

Sent for Signature Jan 14

Suite: 1214 Tower: BK9S Date: Jan 13 Completed by: Andrea A. Cotnam

✓ Copy of Assignment Amendment \$500 + HST & legal \$500 + HST ✓

- The Assignee can close at occupancy closing as long as all of the Above items have been completed and submitted

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 Amazon admin team will forward immediately to Aird & Berlis LLP via email. Please remember that the Assignment fee cheque should be couriered to Amazon.

To P up and Fee to be paid on
Final Closing

Suite No. 1214, Unit 13, Level 12, (the "Unit")

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE
ASSIGNMENT

BETWEEN:

AMACON DEVELOPMENT (CITY CENTRE) CORP.
(the "Vendor")

- and -

Eslam Mohamed Tarrum
(the "Purchaser")

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 August 19, 2015 and accepted by the Vendor on August 21, 2015 (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

all references to final closing date of January 27, 2021.

Insert: TO THE AGREEMENT OF PURCHASE AND SALE

1. All references to final closing date shall mean February 10, 2021.

2. In consideration for the Vendor's agreement to extend the final closing date, the purchaser shall be required to pay a per diem rate of interest on the balance due on final closing of 11% per annum, for each day of extension commencing from January 27, 2021, payable to the Vendor by way of certified funds drawn on solicitor's trust account and delivered with closing funds.

3. The purchaser agrees to pay the Vendor's administration costs in the amount of \$1000.00 by way of certified funds drawn on solicitor's trust account and delivered with closing funds.

4. The purchaser agrees to pay the Vendor's legal fees in the amount of \$1,000.00 by way of certified funds drawn on solicitor's trust account delivered with closing funds and made payable to AIRD & BERLIS LLP.

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

DATED at B, this 18 day of Ja, 2021

IN WITNESS WHEREOF the parties have executed this Amendment.

SIGNED, SEATED AND DELIVERED
in the presence of

Witness _____ Purchaser _____

DATED at Toronto, this 25 day of January, 2021

AMACON DEVELOPMENT (CITY CENTRE) CORP.

Per: _____

Name: _____

Authorized Signing Officer

I have authority to bind the Corporation

IN THE MATTER OF the assingment of Property
from Eslam Mohamed Tarrum to Elisa D'Aversa
Michael D'Aversa & Paola D'Aversa of the
premises municipally known as 1214, 4055
Parkside Village Drive, Mississauga

I, Tahir Majeed, SOLEMNLY DECLARE that:

1. I am the solicitor solely for Eslam Mohamed Tarrum who is selling the said property known as 1214-4085 Parkside Village Drive, Mississauga by assingment to Elisa D'Aversa Michael D'Aversa & Paola D'Aversa .
2. I declare that I presented the attached consent for signature by Eslam Mohamed Tarrum.
3. I declare that, through visual means and examination of identification provided, I am able to authenticate that the persons whose signature is found on the attached consent are those who signed the documents in my presence, are those that match the identification presented and consent was in fact validly signed.
4. I declare that Eslam Mohamed Tarrum did in fact sign the consent attached witnessed by myself on January 14, 2021 and such signatures were are valid.

AND I 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.

DECLARED before me
at the City of Brampton
in the Regional Municipality
of Peel
this 13th day of January
2021.

}
}
}
}
}
}
}
}


Tahir Majeed

A COMMISSIONER, ETC.



BLOCK NINE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

ASSIGNMENT

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

ESLAM MOHAMED TARRUM (the "Purchaser")

Suite **1214** Tower **9 South** Unit **13** Level **12** (the "Unit")

It is hereby understood and agreed between the Vendor and the Purchaser that the following changes shall be made to the above-mentioned Agreement of Purchase and Sale executed by the Purchaser and accepted by the Vendor (the "Agreement") and, except for such changes noted below, all other terms and conditions of the Agreement shall remain the same and time shall continue to be of the essence.

Delete: FROM THE AGREEMENT OF PURCHASE AND SALE


22 The Purchaser covenants not to list for sale or lease, advertise for sale or lease, sell or lease, nor in any way assign his or her interest under this Agreement, or the Purchaser's rights and interests hereunder or in the Unit, nor directly or indirectly permit any third party to list or advertise the Unit for sale or lease, at any time until after the Closing Date, without the prior written consent of the Vendor, which consent may be arbitrarily withheld. The Purchaser acknowledges and agrees that once a breach of the preceding covenant occurs, such breach is or shall be incapable of rectification, and accordingly the Purchaser acknowledges, and agrees that in the event of such breach, the Vendor shall have the unilateral right and option of terminating this Agreement and the Occupancy License, effective upon delivery of notice of termination to the Purchaser or the Purchaser's solicitor, whereupon the provisions of this Agreement dealing with the consequence of termination by reason of the Purchaser's default, shall apply. The Purchaser shall be entitled to direct that title to the Unit be taken in the name of his or her spouse, or a member of his or her immediate family only, and shall not be permitted to direct title to any other third parties.

Insert: TO THE AGREEMENT OF PURCHASE AND SALE

22 The Purchaser covenants not to list for sale or lease, advertise for sale or lease, sell or lease, nor in any way assign his or her interest under this Agreement, or the Purchaser's rights and interests hereunder or in the Unit, nor directly or indirectly permit any third party to list or advertise the Unit for sale or lease, at any time until after the Closing Date, without the prior written consent of the Vendor, which consent may be arbitrarily withheld. The Purchaser acknowledges and agrees that once a breach of the preceding covenant occurs, such breach is or shall be incapable of rectification, and accordingly the Purchaser acknowledges, and agrees that in the event of such breach, the Vendor shall have the unilateral right and option of terminating this Agreement and the Occupancy License, effective upon delivery of notice of termination to the Purchaser or the Purchaser's solicitor, whereupon the provisions of this Agreement dealing with the consequence of termination by reason of the Purchaser's default, shall apply. The Purchaser shall be entitled to direct that title to the Unit be taken in the name of his or her spouse, or a member of his or her immediate family only, and shall not be permitted to direct title to any other third parties.

Notwithstanding the above, the Purchaser shall be permitted to assign for sale or offer to sell its interest in the Agreement, provided that the Purchaser first:

- (i) obtains the written consent of the Vendor, which consent may not be unreasonably withheld;
- (ii) acknowledges to the Vendor in writing, that the Purchaser shall remain responsible for all Purchasers covenants, agreements and obligations under the Agreement;
- (iii) covenants not to advertise the Unit in any newspaper nor list the Unit on any multiple or exclusive listing service;
- (iv) obtains an assignment and assumption agreement from the approved assignee in the Vendor's standard form;
- (v) pays the sum 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.

 ET

(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 19 day of Aug 2015.

Witness: _____

Purchaser: ESLAM MOHAMED TARRUM

DATED at TORONTO this 21 day of AUGUST 2015.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: _____

Authorized Signing Officer
I have the authority to bind the Corporation

BLOCK
NINE

SUITE 1214 UNIT 12 LEVEL 12

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 13th day of January 2021.

AMONG:

Eslam Mohamed Tarrum

(hereinafter called the "Assignor")

OF THE FIRST PART;

- and -

Elisa D'Aversa and Michael D'Aversa and Paola D'Aversa

(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 19th day of August 2015 and accepted the 21st day of August 2015 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 12, Level 12, Suite 1214, 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, LLP 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 14 day of 01 2021.

Witness

Witness

Witness

Witness

Tahir Myer

Domenic Rotundo

Islam Mohammed Tareem

Elisa D'Aversa

Michael D'Aversa

Elisa D'Aversa

(Assignor)

(Assignee)

(Assignee)

(Assignee)

AMACON DEVELOPMENT (CITY CENTRE) CORP.

Per:

Name:

Title:

Authorized Signing Officer

I have authority to bind the Corporation

Schedule "A"

Details of Assignee

ASSIGNEE

NAME: Elisa D'Aversa
DATE OF BIRTH: 1996/05/10 528 086 416
YYYYMMDD SIN #
ADDRESS: 208 Anthony Ave, Mississauga, ON, L4Z 3V4
PHONE: Tel: 647 983 0510
Cell: _____
Facsimile: _____
E-mail: elisa.deversa@hotmail.com

ASSIGNEE

NAME: Michael D'Aversa AND Paola D'Aversa
DOB: 1988/04/13 DOB: 1988/04/17
DATE OF BIRTH: _____
YYYYMMDD SIN #
ADDRESS: 208 Anthony Ave, Mississauga, ON, L4Z 3V4
PHONE: Tel: 416 817-3797 Michael, 416 561-5888 Paola
Cell: _____
Facsimile: _____
E-mail: michael@innodeversa.com; paola.deversa@peelab.com

ASSIGNEE'S
SOLICITOR:

NAME: RO Partners LLP, Domenic Rotundo
ADDRESS: _____
PHONE: Bus: 905 264 7800
Facsimile: _____
E-mail: drotundo@ropartners.ca

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

D.2. Measures Taken to Monitor Business Relationship and Keep Client Information Up-To-Date

D.2.1. Ask the Client if their name, address or principal business or occupation has changed and if it has include the updated information on page one.

D.2.2 Keep all relevant correspondence with the client on file in order to maintain a record of the information you have used to monitor the business relationship with the client. Optional - if you have taken measures beyond simply keeping correspondence on file, specify them here:

D.2.3. If the client is high risk you must conduct enhanced measures to monitor the brokerage's business relationship and keep their client information up to date. Optional - consult your Compliance Officer and document what enhanced measures you have applied:

D.3 Suspicious Transactions

Don't forget, if you see something suspicious during the transaction report it to your Compliance Officer. Consult your policies and procedures manual for more information.

E. Terrorist Property Reports

Don't forget to follow your brokerage's procedures with respect to terrorist property reports. Consult your policies and procedures manual for more information.



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

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. Reasons why measures were unsuccessful (check one):

- ☐ Unrepresented individual did not provide information
- ☐ 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 or there is no 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 (if applicable):
- 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: 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: 4055 Parkside Village Dr, 1214 Mississauga
Unit 1214, Mississauga
Sales Representative/Broker Name: Angela Maria Vigna
Date Information Verified/Credit File Consulted: January 6th 2021

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: Elisa D'Aversa
2. Address: 208 Anthony Ave, Mississauga, L4Z3V4
3. Date of Birth: May 10, 1996
4. Nature of Principal Business or Occupation: Teacher

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
2. Document Identifier Number: D0910-21109-65510
3. Issuing Jurisdiction: Ontario Country: Canada
4. Document Expiry Date: May 10th 2021

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). 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.

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

D.2. Measures Taken to Monitor Business Relationship and Keep Client Information Up-To-Date

D.2.1. Ask the Client if their name, address or principal business or occupation has changed and if it has include the updated information on page one.

D.2.2 Keep all relevant correspondence with the client on file in order to maintain a record of the information you have used to monitor the business relationship with the client. Optional - if you have taken measures beyond simply keeping correspondence on file, specify them here:

D.2.3. If the client is high risk you must conduct enhanced measures to monitor the brokerage's business relationship and keep their client information up to date. Optional - consult your Compliance Officer and document what enhanced measures you have applied:

D.3 Suspicious Transactions

Don't forget, if you see something suspicious during the transaction report it to your Compliance Officer. Consult your policies and procedures manual for more information.

E. Terrorist Property Reports

Don't forget to follow your brokerage's procedures with respect to terrorist property reports. Consult your policies and procedures manual for more information.



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

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. Reasons why measures were unsuccessful (check one):

- ☐ Unrepresented individual did not provide information
- ☐ 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 or there is no 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 (if applicable):
- 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: 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: 4055 Parkside Village Dr, 1214 Mississauga

Sales Representative/Broker Name: Angela Maria Vigna

Date Information Verified/Credit File Consulted: January 8th 2021

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: Paola D'Avera

2. Address: 208 Anthony Ave, Mississauga, L4Z3V4

3. Date of Birth: April 17, 1968

4. Nature of Principal Business or Occupation: Administrative

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

2. Document Identifier Number: D0910-61666-85417

3. Issuing Jurisdiction: Ontario Country: Canada

4. Document Expiry Date: April 17th 2022

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). 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.

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

D.2. Measures Taken to Monitor Business Relationship and Keep Client Information Up-To-Date

D.2.1. Ask the Client if their name, address or principal business or occupation has changed and if it has include the updated information on page one.

D.2.2 Keep all relevant correspondence with the client on file in order to maintain a record of the information you have used to monitor the business relationship with the client. Optional - if you have taken measures beyond simply keeping correspondence on file, specify them here:

D.2.3. If the client is high risk you must conduct enhanced measures to monitor the brokerage's business relationship and keep their client information up to date. Optional - consult your Compliance Officer and document what enhanced measures you have applied:

D.3 Suspicious Transactions

Don't forget, if you see something suspicious during the transaction report it to your Compliance Officer. Consult your policies and procedures manual for more information.

E. Terrorist Property Reports

Don't forget to follow your brokerage's procedures with respect to terrorist property reports. Consult your policies and procedures manual for more information.



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

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. Reasons why measures were unsuccessful (check one):

- ☐ Unrepresented individual did not provide information
- ☐ 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 or there is no 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 (if applicable):
- 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: 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: 4055 Parkside Village Dr, 1214 Mississauga
Sales Representative/Broker Name: Angela Maria Vigna
Date Information Verified/Credit File Consulted: January 8th 2021

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: Michael D'Aversa
2. Address: 208 Anthony Ave, Mississauga, L4Z3V4
3. Date of Birth: April 13, 1968
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: Driver's Licence
2. Document Identifier Number: D0910-54406-80413
3. Issuing Jurisdiction: Ontario Country: Canada
4. Document Expiry Date: April 13th 2022

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). 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.

¹ This replaces any Preliminary Mortgage Approval Notices previously provided to you.

² This is the Bank's posted interest rate for the type of mortgage product you have selected, effective on the date of your interest rate guarantee. The interest rate is calculated half-yearly, not in advance.

³ This is the discount applied to the Bank's posted interest rate at the time of your new mortgage request, for the type of mortgage product you have selected. The interest rate guarantee may reduce the amount of the discount because the discount is calculated based on the posted rate shown above.

⁴ Your interest rate is calculated half-yearly not in advance. Your fixed interest rate is guaranteed from the Rate Guarantee Start Date to the Rate Guarantee Expiry Date (the "rate guarantee period"), if we make the loan within the rate guarantee period. However, we will set a new rate guarantee period if (a) you and we agree to a different type of mortgage product, or (b) your rate guarantee period is longer than 130 days and you change the date funds are to be advanced to a new date that is more than 130 days after the Interest Rate Guarantee Start Date.

⁵ An open mortgage gives you the right to prepay all of what is owed at any time without a prepayment charge. Otherwise, the mortgage is closed. Your mortgage documents will contain the prepayment provisions for your type of mortgage product. You can visit our website at www.bmo.com to learn more about prepaying your mortgage.

⁶ By this time, an appraisal would have been completed and the applicable fee would be payable by you, even in the event where we do not make the loan.



Ontario

Permis de conduire

ON
CANADA

Permis de conduire - Ontario



1,2 NAME / NOM

D'AVERSA,
MICHAEL

3 208 ANTHONY AV

MISSISSAUGA, ON, L4Z 3V4

4a NUMBER/
NUMERO

D0910 - 54406 - 80413

4a ISS/DEL

2017/05/17

4b EXP/EXP

2022/04/13

5 DD/REF

DT9499852

18 HGT/HAUT

170 cm

15 SEX/SEXE

M

3 CLASS/
CATEG

G

12 REST/
COND

X

3 DOB/DBN 1968/04/13



Driver's Licence
Permis de conduire

ON
CANADA



NAME
DAVERSA
PAOLA L
208 ANTHONY AVE
MISSISSAUGA, ON L4Z 3V4

IDENTIFICATION NUMBER
D0910 - 61666 - 85417

EXPIRATION DATE
2019/11/14

ISSUANCE DATE
2012/04/17

SEX
F

HEIGHT
158 CM

WEIGHT
50 KG

HAIR
B

EYES
G

SKIN
X



158 CM 50 KG

**Ontario**

Driver's Licence
Permis de conduire

ON
CANADA



1 NAME/NOM
**D'AVERSA,
ELISA**

2 208 ANTHONY AVE
MISSISSAUGA, ON, L4Z 3V4

3 NUMBER/
NUMERO **D0910 - 21109 - 65510**

4 ISS/DEL **2017/05/10** 40 EXPI/EXP **2021/05/10**

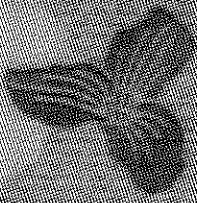
5 DD/REF **DT8514338** 18 HGT/HAUT **173 cm**

16 SEX/SEX **F**

9 CLASS/
CATEG **G**

12 REST/
COND **X**


A DOB/DJN **998/05/10**



PRELIMINARY MORTGAGE APPROVAL NOTICE



VAUGHAN METROPOLITAN CENTRE
100 NEW PARK PLACE
VAUGHAN
ONTARIO L4K 0H9

Date 01/08/2021

MICHAEL D'AVERSA
PAOLA D'AVERSA

208 ANTHONY AVE.
MISSISSAUGA, ONTARIO
L4Z 3V4

Mortgage Loan No.: 3997

Application No.: 98203501045050

We are pleased to advise approval¹ of your request for a mortgage on the following property:

Loan details are as follows:

Total Loan Amount:	\$ 400,000.00	Term of the Loan: 5 years
Default Insurance Premium:	\$ 0.00	Amortization period: 25 years
Instalment (principal and interest):	\$ 1,657.36	Kind of Term: ⁵ Closed
Posted Fixed Interest Rate: ²	4.790 % per year	Payment Frequency: every month
Your Discount: ³	2.980 %	

Your Fixed Interest Rate: ⁴ 1.810 % per year

Rate Guarantee Start Date: 12/15/2020

Rate Guarantee Expiry Date: 04/26/2021

Date funds are to be advanced: 03/12/2021

Your estimated cost of borrowing expressed as an annual percentage rate (APR) is 4.79 %.

The calculation of the APR includes your interest cost and, if applicable, the following non-interest costs:

(i) an estimated appraisal and (ii) the cost of default insurance if required by us for a mortgage with a down payment of 20% or more.

This preliminary approval is subject to the Bank receiving:

- A satisfactory appraisal of the property;
- Verification of the information contained in your application;
- Confirmation of approval by the mortgage insurer, where applicable.
- Proof of property insurance by way of copy of the policy or certificate of insurance;
- Purchase Agreement with Michael D'aversa, Paola D'aversa & Elisa D'aversa as Buyers
- Property to be Owner Occupied

All mortgage loan approvals are subject to there being no material change in your financial status as disclosed in your application and there being no material changes to the property that negatively affect its value. Prior to closing, we will issue you "Our Commitment to Lend and Disclosure Statement" specifying the terms of your mortgage and all closing conditions.⁶

Thank you for your mortgage business.

Signature

Relationship Manager/Financial Services Manager

9056692992

Telephone No.

From: Raafat Motwally
To: Andrea Alsip
Cc: Jasmina Parkas
Subject: Re: Assignment Package for 1214
Date: January 13, 2021 9:23:04 PM
Attachments: image002.png
image003.png
image004.png

Thanks Adrea for your continuous support

Michael D'Aversa
Email: michael@nimodaversa.com
Cell 416 817-3797
SIN 485 755 656

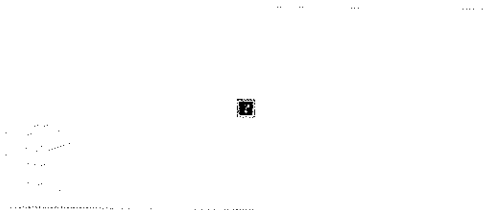
Paola D'Aversa
Email: paola.daversa@peelsb.com
Cell 416 561-5686
SIN 484 144 415

Elisa D'Aversa
Email: elisa.daversa@hotmail.com
Cell 647 963 0510
SIN 528 086 416

The top up deposit: the assignee will pay it on the final statement of adjustments.

The legal fee to be paid on final closing

Your Sincerely ,



On Wed, Jan 13, 2021 at 7:08 PM Andrea Alsip <aalsip@lifeatparkside.com> wrote:

Raafat,

Please send me the following items:

All assignees Email and Phones and SIN # so it can be added to the assignment

I also need for you to advise if the top up deposit and the legal fee will be submitted by certified cheque.

Please advise as soon as possible.

Thank you,

ANDREA ALSIP COTNAM

DIRECTOR, SALES



465 BURNHAMTHORPE ROAD WEST
MISSISSAUGA, ON L5B 0E3
T. 905.273.9333 | F. 905.273.7772
LIFEATPARKSIDE.COM



From: Raafat Metwaly <raafat@raafat.ca>
Sent: January 10, 2021 6:00 PM
To: Andrea Alsip <aalsip@lifeatparkside.com>
Cc: Jasmina Farkas <jasmina@lifeatparkside.com>
Subject: Re: Assignment Package for 1214

Hi Andrea

Yes you are correct, it is 1214 not 1412

Looking for your effort to get builder approval for assignment unit 1214 BNN, please find assignment package as per your request which as follow:

1. PSA for unit 1214
2. Assignment Sale 1214
3. ID's
4. Mortgage approval

5. Assignor's solicitors email address

Tahir Majeed

tahirlaw@hotmail.com and tahir@tmlaw.ca

507-7900 Hurontario St. Brampton, Ontario L6Y 0P6

Tel: 905-796-1198 Fax: 905-499-0026

6. Assignee's solicitors email address

RQ Partners LLP

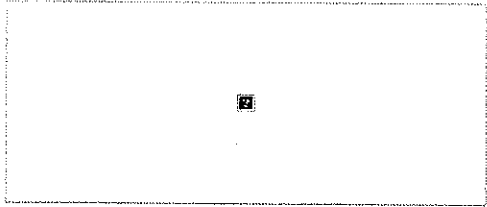
Domenic Rotundo

905-264-7800 E. drotundo@ropartners.ca

7. Fintrac for Assignee

Thanks for your effort

Your Sincerely ,



On Sun, Jan 10, 2021 at 5:47 PM Andrea Alsip <aalsip@lifeatparkside.com> wrote:

This is conflicting below is referencing a different unit please advise.

Thank you

ANDREA ALSIP COTNAM
DIRECTOR, SALES



465 BURNHAMTHORPE ROAD WEST
MISSISSAUGA, ON L5B 0E3
T: 905.273.9332 | F: 905.273.7772
LIFEATPARKSIDE.COM

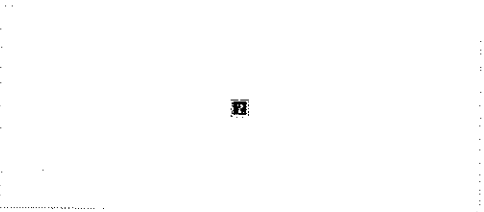


From: Raafat Metwaly <raafat@raafat.ca>
Sent: January 10, 2021 5:27 PM
To: Andrea Alsip <aalsip@lifeatparkside.com>
Cc: Jasmina Farkas <jasmina@lifeatparkside.com>
Subject: Fwd: Assignment Package for 1214

Hi Andrea

It was missing accepted assignment agreement

Your Sincerely ,



----- Forwarded message -----
From: **Raafat Metwaly** <raafat@raafat.ca>
Date: Fri, Jan 8, 2021 at 9:22 PM
Subject: Assignment Package for 1214
To: Andrea Alsip <AAlsip@lifeatparkside.com>
Cc: Jasmina Farkas <jasmina@lifeatparkside.com>

Hi Andrea

Looking for your effort to get builder approval for assignment unit 1412 BNN, please find assignment package as per your request which as follow:

1. PSA for unit 1412
2. Assignment Sale 1412
3. ID's
4. Mortgage approval
5. Assignor's solicitors email address
Tahir Majeed
tahidaw@hotmail.com and tahir@tmlaw.ca
507-7900 Hurontario St. Brampton, Ontario L6Y 0P6
Tel: 905-796-1198 Fax: 905-499-0026
6. Assignee's solicitors email address
RQ Partners LLP
Domenic Rotundo
905-264-7800 E. drotundo@rqpartners.ca
7. Fintrac for Assignee

Thanks for your effort

Your Sincerely ,

