Worksheet

Family Assignment

Timeline of completion: Must be 4 weeks prior to Occupancy or Post Occupancy

Suite: TH-3 Tower: PSV 1 Date: ____________ Completed by: Moni

Please mark if completed:

- Assignment Agreement Signed by both Assignor and Assignee ✓
- Certified Deposit Cheque for Top up Deposit to 20% Not Required ✓
- Certified Deposit Cheque for Family Assignment administration fee of $500 +HST payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto).
- Agreement must be in good standing. Funds in Trust: $____________ ✓
- 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

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:

May 17/17.
2017.

58788675 5-516

Royal Bank of Canada
Banque Royale du Canada
4056 CONFEDERATION PARKWAY
MISSISSAUGA, ON

DATE 2017 11 16
Y/A M/M D/J

PAY TO THE ORDER OF
PAYEZ À L'ORDRE DE Amacon City Centre Seven New Development Partnership $565.00

EXACTLY $565 00 ¢

CANADIAN DOLLARS CANADIENS

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER $5,000.00 CANADIAN / SIGNATURE AUTORISÉE REQUISE POUR UN MONTANT EXCÉDANT 5,000.00 $ CANADIENS

RE/OBJET TH-3

PURCHASER NAME NOM DE L'ACHETEUR

PURCHASER ADDRESS ADRESSE DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

COUNTERSIGNED / CONTRESIGNÉ

Scott Gallacher

FORM 15519 (09-2013)

⑈58788675⑈ ⑆02115⑉003⑆ 099⑉013⑉5⑈

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

ASSIGNMENT

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

CHUN ZHAO (the **"Purchaser"**)
Suite **TH-3** Tower **ONE** Unit **3** Level **1** (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.

RL (POA)

(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 23 day of June **2012.**

Witness: ________________ (POA)

Purchaser: **CHUN ZHAO**

DATED at Mississauga this 25 day of June **2012.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: ________________

Authorized Signing Officer
I have the authority to bind the Corporation

PSV

POSH STYLE VIBE

SUITE TH-3 UNIT 3 LEVEL 1

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 11 th day of November 2017. CZ SLH

AMONG:

CHUN ZHAO

(hereinafter called the "Assignor")

OF THE FIRST PART;

- and -

SHU LAN HE

(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 23rd day of June 2012 and accepted the 25th day of June 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 3, Level 1, Suite TH-3, together with 1 Parking Unit(s) and 1 Storage Unit(s) in the proposed condominium known municipally as 4011 Brickstone Mews, 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.

CZ SLH

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~~ Aird & Berlis CZ SLH, LLP upon execution of this Assignment Agreement, Vendor's solicitor's fees in the amount of Five Hundred Dollars ($500.00) 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 11th day of November 2017.

Witness	CHUN ZHAO (Assignor)
Witness	(Assignor)
Witness	X SHU LAN HE SHU LAN HE (Assignee)
Witness	(Assignee)

AMACON DEVELOPMENT (CITY CENTRE) INC.

Per:
Name:
Title: Authorized Signing Officer

I have authority to bind the Corporation

CZ SLH

Schedule "A"

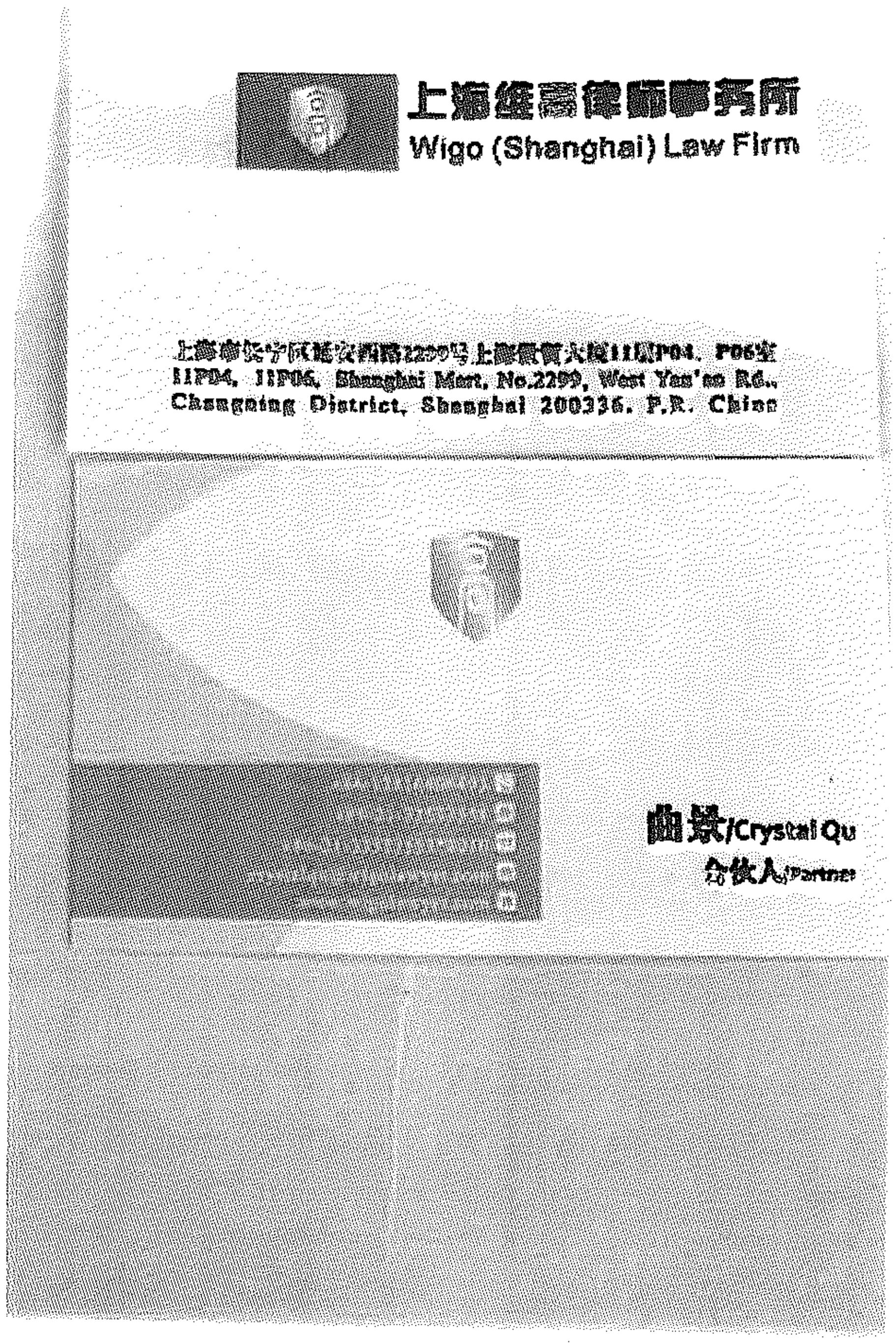
Details of Assignee

ASSIGNEE	NAME:	SHU LAN HE
	DATE OF BIRTH	19721016 (YYYYMMDD) 553338500 (SIN #)
	ADDRESS:	6248 HERITAGE HILLS BLVD MISSISSAUGA, ON, L5R 3G9
	PHONE:	Tel: 86 21 57689323 Cell: 8613601916170 Facsimile:
	E-mail:	gracelhe@aliyun.com
ASSIGNEE	NAME:	
	DATE OF BIRTH	YYYYMMDD SIN #
	ADDRESS:	
	PHONE:	Tel: Cell: Facsimile:
	E-mail:	
ASSIGNEE'S SOLICITOR:	NAME:	Qu Jing
	ADDRESS:	11P04, 11P06 Shanghai Mart, No.2299 West Yan'an Road, Changning District, Shanghai, 200336, China
	PHONE:	Bus: 86 21 33533553 ext 8010 Facsimile:
	E-mail:	crystalqu@wigolawyer.com

ASSIGNOR'S SOLICITOR:

11P04, 11P06 Shanghai Mart, No. 2299
West Yan'an RD. Changning District, Shanghai 200336
China.

Phone: 86-21-33533553 ext. 8010



Solicitor Info

Assignee Occupation Info.

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: 4011 Brickstone Mews Unit TH-3 PSU 2

Sales Representative/Broker Name: Tradition Realty

Date Information Verified/Credit File Consulted: November 13th 2017

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: Shu Lan He

2. Address: 5248 Heritage Hills Blvd
Mississauga ON L5R 3G9

3. Date of Birth: 1972/10/16

4. Nature of Principal Business or Occupation: Medical Director

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*: Permanent Resident Card
(must view the original and have a photo. See CREA's FINTRAC materials on REALTOR Link for examples)

2. Document Identifier Number: 5472-0168

3. Issuing Jurisdiction: Canada
(insert applicable Province, Territory, Foreign Jurisdiction or "Canada")

4. Document Expiry Date: 26 August - 2019 (must be valid and not expired) **Country:** Canada

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: ....

Individual Identification Information Record

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

☐ 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.

Individual Identification Information Record

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

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.


Government of Canada
Gouvernement du Canada
PERMANENT RESIDENT CARD
CARTE DE RÉSIDENT PERMANENT
Name/Nom
HE
SHU LAN
ID No/No ID
5472-0968
Sex/ Sexe
Nationality/ Nationalité
F
CHN
Date of Birth/ Date de naissance
16 OCT /OCT 72
Expiry/Expiration
26 AUG /AOUT 19
Canada

HSBC

1031026-E_2015-03

CONDITIONAL MORTGAGE APPROVAL CONFIRMATION

21 Jun 2017

SHU LAN HE
5248 HERITAGE HILLS BLVD
MISSISSAUGA ON L5R3G9

We have good news! Based on your credit application on **21 Jun 2017**, you have received a conditional approval for a residential mortgage. Details of the conditional approval are as follows:

Approved Mortgage Loan Amount:	**$447,920.00**
Annual Interest Rate[1]:	2.39%
Posted/Prime Rate:	FIXED
Rate Discount:	2.25%
Term[2]:	5 YEARS
Amortization:	360 MONTHS
Conditional Approval Expiry Date:	**19SEP2017**
Reference Number:	2512114

This conditional approval offer will be subject to the following **Standard Conditions**:

- Confirmation of employment with annual income of [redacted] as stated on your credit application.
- Property appraisal with a minimum value of **$559,900.00**[4].
- There is no material change to the financial information provided in your credit application.

This conditional approval offer will be subject to the following **Specific Conditions**, as applicable, in addition to the **Standard Conditions** for the following mortgage applications:

Purchasing a Home:

- Purchase agreement with a purchase price no higher than **$559,900.00**.
- Confirmation of down payment in the amount of **$111,980.00**[5].

Important: We recommend that you do not waive any financial conditions on your Purchase agreement based on this Conditional Mortgage Approval Confirmation until we receive the requested documents and provide final approval.

Refinancing an existing HSBC mortgage:

- Title search confirming no charges registered after the existing HSBC Bank Canada mortgage.

Refinancing a mortgage held at another financial institution:

- No further Specific Conditions.

All required documents must be submitted to HSBC Bank Canada no later than 7 business days prior to the date the funds are required. New mortgages registered in the amount of $1,500,000.00 CAD or more must be prepared and registered by an HSBC Bank Canada approved lawyer.

If you have further questions, we're happy to help – speak to a mortgage specialist at 1-866-609-4722.

Yours Truly,

HSBC Bank Canada Representative

Issued by HSBC Canada Bank

[1] Annual Interest Rate is Posted/Prime Rate minus Rate Discount. For fixed rate terms, the rate is compounded semi-annually, not in advance. For variable rate terms, the rate is compounded at the same frequency as your regular mortgage payments, not in advance. For example, if the regular mortgage payments are monthly, HSBC Bank Canada will compound interest monthly.
[2] If you choose a term less than 5 years, you must qualify using the Bank of Canada Benchmark rate. For more information, please visit the Bank of Canada website at www.bankofcanada.ca.
[3] Income is based on gross annual (pre-tax) income. Please contact an HSBC Bank Canada Representative for acceptable forms of employment and income confirmation.
[4] HSBC Bank Canada will order a property appraisal once all other requested documents have been received and verified. The appraisal must meet HSBC Bank Canada requirements.
[5] You are to provide documents confirming the origin and ownership of the down payment prior to the funding date. Origin and ownership of down payment must meet HSBC Bank Canada requirements