

**Worksheet**  
**Standard Assignment**  
Pre- Occupancy

Suite: 2720 Tower: BLK9S Date: Dec 1st Completed by: Andrea Alsip Cotnam

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 Aird and Berlis LLP in Trust: \$ waived family assignment ✓
- ☒ Certified Deposit Cheque for Assignment fee \$ \$500+HST & Legal fee \$565.00 ✓ as per the Assignment Amendment payable to Amacon Development (City Centre) Corp. Courier to Dragana at Amacon Head office (Toronto).
- ☒ Agreement must be in good standing. Funds in Trust: \$ \$61,485 ✓
- ☒ Assignors Solicitors information ✓  
☒ Assignees Solicitors information ✓

Solicitor for assignor and assignee:  
Vivian Li  
Goh & Moh Professional Corporation  
Mississauga Office: (working hours: Mon to Fri 9:00am – 5:00pm)  
215-1550 South Gateway Road  
Mississauga, ON L4W 5G6  
Tel: 905.206.1203  
Fax: 905.206.1204
- ☒ Include Fintrac for Assignee – Occupation and Employer ✓ were on the original agreement - added via amendme
- ☒ 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 Aird & Berlis LLP via email. Please remember that the Assignment fee cheque should be couriered to Amacon.*

Administration Notes:

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Family assignment, daughter and son in law are the assignees. they were on the original agreement  
With the daughters parents. the parents are being removed from the Agreement. The top up deposit  
was waived as this is a family assignment

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**BLOCK NINE**

**AMENDMENT TO AGREEMENT OF PURCHASE AND SALE**

**ASSIGNMENT**

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

**VICTOR CHOW and VIVIAN YUET-MEI CHOW** (the "Purchaser")

Suite 2720 Tower 9 South Unit 19 Level 26 (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 Purchaser's covenants, agreements and obligations under the Agreement;
- (iii) covenants not to advertise the Unit in any newspaper nor list the Unit on any multiple or exclusive listing service;
- (iv) obtains an assignment and assumption agreement from the approved assignee in the Vendor's standard form;
- (v) pays the sum Five Hundred (\$500.00) 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.


*[Handwritten signature]*

- (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.

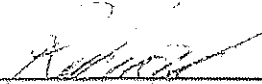
ALL other terms and conditions set out in the Agreement shall remain the same and time shall continue to be of the essence.

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 3 day of May 2016.

Witness: 


Purchaser:  VIVIAN YUET-MEI CHOW

Witness: 

Purchaser:  VICTOR CHOW

DATED at TORONTO this 4 day of MAY 2016.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 1st day of December 2020.

A M O N G:

Victor Chow and Vivian Yuet-Mei Chow and

Vizin Che-Sin Chow and Jonathan Boyle

(hereinafter called the "Assignor")

OF THE FIRST PART:

- and -

Vizin Che-Sin Chow and Jonathan Boyle

(hereinafter called the "Assignee")

OF THE SECOND PART:

- and -

**AMACON DEVELOPMENTS (CITY CENTRE) CORP.**

(hereinafter called the "Vendor")

OF THE THIRD PART:

WHEREAS:

- (A) By Agreement of Purchase and Sale dated the 3rd day of May, 2016 and accepted the 4th day of May 2016 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 19, Level 26, Suite 2720, together with 1 Parking Unit(s) and 1 Storage Unit(s) in the proposed condominium known municipally as 4055 Parkside Village Dr., Mississauga, Ontario (the "Property");
- (B) The Assignor has agreed to assign the Agreement and all deposits tendered by the Purchaser thereunder as well as any monies paid for extras or upgrades, monies paid as credits to the Vendor (or its solicitors) in connection with the purchase of the Property to the Assignee and any interest applicable thereto (the "Existing Deposits"), and the Assignee has agreed to assume all of the obligations of the Assignor under the Agreement and to complete the transaction contemplated by the Agreement in accordance with the terms thereof; and
- (C) The Vendor has agreed to consent to the assignment of the Agreement by the Assignor to the Assignee.

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

1. Subject to paragraph 7 herein, the Assignor hereby grants and assigns unto the Assignee, all of the Assignor's right, title and interest in, under and to the Agreement including, without limitation, all of the Assignor's rights to the Existing Deposits under the Agreement;
2. The Assignor acknowledges that any amounts paid by the Assignor for Existing Deposits will not be returned to the Assignor in the event of any default or termination of the Agreement and the Assignor expressly acknowledges, agrees and directs that such amounts shall be held by the Vendor as a credit toward the Purchase Price of the Unit.
3. Subject to paragraph 4 below, the Assignee covenants and agrees with the Assignor and the Vendor that he/she will observe and perform all of the covenants and obligations of the Purchaser under the Agreement and assume all of the obligations and responsibilities of the Assignor pursuant to the Agreement to the same extent as if he/she had originally signed the Agreement as named Purchaser thereunder.
4. **The Assignee shall be required to pay the full amount of the applicable HST to the Vendor on final closing notwithstanding that the Assignee may qualify for HST Rebate (or equivalent). The HST applicable shall be calculated based on the original purchase price and the consideration for the Transfer/Deed to the Assignee shall reflect the original purchase price as set out in the Agreement. The Assignor and/or Assignee are personally directly responsible for collection and remittance of any HST applicable to any increase in or additional consideration negotiated as between Assignor and Assignee for the purchase of the Property. The Assignor and Assignee expressly acknowledge that the HST Rebate credit contemplated by the Agreement will not be available to the assigning parties and the Assignee will be obliged to seek any HST Rebate available directly on his or her own after final closing. The Vendor shall have no obligation whatsoever either before or after closing to assist or cooperate with the**



Assignor or Assignee in the collection or remittance of HST on the assignment transaction as between Assignor and Assignee or with any application for HST Rebate or equivalent.

- 5 Subject to the terms of the Assignment Amendment, the Assignee covenants and agrees with the Assignor and the Vendor not to list or advertise for sale or lease and/or sell or lease the Unit and is strictly prohibited from further assigning the Assignee's interest under the Agreement or this Assignment to any subsequent party without the prior written consent of the Vendor, which consent may be arbitrarily withheld
- 6 In the event that the Agreement is not completed by the Vendor for any reason whatsoever, or if the Vendor is required pursuant to the terms of the Agreement to refund all or any part of the Existing Deposits or the deposit contemplated by section 2 above, the same shall be paid to the Assignee, and the Assignor shall have no claim whatsoever against the Vendor with respect to same
- 7 The Assignor hereby represents to the Assignee and the Vendor that he/she has full right, power and authority to assign the Agreement to the Assignee.
- 8 The Assignor covenants and agrees with the Vendor that notwithstanding the within assignment, he/she will remain liable for the performance of all of the obligations of the Purchaser under the Agreement, jointly and severally with the Assignee. For greater clarity, the Assignor may be required to complete the Occupancy Closing with the Vendor.
- 9 The Vendor hereby consents to the assignment of the Agreement by the Assignor to the Assignee. This consent shall apply to the within assignment only, is personal to the Assignor, and the consent of the Vendor shall be required for any other or subsequent assignment in accordance with the provisions of this Agreement
- 10 The Assignee hereby covenants, acknowledges and confirms that he/she has received a fully executed copy of the Agreement and the Disclosure Statement with all accompanying documentation and material, including any amendments thereto
- 11 The Assignor shall pay by certified cheque drawn on solicitor's trust account to Aird & Berlis, L.P. upon execution of this Assignment Agreement, Vendor's solicitor's fees in the amount of Five Hundred Dollars (\$500.00) plus HST
- 12 The Assignor and Assignee agree to provide and/or execute such further and other documentation as may be required by the Vendor in connection with this assignment, including, but not limited to, satisfaction of Vendor's requirements to evidence the Assignee's financial ability to complete the transaction contemplated by the Agreement, Assignee's full contact information and Assignee's solicitor's contact information
- 13 Details of the identity of the Assignee and the solicitors for the Assignee are set forth in Schedule "A" and in the Vendor's form of Information sheet. Notice to the Assignee or to the Assignee's solicitor, shall be deemed to also be notice to the Assignor and the Assignor's solicitors
- 14 Any capitalized terms hereunder shall have the same meaning attributed to them in the Agreement, unless they are defined in this Assignment Agreement.
- 15 This Assignment shall enure to the benefit of and be binding upon the parties hereto and their respective heirs, administrators, executors, estate trustees, successors and permitted assigns, as the case may be. If more than one Assignee is named in this Assignment Agreement, the obligations of the Assignee shall be joint and several.
- 16 This Assignment Agreement shall be governed by and construed in accordance with the laws of the Province of Ontario and the laws of Canada applicable therein.

IN WITNESS WHEREOF the parties have executed this Assignment Agreement

DATED this 2nd day of Dec., 2020

Witness  
Sau Lan Li,  
a Commissioner, etc.,  
Province of Ontario,  
for Goh & Moh Professional Corp.,  
Barristers and Solicitors  
Expires June 16, 2021

Witness  
Sau Lan Li,  
a Commissioner, etc.,  
Province of Ontario,  
for Goh & Moh Professional Corp.,  
Barristers and Solicitors  
Expires June 16, 2021

Witness  
Sau Lan Li,  
a Commissioner, etc.,  
Province of Ontario,  
for Goh & Moh Professional Corp.,  
Barristers and Solicitors  
Expires June 16, 2021

Witness  
Sau Lan Li,  
a Commissioner, etc.,  
Province of Ontario,  
for Goh & Moh Professional Corp.,  
Barristers and Solicitors  
Expires June 16, 2021

Victor Chow

(Assignor)

Vivian Yuet-Mei Chow

(Assignor)

Vivian Yuet-Mei Chow

(Assignee)

Jonathan Boyle

(Assignee)

AMACON DEVELOPMENT (CITY CENTRE) CORP.

Per:

Name:

Title:

Authorized Signing Officer

I have authority to bind the Corporation

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

**The Toronto-Dominion Bank**

91555803

925 RATHBURN ROAD EAST  
MISSISSAUGA, ON L4W 4C3

DATE

2020-12-01

YYYYMMDD

Transit-Serial No.

334-91555803

Pay to the  
Order of AIRD BERLIS LLP

\$ \*\*\*\*\*565.00

\*\*\*FIVE HUNDRED SIXTY FIVE\*\*\*\*\*00/100

Authorized signature required for amounts over CAD \$5,000.00.

Canadian Dollars

Re VIZIN Boyle Suite 2720 Block Nine 4055 Parkside Village Dr

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

⑈91555803⑈ ⑆09612004⑆

⑈3808⑈

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

**The Toronto-Dominion Bank**

91555802

925 RATHBURN ROAD EAST  
MISSISSAUGA, ON L4W 4C3

DATE

2020-12-01

YYYYMMDD

Transit-Serial No.

334-91555802

Pay to the  
Order of AMACON DEVELOPMENT (CITY CENTRE) CORP

\$ \*\*\*\*\*565.00

\*\*\*FIVE HUNDRED SIXTY FIVE\*\*\*\*\*00/100

Authorized signature required for amounts over CAD \$5,000.00.

Canadian Dollars

Re VIZIN Boyle Suite 2720 Block Nine 4055 Parkside Village Dr

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

⑈91555802⑈ ⑆09612004⑆

⑈3808⑈

Schedule "A"

Details of Assignee

ASSIGNEE

NAME: Jonathan Boyle  
DATE OF BIRTH: 1986/11/22 541 048 294  
YYYYMMDD SIN #  
ADDRESS: 1107-4065 Brickstone Mews, Mississauga, ON L5B 0G3  
PHONE: Tel: \_\_\_\_\_  
Cell: 647 784 0779  
Facsimile: \_\_\_\_\_  
E-mail: vizinboyle@gmail.com

ASSIGNEE

NAME: Vizin Che-Sin Boyle  
DATE OF BIRTH: 1990/08/28 532246568  
YYYYMMDD SIN #  
ADDRESS: 1107-4065 Brickstone Mews, Mississauga, ON L5B 0G3  
PHONE: Tel: 416 821 3103  
Cell: \_\_\_\_\_  
Facsimile: \_\_\_\_\_  
E-mail: jonathan.boyle@gmail.com

ASSIGNEE'S  
SOLICITOR:

NAME: Winston Moh & Moh Professional Corp.  
~~George & Gail Law Office, Chong Bong Goh~~  
ADDRESS: 215 332-1500 South Gateway Road, Mississauga, ON L4W 5G6  
PHONE: Bus: 905 206 1203  
Facsimile: 905 206 1204  
E-mail: Vivin@gglawoffice.ca  
mississauga@gglawoffice.ca

IN THE MATTER OF an assignment of Agreement from Victor Chow, Vivian Yuet-Mei Chow, Vizin Che-Sin Chow and Jonathan Boyle (the "Assignor") to Vizin Che-Sin Chow and Jonathan Boyle (the "Assignee") of the premises municipally known as Suite 2720, 4055 Parkside Village Drive, Mississauga

I, Winston Moh, SOLEMNLY DECLARE that:

- 1. I am the lawyer representing the Assignors and Assignees in the above transaction and have knowledge of the matters hereinafter deposed to.
- 2. I hereby confirm that I have authenticated the identity and signature of Victor Chow on December 2, 2020 for the above-noted assignment of Agreement.

AND we make this solemn Declaration conscientiously believing it to be true and knowing that it is of the same force and effect as if made under oath.

SEVERALLY DECLARED before me  
at the City of Mississauga  
in the Regional Municipality  
of Peel  
this 2nd day of December  
2020.

}  
}  
}  
}  
}  
}  
} Winston Moh

A COMMISSIONER, ETC.  
Sai Lin Li,  
a Commissioner, etc.,  
Province of Ontario,  
for Goh & Moh Professional Corp.,  
Barristers and Solicitors  
Expires June 16, 2021



**IN THE MATTER OF** an assignment of Agreement from Victor Chow, Vivian Yuet-Mei Chow, Vizin Che-Sin Chow and Jonathan Boyle (the "Assignor") to Vizin Che-Sin Chow and Jonathan Boyle (the "Assignee") of the premises municipally known as Suite 2720, 4055 Parkside Village Drive, Mississauga

I, Winston Moh, SOLEMNLY DECLARE that:

1. I am the lawyer representing the Assignors and Assignees in the above transaction and have knowledge of the matters hereinafter deposed to.
2. I hereby confirm that I have authenticated the identity and signature of Jonathan Boyle on December 2, 2020 for the above-noted assignment of Agreement.

AND we make this solemn Declaration conscientiously believing it to be true and knowing that it is of the same force and effect as if made under oath.

SEVERALLY DECLARED before me  
at the City of Mississauga  
in the Regional Municipality  
of Peel  
this 2nd day of December  
2020.

}  
}  
}  
}  
}  
} \_\_\_\_\_  
} Winston Moh  
}

A COMMISSIONER, ETC.

Sau Van Li,  
a Commissioner, etc.,  
Province of Ontario,  
for Goh & Moh Professional Corp.,  
Barristers and Solicitors  
Expires June 16, 2021

**IN THE MATTER OF** an assignment of Agreement from Victor Chow, Vivian Yuet-Mei Chow, Vizin Che-Sin Chow and Jonathan Boyle (the "Assignor") to Vizin Che-Sin Chow and Jonathan Boyle (the "Assignee") of the premises municipally known as Suite 2720, 4055 Parkside Village Drive, Mississauga

I, Winston Moh, SOLEMNLY DECLARE that:

1. I am the lawyer representing the Assignors and Assignees in the above transaction and have knowledge of the matters hereinafter deposed to.
2. I hereby confirm that I have authenticated the identity and signature of Vivian Yuet-Mei Chow on December 2, 2020 for the above-noted assignment of Agreement.

AND we make this solemn Declaration conscientiously believing it to be true and knowing that it is of the same force and effect as if made under oath.

SEVERALLY DECLARED before me  
at the City of Mississauga  
in the Regional Municipality  
of Peel  
this 2nd day of December  
2020.

}  
}  
}  
}  
}  
} \_\_\_\_\_  
} Winston Moh  
}

A COMMISSIONER, ETC.

Sau Lan Li,  
a Commissioner, etc.,  
Province of Ontario,  
for Goh & Moh Professional Corp.,  
Barristers and Solicitors  
Expires June 16, 2021

**IN THE MATTER OF** an assignment of Agreement from Victor Chow, Vivian Yuet-Mei Chow, Vizin Che-Sin Chow and Jonathan Boyle (the "Assignor") to Vizin Che-Sin Chow and Jonathan Boyle (the "Assignee") of the premises municipally known as Suite 2720, 4055 Parkside Village Drive, Mississauga

I, Winston Moh, SOLEMNLY DECLARE that:

1. I am the lawyer representing the Assignors and Assignees in the above transaction and have knowledge of the matters hereinafter deposed to.
2. I hereby confirm that I have authenticated the identity and signature of Vizin Che-Sin Chow on December 2, 2020 for the above-noted assignment of Agreement.

AND we make this solemn Declaration conscientiously believing it to be true and knowing that it is of the same force and effect as if made under oath.

SEVERALLY DECLARED before me  
at the City of Mississauga  
in the Regional Municipality  
of Peel  
this 2nd day of December  
2020.

}  
}  
}  
}  
}  
}  
}  
} Winston Moh

A COMMISSIONER, ETC.

Sau Lan Li,  
a Commissioner, etc.,  
Province of Ontario,  
for Goh & Moh Professional Corp.,  
Barristers and Solicitors  
Expires June 16, 2021

# 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:

- for a buyer when the offer is submitted and/or a deposit made, and
- for a seller when the seller accepts the offer

Transaction Property Address: Block 9 South 2720

Sales Representative/Broker Name: Watson Realty

Date Information Verified/Credit File Consulted: Aug 2, 2018

## 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®.

- Full legal name of Individual: V. Z. W. Che - S. N. Chow
- Address: 1107 - 4025 Brimstone News, Mississauga, ON L4B 0G3
- Date of Birth: 1930/08/28
- Nature of Principal Business or Occupation: CA at Gemdale Post

### 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.

- Type of Identification Document: Driver's License
- Document Identifier Number: C3627-77423-0582
- Issuing Jurisdiction: ON
- Document Expiry Date: 28/08/2019 (must be valid and not expired)

Country: CA

### 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.

- Name of Canadian Credit Bureau Holding the Credit File:
- 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\*\*:
- ☐ 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\*\*:
- ☐ 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.



This document has been prepared by The Canadian Real Estate Association to assist members in complying with requirements of Canada's Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations © 2014-2017



WEB Forms April 2017

# 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: .....



This document has been prepared by The Canadian Real Estate Association to assist members in complying with requirements of Canada's Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations. © 2014-2017.



WEB Forms 60 Apr/2017

# 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.



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VERBODEN TOEGANG APR 2011

# 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.



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WEBForms® Apr/2017

# 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: Block 9 South 2720

Sales Representative/Broker Name: Inception Realty

Date Information Verified/Credit File Consulted: Aug 27 2018

## 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: Jonathan Boyle
2. Address: 1107-4005 Brimstone Hills, Mississauga, ON L5B 0G3
3. Date of Birth: 1986/11/22
4. Nature of Principal Business or Occupation: Life Guard

### 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 License  
(must view the original and have a photo. See CREA's FINTRAC materials on REALTOR Link® for examples)
2. Document Identifier Number: B-6817-40908-61122
3. Issuing Jurisdiction: Ontario  
(Insert applicable Province, Territory, Foreign Jurisdiction or "Canada")
4. Document Expiry Date: 2018/11/22  
(must be valid and not expired)

Country: CAN

### 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\*\*:
- ☐ 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\*\*:
- ☐ 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.



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# 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: .....



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# 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.



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VERBODEN TOEGANG APR 2017

# 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

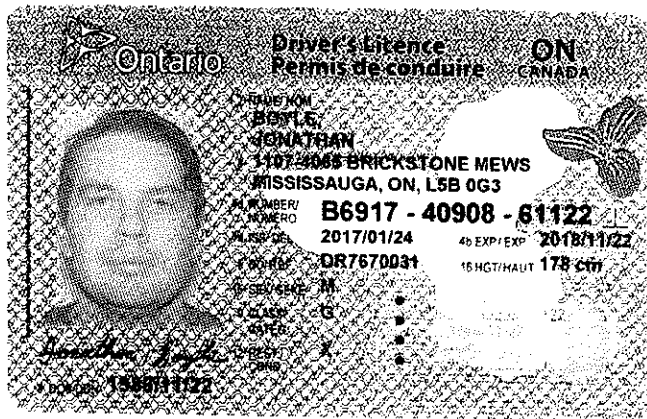
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785 2720

phone 416 821 3103

e-mail Jonathan.Boyle@gmail

Occupation: Lifeguard

Employer: City of mississauga

Relationship to original purchaser: mother / father in law



BPS 2720

phone - 247 784 0779

e-mail: v.chow27@gmail.com

Employer: Canada Post

Occupation: LCA

Relationship to original purchaser: Daughter



**RBC Royal Bank**

November 06, 2018

VIZIN BOYLE;  
JONATHAN BOYLE  
SUITE 1107 - 4065 BRICKSTONE MEWS  
MISSISSAUGA, ON L5B 0G3

**Royal Bank of Canada**

4056 CONFEDERATION PARKWAY  
MISSISSAUGA, ON L5B 0G4  
Tel:  
Fax: 1-905-273-6911

Dear VIZIN BOYLE; JONATHAN BOYLE,

Re: RBC Homeline Plan® application number: 04152149-001

Congratulations and thank you for choosing us for your mortgage needs. I'm pleased to confirm that you've been approved for an RBC Homeline Plan account as per the details and conditions we've discussed.

Property: UNIT 2720 4055 parkside viliage drive  
mississauga, ON L5B 3M3

**Details:**

|                                     |   |
|-------------------------------------|---|
| <b><u>Mortgage Segment 1:</u></b>   | <b>\$ 327,899.00</b>  |
| Type:                               | Fixed Rate Closed   |
| Amortization period:                | 30.00 years   |
| Interest rate:                      | 3.8400000 % per year, calculated semi-annually, not in advance. |
| Premium:                            | 0.1000000 % off posted rate (included above)                    |
| Term:                               | 24 months   |
| Principal & Interest:               | \$ 1,529.67   |
| HomeProtector® Premium*:            | \$ 136.73   |
| Total Payment:                      | \$ 1,666.40   |
| Payment frequency:                  | Monthly   |
| Interest adjustment date:           | August 10, 2020   |
| First payment due date:             | September 10, 2020  |
| Advance date:                       | August 10, 2020   |
| <b>Rate commitment expiry date:</b> | <b>August 07, 2020</b>  |



**Royal Credit Line® Segment 1 :**

Limit: \$ 1.00  
Interest rate: Prime Rate<sup>1</sup> plus 0.5000000 % per year, calculated monthly not in advance. The interest rate is based on our Prime Rate which, at the date of this letter is 3.7000000 % per annum.  
Rate commitment expiry date: August 07, 2020

**RBC Homeline Plan Limit:** \$ 327,900.00

**Cash back:** \$ 0.00

**Details of Rate Guarantee:**

Fixed Rate Mortgage Segment(s):  
Your interest rate is guaranteed for **the term selected** until either of the advance date or the rate commitment expiry date — whichever is earlier.

If your mortgage advances after the rate commitment expiry date, the interest rate will be increased by 0.10 % for any partial or full month after the expiry date — to a maximum of three months (maximum of 0.30 %). If the delay is more than three months, the rate commitment will fully expire and you will need to contact us for a new interest rate. Please notify me immediately if there are any changes to your mortgage needs.

Royal Credit Line(s):

Your premium or discount is guaranteed for **the term selected** until either of the advance date or the rate commitment expiry date — whichever is earlier.



I'm always available with advice or assistance on home financing products — anytime, anywhere.  
Please call me at with any questions and I will be pleased to help.

Congratulations again on your new home!

Sincerely,

Name LAITH AL-MASRI  
Mobile Mortgage Specialist  
Cell:  
Email: laith.al-masri@rbc.com

Encl.

P. S. If you have any friends or relatives who are purchasing a home or renewing a mortgage, I'd be happy to help them any way I can.





**Client acknowledgement:**

I/We are aware of and agree to the terms and conditions of the rate commitment (detailed above), as it best responds to my/our needs.

|             |                |
|-------------|----------------|
| VIZIN BOYLE | JONATHAN BOYLE |
|-------------|----------------|

<sup>1</sup> This interest rate will vary as our 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. This rate may change at any time without notice.

Your mortgage approval is conditional on you (including guarantors and co-applicants if applicable) maintaining your credit status as at time of application. RBC Royal Bank reserves the right to decline your request for credit up to an including the closing date of your mortgage based on any changes in your (or co-applicants/guarantors if applicable) credit status, or financial circumstances.

\* HomeProtector insurance selection is subject to approval of your application by the Canada Life Assurance Company.



Parkside Village - Block 9 - South

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

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

VICTOR CHOW and VIVIAN YUET-MEI CHOW (the "Purchaser")

Suite 2720 Tower 9 South Unit 19 Level 26 (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

The undersigned, VIZIN CHE - SIN CHOW (collectively, the "Purchaser")

DATE OF BIRTH: 1990/08/28

DRIVER'S LICENCE: C3627-77429-05828

SIN No:

CURRENT ADDRESS: 1107-4065 BRICKSTONE MEWS, MISSISSAUGA, ON, L5B 0G3

TELEPHONE: 647-784-0179

EMAIL: v.chow27@gmail.com

OCCUPATION: LCA

EMPLOYER: CANADA POST

(Relationship to original purchaser: DAUGHTER)

Signature: 

The undersigned, JONATHAN BOYLE (collectively, the "Purchaser")

DATE OF BIRTH: 1986/11/22

DRIVER'S LICENCE: B6917-40908-61122

SIN No:

CURRENT ADDRESS: 1107-4065 BRICKSTONE MEWS, MISSISSAUGA, ON, L5B 0G3

TELEPHONE: 416-821-3103

EMAIL: jonathan.boyle@gmail.com

OCCUPATION: LIFEGUARD

EMPLOYER: CITY OF MISSISSAUGA

(Relationship to original purchaser: SON IN LAW)

Signature: 

Dated at Mississauga, Ontario this 2<sup>nd</sup> day of August 2018.

**SIGNED, SEALED AND DELIVERED**

In the Presence of:

Witness 

Witness 

Purchaser - VIVIAN YUET-MEI CHOW 

Purchaser - VICTOR CHOW 

Accepted at Mississauga this 2<sup>nd</sup> day of August 2018.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

Per: 

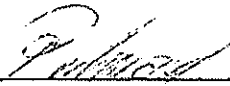
Authorized Signing Officer  
I have the authority to bind the Corporation.

- i) 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;
- ii) 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.

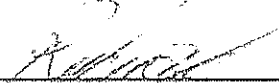
LL other terms and conditions set out in the Agreement shall remain the same and time shall continue to be of the essence.

I WITNESS WHEREOF the parties have executed this Agreement

ATED at Mississauga, Ontario this 3 day of May 2016.

Witness: 

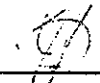
Purchaser:  VIVIAN YUET-MEI CHOW

Witness: 

Purchaser:  VICTOR CHOW

ATED at TORONTO this 4 day of May 2016.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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