Worksheet

Standard Assignment

Timeline of completion: Must be 4 weeks prior to Occupancy

Suite: 3607 **Tower:** PSV 2 **Date:** Nov 22nd **Completed by:** Mon

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). 80.00
- ✓ Agreement must be in good standing. Funds in Trust: $ 78,886.25
- ✓ 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:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

ASSIGNMENT

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

SAED S. SAED (the **"Purchaser"**)
Suite **3607** Tower **ONE** Unit **7** Level **35** (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 (Zero) ($0.00) SS ~~Five Thousand ($5,000.00)~~ 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.

SS

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(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 25 day of Feb **2012.**

Witness: Purchaser: **SAED S. SAED**

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

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: ____________________
Authorized Signing Officer
I have the authority to bind the Corporation

SUITE 3607 UNIT 7 LEVEL 35

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 22nd day of November 2017.

A M O N G:

SAED S. SAED

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

OF THE FIRST PART;

\- and -

TODD D EBY AND URSULA I MADISON-EBY

(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 7, Level 35, Suite 3607, 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.

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.

Aird & Berlis (SS)

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.
(zero) ($0.00) (SS)

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 **22nd** day of **November** 2017.

Witness	**SAED S. SAED** (Assignor)
Witness	(Assignor)
Witness	**TOD D EBY** (Assignee)
Witness	**URSULA I MADISON-EBY** (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:	Todd David Gordon Eby
	DATE OF BIRTH	1950/09/10 YYYYMMDD SIN #
	ADDRESS:	4191 Renoak Crt Mississauga ON L5C 4K3
	PHONE:	Tel: 905-895-0448 Cell: 416-417-0534 Facsimile:
	E-mail:	teby@hoodpkg.com
ASSIGNEE	NAME:	Ursula Ilona Eby
	DATE OF BIRTH	1953/04/21 YYYYMMDD SIN #
	ADDRESS:	4191 Renoak Crt, Mississauga, ON, L5C 4K3
	PHONE:	Tel: 905 896-0448 Cell: 416-457-4181 Facsimile:
	E-mail:	ursula.eby@gmail.com
ASSIGNEE'S SOLICITOR:	NAME:	Douglas Hancock DH Professional Corporation
	ADDRESS:	51 Village Centre Place, Mississauga ON L4Z 1V9
	PHONE:	Bus: 905-273-3339 Facsimile: 905-273-5672
	E-mail:	douglas@mississaugalawyer com

Assignors Solicitor:

Nomos
John Sedrak
905-232-1529
Fax 905-232-3323
50 Burnhamthorpe RD W, Unit 301,
Mississauga ON, L5B 3C2

PSV - Block 7 - PSV

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

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

SAED S. SAED (the "Purchaser")

Suite **3607** Tower **ONE** Unit **7** Level **35** (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
NA

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 29 day of November. 2017.

SIGNED, SEALED AND DELIVERED
In the Presence of:

Witness

Purchaser - SAED S. SAED

Accepted at ______________________ this ______ day of ______________________ 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

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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 # 3607 Mississauga, ON.

Sales Representative/Broker Name:

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: Todd D. Eby

2. Address: 4191 Renoak Crt. Mississauga, ON L5C 4K3

3. Date of Birth: 1950/04/10

4. Nature of Principal Business or Occupation: Accountant.

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*: Drivers Licence (must view the original and have a photo. See CREA's FINTRAC materials on REALTOR Link®, for examples)

2. Document Identifier Number: E1043-74625-00910

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

4. Document Expiry Date: (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
- ☐ 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: 4011 Brickstone Mews Unit # 3607
Mississauga, ON.
Sales Representative/Broker Name:
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: Ursula Ilona Eby
2. Address: 4191 Renoak Crt
Mississauga, ON. L5C 4K3
3. Date of Birth: 2021/04/24
4. Nature of Principal Business or Occupation: Homemaker

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
(must view the original and have a photo. See CREA's FINTRAC materials on REALTOR Link® for examples)
2. Document Identifier Number: H. C285169
3. Issuing Jurisdiction: Mississauga
(insert applicable Province, Territory, Foreign Jurisdiction or "Canada")
4. Document Expiry Date: Dec 29, 2025 **Country:** CANADA
(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.

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.

Ontario **Temporary Driver's Licence OR Class M1 Licence - Province of Ontario**
Permis de conduire temporaire OU de catégorie M1 - Province de l'Ontario

Effective Date / Date d'entrée en vigueur
2017/11/20 (Y/A M D/J)

Driver's Licence No. / N° du permis de conduire	Class / Cat.	Cond. / Rest.	End. / Aut.	Height / Taille	Sex / Sexe	Date of Birth / Date de naissance	Date of Expiry / Date d'expiration
S0116-68486-20701	G***	X**	***	172 CM	M/H	1962/07/01 (Y/A M D/J)	2018/02/18 (Y/A M D/J)

SAED,SAED,S
[illegible] GUELPH LINE
MILTON
[illegible]

Valid without a photo card.
Valide sans la carte-photo.

X Corrective Lenses /Verres correcteurs

Licensee's Signature / Signature du titulaire
This licence must be signed in ink and carried by the driver
Le conducteur doit signer le permis à l'encre et le porter sur lui

Off. No.	Op. No.		Issue Date	Serial No.
357	H	ON	2017/11/20 (Y M D)	73661858

Minister of Transportation / Ministre des Transports

SR-LD-053 2017/01

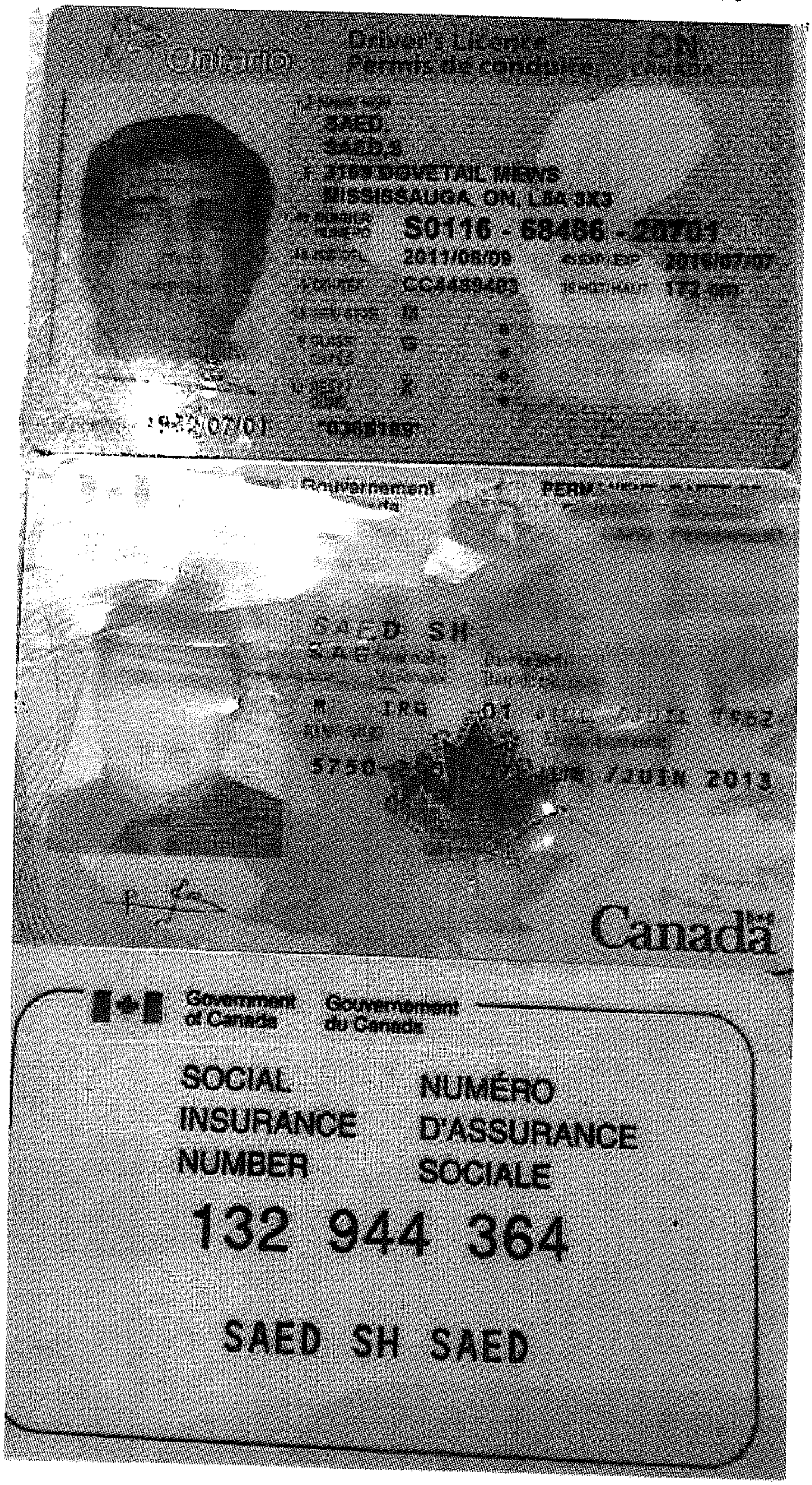
To avoid a replacement fee, visit or contact ServiceOntario at 1-800-267-8097 if you have not received your card 2 weeks prior to the Date of Expiry on this Temporary Driver's Licence. / Pour éviter de payer des droits de remplacement, rendez-vous à un bureau de ServiceOntario ou téléphonez au 1-800-267-8097 si vous n'avez pas reçu votre carte deux semaines avant la date d'expiration de ce permis de conduire temporaire.

Mailing Address / Adresse postale

See reverse for M1, M2, G1 and G2 conditions.
Voir au verso les conditions des catégories M1, M2, G1 et G2.

Drinking and Driving Don't Mix - Keep Your Driving Privilege
La sobriété au volant - Protégez votre permis de conduire

Assignor
PSV 3607



Assignor
3607 PSV

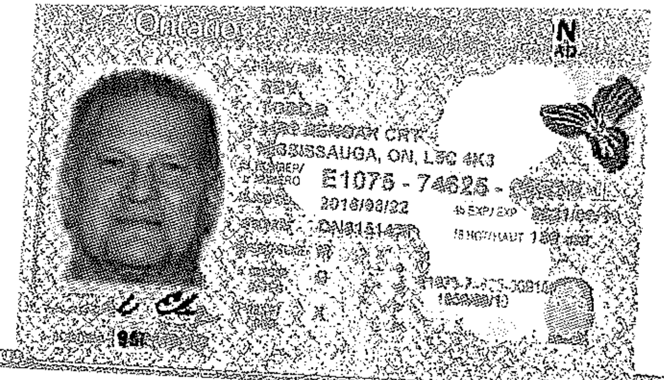

Ontario
ON
SSISSAUGA, ON, L5C 4K3
M0103 - 76045
2013/03/15
EXP/EXP
HGT/HAUT

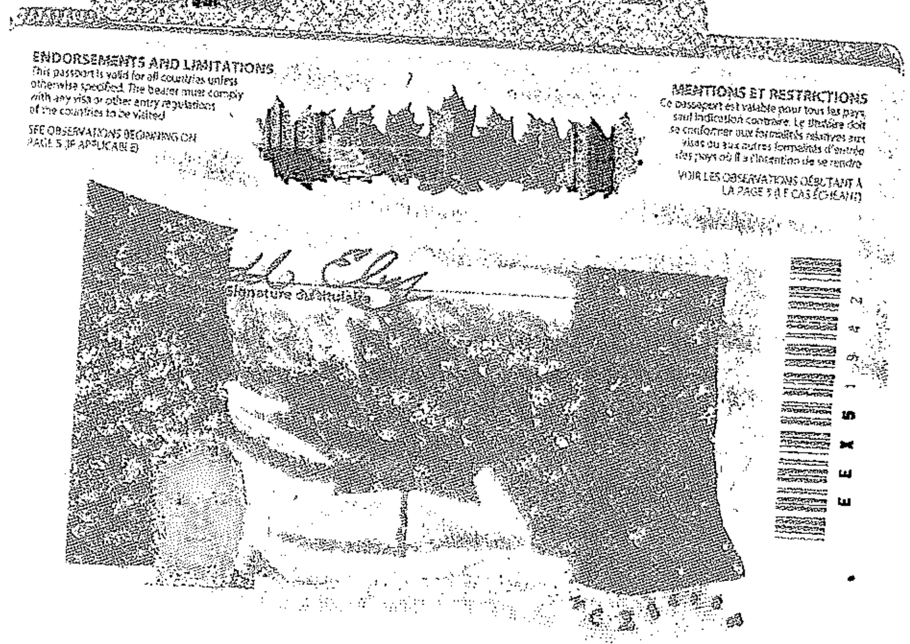

ENDORSEMENTS AND LIMITATIONS
MENTIONS ET RESTRICTIONS

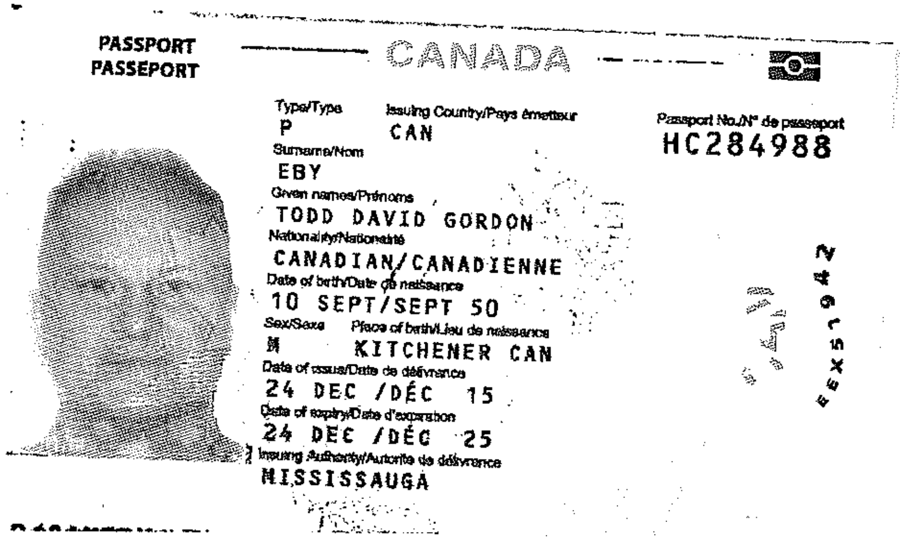
PASSPORT
PASSEPORT
CANADA
Type/Type
P
Issuing Country/Pays émetteur
CAN
Passport No./N° de passeport
HC285169
Surname/Nom
EBY
Given names/Prénoms
URSULA ILONA
Nationality/Nationalité
CANADIAN/CANADIENNE
Date of birth/Date de naissance
21 APR /AVR 53
Sex/Sexe
F
Place of birth/Lieu de naissance
ST. CATHARINES CAN
Date of issue/Date de délivrance
29 DEC /DÉC 15
Date of expiry/Date d'expiration
29 DEC /DÉC 25
Issuing Authority/Autorité de délivrance

Assignee

3607 PSV






PASSPORT
PASSEPORT
CANADA

Type/Type
P
Issuing Country/Pays émetteur
CAN
Passport No./N° de passeport
HC284988
Surname/Nom
EBY
Given names/Prénoms
TODD DAVID GORDON
Nationality/Nationalité
CANADIAN/CANADIENNE
Date of birth/Date de naissance
10 SEPT/SEPT 50
Sex/Sexe
M
Place of birth/Lieu de naissance
KITCHENER CAN
Date of issue/Date de délivrance
24 DEC /DÉC 15
Date of expiry/Date d'expiration
24 DEC /DÉC 25
Issuing Authority/Autorité de délivrance
MISSISSAUGA

Assignee
3607 PSV

RBC Royal Bank

November 03, 2017

TODD EBY; URSULA I MADISON-EBY
4191 RENOAK COURT
MISSISSAUGA, ON L5C 4K3

Royal Bank of Canada
MISS ON-EGLINTON & CREDITVIEW
1240 EGLINTON AVE W-UNIT B4
MISSISSAUGA, ON L5V 1N3
Tel: 1-800-769-2511
Fax: 1-905-567-7422

Dear TODD EBY; URSULA I MADISON-EBY,

Thank you for choosing RBC Royal Bank

Re: Residential mortgage application number .

We are pleased to confirm that you are pre-approved for a mortgage with RBC Royal Bank® based on the information you have provided and subject to our standard lending criteria.[1] Please review all of the details below and contact us if you have any questions or if any of the information is incorrect.

You are pre-approved for a mortgage loan of: $ 480,000.00

Application Details:

Purchase price / property value of:	$ 600,000.00
With a down payment of:	$ 120,000.00
Estimated annual property taxes of:	$ 3,000.00
Amortization:	25.00 years.
Interest rate:	3.4900000 % per year — calculated semi-annually, not in advance.
Term:	60 months
Type:	Fixed Closed
Principal and Interest Payment:	$ 1,196.99 Semi-monthly
HomeProtector® Premium*:	$ 0.00[3]
Total Payment:	$ 1,196.99
Rate commitment expiry date:	March 03, 2018
One-time Processing Fee:	$250.00, if applicable

Prime rate varies. Prime Rate means the annual rate of interest announced from time to time by Royal Bank of Canada as the rate then in effect for determining interest rates on Canadian dollar commercial loans in Canada. Your interest rate will change as our prime rate changes. Our prime rate may change at any time without notice.

Your interest rate is guaranteed until March 03, 2018, and is also subject to our standard lending [illegible]

[illegible] cost of insurance at the time you [illegible] subject to terms, conditions, exclusions and eligibility restrictions. The costs set out in this letter are estimates only; you will receive confirmation of the actual cost of insurance at the time you apply for coverage. Approval for coverage is not guaranteed. Please see the HomeProtector Certificate of Insurance for full details on the terms and conditions of coverage, including eligibility requirements and how costs are calculated.

RBC Royal Bank

We will require a property valuation supporting the market value in accordance with our standard lending criteria.[1] Additional documentation may be required based on your individual situation at the time of a full application. We recommend if you are purchasing a property that you do not waive your financing conditions until we provide you with a final approval. RBC® has alternative financing options to discuss with you if you cannot satisfy all of the requirements.

It is important that you consider protecting your mortgage with life and disability or critical illness insurance. This coverage will help to protect what's important to you and your family.

Thank you for the opportunity to assist you in finding the best possible financing solution for your home. If you have any questions, please do not hesitate to call me at 1-416-970-0677. I will be happy to help.

Sincerely,

AMANDA VANDEYAR
Mortgage Specialist
Cell: 1-416-970-0677.
E-mail: amanda.vandeyar@rbc.com

[1] Prime rate varies. Prime Rate means the annual rate of interest announced from time to time by Royal Bank of Canada as the rate then in effect for determining interest rates on Canadian dollar commercial loans in Canada. Your interest rate will change as our prime rate changes. Our prime rate may change at any time without notice.

[1] Your mortgage application and rate guarantee will be subject to our standard lending criteria as well as the criteria of a mortgage default insurer if applicable. [illegible] apply for coverage. Approval for coverage is not guaranteed. Please see the HomeProtector Certificate of Insurance for full details on the terms and conditions of coverage, including eligibility requirements and how costs are calculated.