experienced by living organisms.
- **Generosity** is a strong feeling of a willingness to share one's resources with others, which is experienced by living organisms.
- **Gratitude** is a strong feeling of appreciation and thankfulness, which is experienced by living organisms.
- **Forgiveness** is a strong feeling of the ability to let go of anger and resentment, which is experienced by living organisms.
- **Reconciliation** is a strong feeling of the ability to restore a relationship with someone, which is experienced by living organisms.
- **Peace** is a strong feeling of a state of calmness and harmony, which is experienced by living organisms.
- **War** is a strong feeling of a state of conflict and violence, which is experienced by living organisms.
- **Love** is a strong feeling of a deep affection and attachment, which is experienced by living organisms.
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For the purpose of this study, the data were collected from the following sources:

Applicant's Name
 Social Security No.
 Total Voluntary Loan Amount
 Interest Rate
 Proposed and Interest Payment
 Term
 Amount of Loan
 Closing Date
 Date Expiry Date

0348821234
 Street House No. 12345
 City, State, Zip
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Notes: The interest rate is based on the prime rate plus 1.00% and is subject to change. The interest rate is based on the prime rate plus 1.00% and is subject to change.

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