Worksheet

Family Assignment

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

Suite: 705 **Tower:** PSV **Date:** ____________ **Completed by:** ________________

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 <u>Amacon City Centre Seven New Development Partnership</u>. 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 <u>customercareto@amacon.com</u>
- ✓ 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:

haithum.eskandar@gmail.com

20%

10358 (1215)

THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER. SEE BACK FOR INSTRUCTIONS.

The Toronto-Dominion Bank

83581038

7225 GOREWAY DRIVE, BUILDING G
MISSISSAUGA, ON L4T 0B5

DATE 2017-11-29
YYYYMMDD

Transit-Serial No. 1862-83581038

Pay to the Order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

$ ********565.00

FIVE HUNDRED SIXTY FIVE00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re #1705-4011 Brickstone Assignment Fees

The Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Number

Countersigned

OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAFTS ON CANADA

⑈83581038⑈ ⑆09612⑉004⑆ ⑈3808⑈

PSV

POSH STYLE VIBE

SUITE 1705 UNIT 5 LEVEL 16

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 29th day of November 2017.

A M O N G:

Haitham Eskandar

(hereinafter called the "**Assignor**")

OF THE FIRST PART;

- and -

Sami, S Haddad and Reem, S El-Chaer

(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 5th day of March 2012 and accepted the 7th day of March 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 5, Level 16, Suite 1705, together with 1 Parking Unit(s) and 1 Storage Unit(s) in the proposed condominium known municipally as 4011 Bricksone 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.

SH HE RE

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.

SA/RE HE

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 Five Hundred Dollars ($500.00) plus HST.

SA/RE

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 **29th** day of **November** 2017.

Witness	**Haitham Eskandar** **(Assignor)**
Witness	**(Assignor)**
Witness	**Sami, S Haddad** **(Assignee)**
Witness	**Reem, S El-Chaer** **(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: [illegible]

DATE OF BIRTH: 1978/11/19
YYYYMMDD

SIN #

ADDRESS: 4363 [illegible] Cres
Mississauga ON L5V 1E3

PHONE:
Tel: 647 707 4072
Cell:
Facsimile:

E-mail:

ASSIGNEE

NAME: [illegible]

DATE OF BIRTH: 1981/09/13
YYYYMMDD

SIN #

ADDRESS: 4363 [illegible] Cres
Mississauga ON L5V 1E3

PHONE:
Tel: 416 555 2257
Cell:
Facsimile:

E-mail:

ASSIGNEE'S SOLICITOR:

NAME: [illegible] Singh Dullet
Dullet Law Firm

ADDRESS: Unit 20 - 2565 Steeles Av. East
Brampton ON L6T 4L6

PHONE:
Bus: 647 525 5628
Facsimile: 905 207 4033

E-mail:

Assignor's Lawyer: Prashant Rao
Law Firm - Thaliyal [illegible] Professional Law Corp
2565 Steeles Ave E Unit 18
Brampton ON L6T 4L6
905 463 2088

PSV - Block 7 - PSV

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

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

HAITHAM ESKANDAR (the **"Purchaser"**)

Suite **1705** Tower **ONE** Unit **5** Level **16** (the **"Unit"**)

It is hereby understood and agreed between the Vendor and the Purchaser that the following change(s) shall be made to the above-mentioned Agreement of Purchase and Sale, and except for such change(s) noted below, all other terms and conditions of the Agreement shall remain as stated therein, and time shall continue to be of the essence.

DELETE: FROM THE AGREEMENT OF PURCHASE AND SALE
N/A

INSERT: TO THE AGREEMENT OF PURCHASE AND SALE
Notwithstanding any notice to the contrary which may have been received from the Vendor or its solicitors prior to the date hereof, the parties expressly agree that the final closing date shall be January 8th, 2018.

All other terms and conditions to remain the same and time to continue to be of the essence.

Dated at **Mississauga, Ontario** this 22 day of November **2017.**

SIGNED, SEALED AND DELIVERED
In the Presence of:

Witness

Purchaser - HAITHAM ESKANDAR

Accepted at Toronto this 4 day of December **2017.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

Per: c/s
Authorized Signing Officer
I have the authority to bind the Corporation.

maMS_amd.rpt 27sept16

MORTGAGE INTELLIGENCE®

CMA
CANADIAN MORTGAGE AWARDS
WINNER 2015
BEST NATIONAL BROKER NETWORK

MORTGAGE COMMITMENT

November 23th 2017

SAMI HADDAD & REEM ELCHAER

RE: 4011 Brickstone Mews, Suite1705, Mississauga, Ontario L5B 0J7

Dear Client,

I am pleased to inform you that you have been approved for a residential mortgage, based on the following terms and conditions:

Purchase Price: $ 328,900.00

Mortgage Amount: $ 263,120.00 (80% Loan to Value)

Term: 5 years variable, 30 years amortization

Monthly Payment & interest rate: 2.80 %

Lender: TD Canada Trust

If you have any questions please feel free to call me

Regards

Mortgage Intelligence
NOOR YOUSIF
Mortgage Broker M08009994
309-2600 Edenhurst Drive, Mississauga, ON L5A 3Z8
61-130 Bass Pro Mills Drive, Vaughan, ON L4K 5X2
Direct: 647-709-9072 Fax: 1877-413-4737.

November 24, 2017

TD Canada Trust
Mortgage Commitment (Broker Channel)

Mortgage Number: 1593004

APPLICANT(S)
Sami Haddad
Reem Elchaer

Home: 647-709-9072, Bus: 905-789-6225

BORROWERS CURRENT ADDRESS
4369 GOLDENROD Crescent
MISSISSAUGA, ON
L5V 1E3, CAN

SUBJECT PROPERTY ADDRESS
1705-4011 Brickstone Mews
Mississauga, ON
L5B 0J7, CAN

SERVICING ADDRESS
The Toronto-Dominion Bank
700 - 100 University Avenue North Tower
Toronto, ON M5J 1V6, CAN

DETAILS

With reference to the above, The Toronto-Dominion Bank (TD) is pleased to provide a mortgage loan offer under the following conditions:

Loan		Terms		Payment	
Downpayment	$115,115.00	Mortgage Priority	First	Monthly P&I	$867.11
Loan Amount	$213,785.00	Int. Calculated	Monthly	Est Annual Realty Taxes	$2,800.00
Valuation Fee	$99.00	Interest Rate	See Below		
		Term (closed)	60 Month(s)		
		Amortization	30 years		
		Payment Frequency	Monthly		

Closing Date: Dec 15, 2017
Interest Adjustment Date: Jan 1, 2018
Maturity Date: Jan 1, 2023
Commitment Expires: Dec 15, 2017

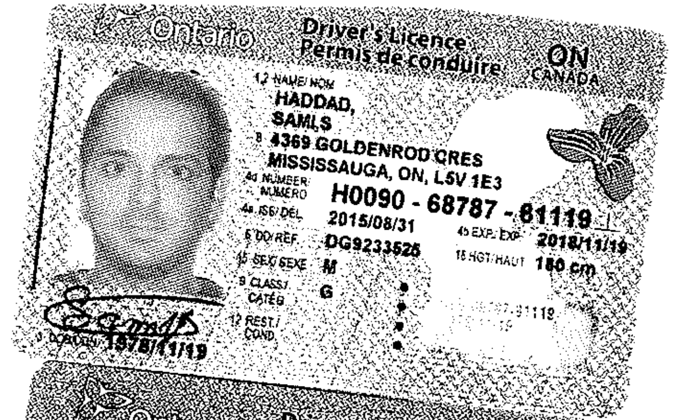
CONDITIONS OF APPROVAL

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 applicant(s). The mortgage insurance premium (if applicable) will be added to the mortgage. This mortgage is subject to the details and terms outlined as well as the conditions described in this document.

CONDITIONS

1. Signed Broker Commitment.
2. Signed Mortgage Loan Agreement.
3. Receipt of a satisfactory firm Purchase and Sale Agreement(s) including all addendums.
4. Subject to satisfactory confirmation of Income.
5. Subject to no secondary financing.
6. Subject to satisfactory confirmation of downpayment.
7. An Automated Property Valuation (APV) Fee of $99 will be deducted from the mortgage advance. New information provided after mortgage approval may void the APV and a full appraisal will be required at additional cost.
8. Mortgagor to be responsible for Realty Taxes.
9. Provide confirmation of the legal description of the property.
10. Subject to satisfactory receipt of the following for Reem Elchaer:
    - Current letter of employment confirming a firm return to work date

Initials __________ Initials __________ Initials __________ Initials __________ Date ____________________


Ontario
Driver's Licence
Permis de conduire
ON
CANADA
1,2 NAME/NOM
HADDAD,
SAMI,S
8 4369 GOLDENROD CRES
MISSISSAUGA, ON, L5V 1E3
4d NUMBER/NUMÉRO
H0090 - 68787 - 81119
4a ISS/DEL
2015/08/31
4b EXP/EXP
2018/11/19
5 DD/REF
DG9233525
15 SEX/SEXE
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16 HGT/HAUT
180 cm
9 CLASS/CATÉG
G
12 REST/COND
3 DOB/DN
1978/11/19

→ [illegible]


Ontario
Driver's Licence
Permis de conduire
ON
CANADA
1,2 NAME/NOM
EL-CHAER,
REEM,S
8 4369 GOLDENROD CRES
MISSISSAUGA, ON, L5V 1E3
4d NUMBER/NUMÉRO
E5178 - 64688 - 15430
4a ISS/DEL
2015/09/02
4b EXP/EXP
2019/04/30
5 DD/REF
DG9732532
15 SEX/SEXE
F
16 HGT/HAUT
163 cm
9 CLASS/CATÉG
G
12 REST/COND
X
3 DOB/DN
1981/04/30

→ Haddor

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: [illegible] Bristone Mews Mississauga ON

Sales Representative/Broker Name: [illegible] Realty

Date Information Verified/Credit File Consulted: Nov [illegible] 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:** [illegible] S. El-[illegible]
2. **Address:** [illegible] Cres. Mississauga ON [illegible]
3. **Date of Birth:** [illegible]
4. **Nature of Principal Business or Occupation:** [illegible]

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*:** Driver's Licence (must view the original and have a photo. See CREA's FINTRAC materials on REALTOR Link® for examples)
2. **Document Identifier Number:** [illegible]
3. **Issuing Jurisdiction:** Ontario (insert applicable Province/Territory/Foreign Jurisdiction or "Canada") **Country:**
4. **Document Expiry Date:** [illegible] (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:**

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
- ☐ 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.

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: [illegible]

Sales Representative/Broker Name: [illegible]
Date Information Verified/Credit File Consulted: [illegible]

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: [illegible]
2. Address: [illegible]

3. Date of Birth: [illegible]
4. Nature of Principal Business or Occupation: [illegible]

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*: [illegible] (must view the original and have a photo. See CREA's FINTRAC materials on REALTOR Link for examples)
2. Document Identifier Number: [illegible]
3. Issuing Jurisdiction: [illegible] (insert applicable Province, Territory, Foreign Jurisdiction or "Canada")
4. Document Expiry Date: [illegible] (must be valid and not expired) **Country:**

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
- ☐ 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.