P.P. $382,900
5% $19,145 x 2

Simon's Client

Worksheet
Standard Assignment

Suite: 3115 Tower: BK9S Date: Jan 14 Completed by: Andrea

Please mark if completed:

- ✓ Copy of Assignment Amendment ✓
- ✓ Assignment Agreement Signed by both Assignor and Assignee ✓
- O Certified Deposit Cheque for Top up Deposit to 25% payable to Aird and Berlis LLP in Trust: $ ~~382,900~~ $38,290.00 ✓
- FSOA → O Certified Deposit Cheque for Assignment fee $ $250 + HST + $1000 legal 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: $ $57,435 (15%) ✓
- ✓ Assignors Solicitors information JHK LAW, Jacqueline Knowles ✓
- ✓ Assignees Solicitors information Gord Mohan
- ✓ Include Fintrac for Assignee – Occupation and Employer ✓
- ✓ 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:

Top up was sent to Gord Mohan - wire will need to be done B/W G. Mohan Trust and A&B Trust.

Date Change Amendment Included - extended to February 8, 2021

Sent for Signature.

Suite No. 3115, Unit 14, Level 30, (the "Unit")

**AMENDMENT TO AGREEMENT OF PURCHASE AND SALE
ASSIGNMENT**

B E T W E E N:

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

– and –

Shannon Pryor
(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 15th, 2016 and accepted by the Vendor on August 16th, 2016 (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 February 1, 2021.

Insert: TO THE AGREEMENT OF PURCHASE AND SALE

1. All references to final closing date shall mean February 8, 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 February 1, 2021, payable to the Vendor by way of certified funds drawn on solicitor's trust account and delivered with closing funds.~~ SP

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.

01/25/2021

DATED at _____, this _____ day of _____, 20_____

IN WITNESS WHEREOF the parties have executed this Amendment.

SIGNED, SEALED AND DELIVERED
in the presence of

Witness

Authentisign
1/25/2021 3:40:21 PM EST
01/25/2021
Purchaser

DATED at Toronto, this 20 day of January, 2021

AMACON DEVELOPMENT (CITY CENTRE) CORP.

Per:

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

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "**Vendor**") and
SHANNON PRYOR (the "**Purchaser**")
Suite **3115** Tower **9 South** Unit **14** Level **30** (the "**Unit**")

BLOCK NINE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

ASSIGNMENT

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 Two Hundred & Fifty ($250.00) 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.

(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

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

SHANNON PRYOR (the "**Purchaser**")

Suite **3115** Tower **9 South** Unit **14** Level **30** (the "**Unit**")

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 15 day of August 2016.

Witness: ______________________

Purchaser: **SHANNON PRYOR**

DATED at Mississauga this 17 day of August 2016.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: ______________________

Authorized Signing Officer
I have the authority to bind the Corporation

BLOCK
NINE

SUITE 3115 UNIT 14 LEVEL 30

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this **14th** day of **January** 2021.

AMONG:

Shannon Pryor

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

OF THE FIRST PART;

- and -

Simon Mahdessian and Michael Gwiazda and Mary Mahdessian and Kristyn Gwiazda

(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 15th day of Aug 2016 and accepted the 16th day of Aug 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 14, Level 30, Suite 3115, 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 18 day of January 20 2021

Witness Jacqueline Knowles	Shannon Pryor (Assignor)
Witness	Simon Mahdessian (Assignee)
Witness	Michael Gwizdz (Assignee)
Witness	Mary Mahdessian (Assignee)
Witness	Krystyna Gwizdz (Assignee)

AMACON DEVELOPMENT (CITY CENTRE) CORP.

Per:
Name:
Title: **Authorized Signing Officer**
I have the authority to bind the Corporation

Schedule "A"

Details of Assignee

ASSIGNEE	NAME:	Simon Mahdessian
	DATE OF BIRTH	1964/01/18 (YYYYMMDD) SIN # ______
	ADDRESS:	129 Fairview Rd, Mississauga, ON L5B 1K7
	PHONE:	Tel: 416 399 1795 Cell: ______ Facsimile: ______
	E-mail:	smahdessian@rogers.com
ASSIGNEE	NAME:	Mary Mahdessian
	DATE OF BIRTH	1967/08/18 (YYYYMMDD) SIN # ______
	ADDRESS:	129 Fairview Rd, Mississauga, ON L5B 1K7
	PHONE:	Tel: ______ Cell: ______ Facsimile: ______
	E-mail:	______

In the matter of the execution of the Assignment of Agreement of Purchase and Sale for Suite 3115, Unit 14, Level 30, Block Nine

AFFIDAVIT

I, Jacqueline Knowles of the City of Mississauga, in the Regional Municipality of Peel, MAKE OATH AND SAY:

1. On January 18, 2021, I was present and saw the Assignment of Agreement of Purchase and Sale document executed by Shannon Pryor.

2. Shannon Pryor executed the document in the presence of myself by means of a remote signing done by way of a video call in which I witnessed her execute the document in my presence.

3. I was able to verify the identity of Shannon Pryor by her providing me with a copy of her British Columbia Drivers Licence and a credit card issued in her name.

SWORN/AFFIRMED BEFORE ME at the City of Mississauga in the Regional Municipality of Peel, This 19th day of January, 2021 K Zaydik A Commissioner, etc	)))))))	Jacqueline Knowles

Kim Patricia Zaydik, a Commissioner, etc.,
Province of Ontario, for JMK LAW,
Barristers and Solicitors.
Expires October 13, 2022.

IN THE MATTER OF the execution of the Assignment of Agreement of Purchase and Sale for Suite 3115, 4055 Parkside Village Drive, Mississauga, Ontario to Simon and Mary Mahdessian and Michael and Kristyn Gwiazda of the premises municipally known as 4080 Parkside Village Dr Mississauga, ON, L5B 0K2 , Suite 3115, Mississauga

I, G. GORD MOHAN, of the City of Burlington, in the Regional Municipality of Halton, MAKE OATH AND SAY:

1. I am the solicitor for the Assignees/Purchasers in the above transaction and have knowledge of the matters hereinafter deposed to.

2. On January 20^{th}, 2021 I have authenticated the signatures of the Assignees/purchasers on the Assignment of Agreement of Purchase and Sale.

3. The document was executed by means of a remote signing done by way of video call in which I witnessed all Assignees/Purchasers execute the document in my presence.

4. I was able to identify the Assignees/Purchasers by their providing me with copies of the drivers licences.

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.

SWORN before me at the City of Mississauga in the Regional Municipality of Peel this 25 day of January, 2021	} } } } } }	G. GORD MOHAN

A COMMISSIONER, ETC.

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. MISSISSAUGA ONTARIO L5B0K2

Sales Representative/Broker Name: MICHAEL GWIAZDA WEST-100 METRO VIEW REALTY LTD.
Date Information Verified/Credit File Consulted: January 4th 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 GWIAZDA/KRISTYN GWIAZDA
2. Address: 4242 Forest Fire Lane Mississauga Ontario L4W3P4

3. Date of Birth: December 25, 1989/September 29, 1990
4. Nature of Principal Business or Occupation: Real Estate Agent/High School 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*: Ontario Drivers Licence
(must view the original and have a photo, see CREA's FINTRAC materials on REALTOR Link® for examples)
2. Document Identifier Number: G9591-54408-91225/G9591-43709-05929
3. Issuing Jurisdiction: Ontario **Country:** Canada
(insert applicable Province, Territory, Foreign Jurisdiction or "Canada")
4. Document Expiry Date: Dec/Sept 25/29 2024
(must be valid and not expired)

A.2 Credit File

Ascertain the individual's identity by comparing the individual's name, date of birth and address information above to information in a Canadian credit file that has been in existence for at least three years. If any of the information does not match, you will need to use another method to ascertain client identity. Consult the credit file at the time you ascertain the individual's identity. The individual does not need to be physically present.

1. Name of Canadian Credit Bureau Holding the Credit File:

2. Reference Number of Credit File:

A.3 Dual ID Process Method

1. Complete two of the following three checkboxes by ascertaining the individual's identity by referring to information in **two** independent, reliable, sources. Each source must be well known and reputable (e.g., federal, provincial, territorial and municipal levels of government, crown corporations, financial entities or utility providers). 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:** Canadian Passport
- ○ **Account Number**:** HN225933 / HN226022

☐ Verify the individual's name and address by referring to a document or source containing the individual's name and address*
- ○ **Name of Source:**
- ○ **Account Number**:** (must be valid and not expired; must be recent if no expiry date)

☒ Verify the individuals' name and confirm a financial account*
- ○ **Name of Source:** TD Canada Trust
- ○ **Financial Account Type:** Cheque Account
- ○ **Account Number**:** 18782 004 9011500

*See CREA's FINTRAC materials on REALTOR Link® for examples. ** Or reference number if there is no account number.

Individual Identification Information Record

A.4 Unrepresented Individual Reasonable Measures Record *(if applicable)*
Only complete this section when you are unable to ascertain the identity of an unrepresented individual.

1. Measures taken to Ascertain Identity *(check one):*

☒ Asked unrepresented individual for information to ascertain their identity
☐ Other, explain: ....

....

Date on which above measures taken: .... January .... 4th .... 2021 ....

2. Reasons why measures were unsuccesful *(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: *Only complete Sections C and D for your clients.*

C. Client Risk *(ask your Compliance Officer if this section is applicable)*

Determine the level of risk of a money laundering or terrorist financing offence for this client by determining the appropriate cluster of client in your policies and procedures manual this client falls into and checking one of the checkboxes below:

Low Risk

☑ Canadian Citizen or Resident Physically Present

☐ Canadian Citizen or Resident Not Physically Present

☐ Canadian Citizen or Resident – High Crime Area – No Other Higher Risk Factors Evident

☐ Foreign Citizen or Resident that does not Operate in a High Risk Country (physically present or not)

☐ Other, explain:

Medium Risk

☐ Explain:

High Risk

☐ Foreign Citizen or Resident that operates in a High Risk Country (physically present or not)

☐ Other, explain:

If you determined that the client's risk was high, tell your brokerage's Compliance Officer. They will want to consider this when conducting the overall brokerage risk assessment, which occurs every two years. It will also be relevant in completing Section D below. Note that your brokerage may have developed other clusters not listed above. If no cluster is appropriate, the agent will need to provide a risk assessment of the client, and explain their assessment, in the relevant space above.

Individual Identification Information Record

D. Business Relationship

(ask your Compliance Officer when this section is applicable)

D.1. Purpose and Intended Nature of the Business Relationship

Check the appropriate boxes.

Acting as an agent for the purchase or sale of:

☐ Residential property ☐ 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: 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. MISSISSAUGA ONTARIO L5B0K2

Sales Representative/Broker Name: SIMON MAHDESSIAN, BROKER WEST-100 METRO VIEW REALTY LTD.
Date Information Verified/Credit File Consulted: January 4th 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: SIMON MAHDESSIAN/MARY MAHDESSIAN
2. Address: 129 Fairview Rd. West Mississauga Ontario L5B1K7

3. Date of Birth: January 18, 1964/August 18, 1967
4. Nature of Principal Business or Occupation: Real Estate Broker/Administrative Assistant

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*: Ontario Drivers Licence (must view the original and have a photo, see CREA's FINTRAC materials on REALTOR Link® for examples)
2. Document Identifier Number: M0162-71606-40118/M0162-52706-75818
3. Issuing Jurisdiction: Ontario (insert applicable Province, Territory, Foreign Jurisdiction or "Canada") **Country:** Canada
4. Document Expiry Date: Jan/Aug 18 2022 (must be valid and not expired)

A.2 Credit File

Ascertain the individual's identity by comparing the individual's name, date of birth and address information above to information in a Canadian credit file that has been in existence for at least three years. If any of the information does not match, you will need to use another method to ascertain client identity. Consult the credit file at the time you ascertain the individual's identity. The individual does not need to be physically present.

1. Name of Canadian Credit Bureau Holding the Credit File:

2. Reference Number of Credit File:

A.3 Dual ID Process Method

1. Complete two of the following three checkboxes by ascertaining the individual's identity by referring to information in **two** independent, reliable, sources. Each source must be well known and reputable (e.g., federal, provincial, territorial and municipal levels of government, crown corporations, financial entities or utility providers). 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:** Canadian Passport
- **Account Number**:** Simon AH614855 Mary AH614857 (must be valid and not expired; must be recent if no expiry date)

☐ Verify the individual's name and address by referring to a document or source containing the individual's name and address*
- **Name of Source:**
- **Account Number**:** (must be valid and not expired; must be recent if no expiry date)

☑ Verify the individuals' name and confirm a financial account*
- **Name of Source:** Royal Bank of Canada
- **Financial Account Type:** Cheque Account
- **Account Number**:** 04942 003 5205554

*See CREA's FINTRAC materials on REALTOR Link® for examples. ** Or reference number if there is no account number.

Individual Identification Information Record

A.4 Unrepresented Individual Reasonable Measures Record *(if applicable)*

Only complete this section when you are unable to ascertain the identity of an unrepresented individual.

1. Measures taken to Ascertain Identity *(check one)*:

- ☑ Asked unrepresented individual for information to ascertain their identity
- ☐ Other, explain:

Date on which above measures taken: January 4th 2021

2. Reasons why measures were unsuccesful *(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: *Only complete Sections C and D for your clients.*

C. Client Risk *(ask your Compliance Officer if this section is applicable)*

Determine the level of risk of a money laundering or terrorist financing offence for this client by determining the appropriate cluster of client in your policies and procedures manual this client falls into and checking one of the checkboxes below:

Low Risk

- ☑ Canadian Citizen or Resident Physically Present
- ☐ Canadian Citizen or Resident Not Physically Present
- ☐ Canadian Citizen or Resident – High Crime Area – No Other Higher Risk Factors Evident
- ☐ Foreign Citizen or Resident that does not Operate in a High Risk Country (physically present or not)
- ☐ Other, explain:

Medium Risk

- ☐ Explain:

High Risk

- ☐ Foreign Citizen or Resident that operates in a High Risk Country (physically present or not)
- ☐ Other, explain:

If you determined that the client's risk was high, tell your brokerage's Compliance Officer. They will want to consider this when conducting the overall brokerage risk assessment, which occurs every two years. It will also be relevant in completing Section D below. Note that your brokerage may have developed other clusters not listed above. If no cluster is appropriate, the agent will need to provide a risk assessment of the client, and explain their assessment, in the relevant space above.

Individual Identification Information Record

D. Business Relationship

(ask your Compliance Officer when this section is applicable)

D.1. Purpose and Intended Nature of the Business Relationship

Check the appropriate boxes.

Acting as an agent for the purchase or sale of:

☐ Residential property ☐ 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:

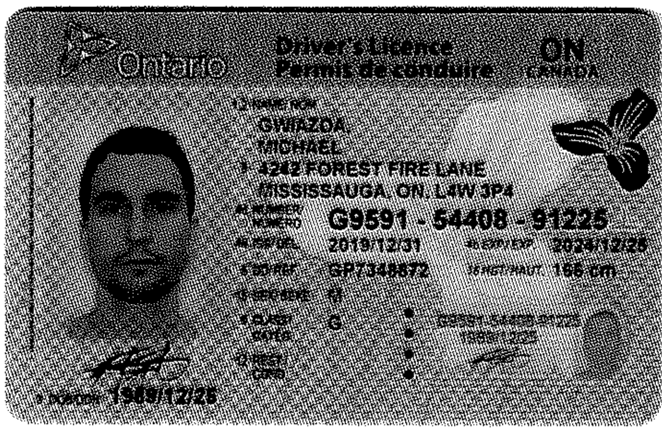
D.2.3. If the client is high risk you must conduct enhanced measures to monitor the brokerage's business relationship and keep their client information up to date. Optional - consult your Compliance Officer and document what enhanced measures you have applied:

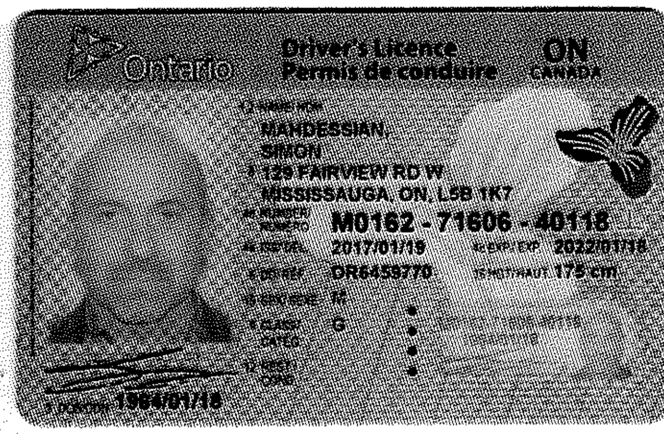
D.3 Suspicious Transactions

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.





West-100 Metro View Realty Ltd., Brokerage

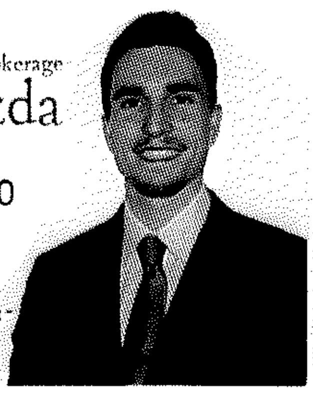
Michael Gwiazda

SALES REPRESENTATIVE

Direct: 647-888-6800

O: 905-238-8336
F: 905-238-0020

michael.gwiazda@gmail.com
www.michaelgwiazda.com



West-100®
Metro View Realty Ltd., Brokerage

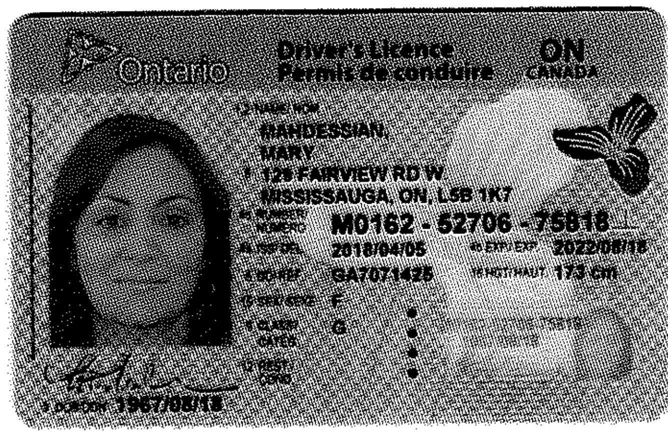
30 YEARS

Simon Mahdessian
Broker of Record

Direct: (416) 399-1795
Office: (905) 238-8336
Fax: (905) 238-0020
Email: smahdessian@rogers.com

an independent member broker

West-100 NORTH AMERICA'S REAL ESTATE NETWORK®


Ontario
Driver's Licence
Permis de conduire
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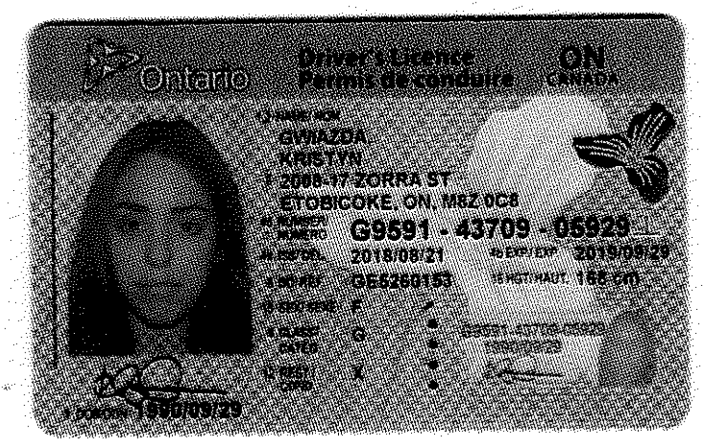
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Driver's Licence
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HOME TRUST
2500-145 King Street West
Toronto, ON M5H 1J8
Tel: 1-877-903-2133
Fax: 1-888-470-2092
hometrust.ca

MORTGAGE LOAN COMMITMENT LETTER OF APPROVAL

Tyler Scott
RBC - Mtg Referral Prgrm
Tower 2
6880 Financial Drive
Mississauga ON L5N 7Y5

Date: January 20, 2021

Borrower:	Michael Gwiazda
Co-Borrower(s):	Simon Mahdessian , Mary Mahdessian , Kristyn Gwiazda
Mortgage Loan Number:	10587887
Property Address: (the **"Property"**)	3115-4055 Parkside Village Dr, Mississauga, ON L5B 0K8

We are pleased to advise that your application for a Mortgage Loan with Home Trust Company secured by the Property (the "Mortgage Loan") has been approved subject to the terms and conditions set out in this Commitment Letter and the attached schedules "A", "B" & "C" (*if applicable*) (together, the "Commitment"). This letter replaces all previous versions.

The Commitment is open for your acceptance for 5 business days from the date of this Commitment Letter, after which the Commitment will expire, and you may be required to resubmit your application.

MORTAGE LOAN DETAILS:

Mortgage Type:	Residential First Mortgage Fixed CLOSED
Principal Amount:	$432,000.00
Annual Interest Rate:	3.69%
Term (Months):	12
Amortization (Months):	360
Date of Advance:	February 1, 2021
Interest Adjustment Date*:	February 1, 2021
First Payment Due Date:	March 1, 2021
Monthly Payment±: *(Principal and Interest Payment)*	$1,979.14
Estimated Property Tax¥:	$250.00
Total Payment Amount (monthly): *(Monthly Payment + Estimated Property Tax)*	$2,229.14
Commitment Fee:	$0.00

**By signing this Commitment, you are acknowledging that the Interest Adjustment Date may change if the Date of Advance changes.*

± *This Mortgage Loan will be paid monthly, on the first day of each and every month, unless otherwise indicated by the Borrower and Co-Borrower and authorized by Home Trust Company in this Commitment.*

¥ *The property tax portion of your regular payment has been estimated. Once the actual property taxes have been determined, the property tax amount will be modified, and your Total Payment Amount may change. You will receive written confirmation setting out the new Total Payment Amount.*

Before the Date of Advance, your solicitor will confirm the final Mortgage Loan advance which is subject to deductions such as the commitment fee, interest adjustment and applicable holdbacks i.e. tax, liens and wire fees. There may be other fees including legal fees, please talk to your solicitor about what to expect on the date of advance.

Please read and answer the following questions in each section below.

POLITICALLY EXPOSED PERSONS AND HEADS OF INTERNATIONAL ORGANIZATIONS

Does the Borrower, Co-Borrower or Guarantor hold or has the Borrower, Co-Borrower or Guarantor ever held any of the positions listed below (PEP, HIO or Close associate); or is the Borrower, Co-Borrower or Guarantor a Family member of a PEP or HIO?

☐ **Yes** ☒ **No**

Family member - refers to their spouse or common-law partner; their child; their mother or father; the mother or father of their spouses or common law partner; and a child of their mother or father (sibling).

Close associate - can be an individual who is closely connected to a PEP or HIO for personal or business reasons. In particular, financial advisors or persons acting in a financial fiduciary capacity; those involved in romantic relationships with the PEP or HIO; someone serving as a member of the same board; or closely carrying out charitable works with a PEP or HIO.

Head of an International Organization (HIO) - a person, at a given time, who is or has been either: the head of an international organization established by multiple nations or states, regardless of their citizenship, residency status, birth place; or the head of an institution established by an international organization.

Politically Exposed Person (PEP) - a person who holds or has held one of the following offices or positions in or on behalf of a foreign state or Canada: head of state or head of government, including Governor General, lieutenant governor; member of the executive council of government or member of a legislature, including Senate or house of Commons; deputy minister or equivalent rank; ambassador, or attaché or counsellor of an ambassador; military officer with a rank of general or above; president of a foreign state-owned company/bank or a company wholly owned directly by her Majesty in right of Canada or a province; head of a government agency; judge of a supreme court, constitutional court or other court of last resort; including the appellate court in a province, the Federal Court of Appeal or the Supreme Court of Canada; leader or president of a political party represented in a legislature; or mayor.

Where a customer is identified as occupying one of the above noted positions, a separate Politically Exposed Persons Declaration Form (found online at hometrust.ca) must be completed and provided to Home Trust.

OPTION FOR PAYMENT FREQUENCY

If you wish to change your payment frequency, please check and complete one of the options below

☐**Monthly** *(12 payments per year)*	☐**Bi-Weekly** ** *(26 payments per year)*	☐**Bi-Weekly Accelerated** *** *(26 payments per year)*
Monthly payments to be withdrawn on the ____ day of each month.*	Biweekly payments to be withdrawn on: **Mon Tue Wed Thu Fri** (select one) Payment start date: ___ / ___ / ____ DD MM YYYY	Biweekly payments to be withdrawn on: **Mon Tue Wed Thu Fri** (select one) Payment start date: ___ / ___ / ____ DD MM YYYY

*payment date can be set to any date between the 1st to 27th of each month.
****Bi-Weekly:** monthly principal and interest payment x 12 ÷ 26, collected 26 times each year.
*****Bi-Weekly Accelerated:** monthly principal and interest payment x 12 ÷ 24, collected 26 times each year.

Important Note: Any payment frequency requested above will take effect **after** the **Date of Advance**; your Cost of Borrowing Disclosure Statement will indicate monthly payments. Please note changing your payment frequency may result in you owing interest (the **"Interest Adjustment Amount"**). If your original payment start date request cannot be accommodated, your first payment will be withdrawn on the next available date aligning with your payment frequency request. You will receive a Welcome Letter setting out your revised payment details.

CO-BORROWER CONSENT

Co-Borrower Disclosure: Where there is a Co-Borrower on this Mortgage Loan and/or Credit Card Account, we will each receive separate monthly and/or yearly Account Statements, Disclosure Statements and/or Agreements and notices or correspondence regarding any matters connected to our Mortgage Loan and/or Credit Card Account (together called "Statements" in this paragraph) at the address I/we set out in this Application or other address I/we provide to you, unless I/we consent to have one copy sent to one address only.

You may choose to receive only one copy of Statements by initialing the box below.

I/we consent to one copy of Statements being sent to me/us at the mortgaged property address noted above, or a mailing address as I/we may give to you at a later time.

_______ Simon Mahdessian

_______ Mary Mahdessian

_______ Kristyn Gwiazda

This consent may be altered to have Statements sent to each borrower by contacting Home Trust at 1-855-270-3630 from Monday to Friday, 8AM to 8PM EST.

SOLICITOR:

Following acceptance of this commitment and prior to the Date of Advance, the following conditions must be satisfied by your solicitor. The conditions will be set out in a greater detail in the solicitor's instructions we send to your Solicitor:

1. The Borrower and Co-Borrower's solicitor is to be approved by Home Trust and, following approval, will be appointed to act on Home Trust's behalf in this Mortgage Loan and/or Credit Card Account (the "Approved Solicitor").

2. The Approved Solicitor must ensure that all documentation set out in Schedule "A" and/or the Solicitor Instructions in form and substance acceptable to Home Trust Company is in place prior to the Total Mortgage Loan and/or Credit Card Account Amount being advanced.

3. Prior to closing, the Approved Solicitor is instructed to notify Home Trust, and the relevant underwriting department of the title insurer of any concerns the solicitor may have regarding:
   I. the identity of the Borrower and/or the Co-Borrower;
   II. the validity of prior registered instruments (particularly transfers and discharges); and/or,
   III. any other matters that may affect the title of the Property and/or the enforceability or priority of this Mortgage Loan and/or Credit Card Account.

Commitment Conditions: All conditions must be satisfied no less than five (5) business days prior to the Date of Advance (or such other date as may be indicated below or otherwise agreed to by us in writing).

ACKNOWLEDGEMENT AND CONSENTS

1. **Privacy Notice and Consent:** Home Trust collects, uses, and verifies your credit, personal information ("Personal Information") in order to (i) assess your creditworthiness, (ii) determine your ongoing eligibility for your account(s), including the Credit Card Account (if applicable), or eligibility for any other products and services from Home Trust and its affiliates, (iii) manage, service and enforce any agreement we have with you, (iv) improve our ability to provide products and services to you and our other customers, (v) obtain financing from third parties (vi) investigate and resolve any disputes relating to our relationship, (vii) investigate and prevent fraud, (viii) protect and enforce our rights, (ix) to meet any legal or regulatory requirements, and for such other purposes as may be permitted by applicable law. For example, Home Trust Company may disclose information relating to your Mortgage Loan, including property address and principal amount of the loan, to a third party insurance company/broker for the purpose of offering you creditor insurance for your Mortgage Loan at the time of origination or renewal. Home Trust may also disclose your Personal Information to and may collect your Personal Information from its affiliates as well as your mortgage broker, credit reporting agencies, mortgage insurers, credit grantors, insurance company/broker, employer, financial institutions, business partners or other persons connected with you that might impact your mortgage application, or as may be permitted or required by law for these same purposes. Within Home Trust Company your Personal Information will be kept confidential and will only be shared within Home Trust Company to the extent required for the purposes outlined above. If you do not meet your obligations when they become due, we may file an adverse report with credit bureaus, and your credit rating may suffer.

2. **Privacy Code:** For more information on how we collect, use, disclose and treat your personal and credit information, please refer to the Home Trust Company Privacy Code, a copy of which can be found at www.hometrust.ca/privacy/.

3. **Your Access to Your Personal Information:** You have a right to access your information which is retained in a customer file managed by Home Trust Company at its offices in Toronto, Ontario. You may request access to your information, ask us to correct the information, or tell us to stop using the information for secondary or marketing purposes by calling us toll free at 1-855-270-3630(Option 4), or by sending a written request to Home Trust Company, Attention: Mortgage Servicing, 145 King Street West, Suite 2300, Toronto, Ontario, M5H 1J8.

4. **Credit Bureau Consent:** You agree that we, or any mortgage insurer engaged by us, may obtain, from time to time during the term of your Mortgage Loan, a credit report on you containing information establishing your identity (e.g. name, date of birth, and contact information), information related to your transactions with others, and information about your financial and credit history and worthiness from any credit reporting agency, in connection with this or any other application and on an annual or more frequent basis as we deem necessary, in order to satisfy ourselves that you are able to continue making payments under the Mortgage Loan. If you have provided us with your Social Insurance Number, you agree that we may share it with credit reporting agencies as an aid to identify you.

5. **Sale, Assignment, Syndication, Securitization or Encumbrance:** We may at our option and without restriction, consent or notice to you (which includes, for certainty, any guarantor or any spouse signing your mortgage) sell, assign, syndicate, securitize or encumber all or any part of your mortgage to one or more third parties, including a mortgage insurer and/or the CMHC without notice to you. Once sold or assigned, all or any part of your mortgage may be repurchased by us, whether or not it is in default.

6. **Cost of Borrowing Disclosure:** Important terms and conditions applicable to your Mortgage Loan are included in the Cost of Borrowing Disclosure Statement which will be provided to you by your Solicitor.

7. **Acknowledgments and Agreement to Commitment:** By signing this Commitment you:
   - **a.** agree to all of the terms and conditions of this Commitment, including those in any schedule and **Annual Interest Rate** attached to this Commitment;
   - **b.** acknowledge that you must still enter into a Credit Agreement with us, in our standard form, incorporating the terms of this Commitment and any other provisions as we mutually agreed upon, both acting reasonably and in good faith;
   - **c.** agree to sign any and all other documentation that we may request to ensure that we have a valid and enforceable first mortgage against the Property and that the Mortgage Loan is adequately secured to our satisfaction;
   - **d.** agree to provide to us promptly on request any further information concerning you, your financial standing, any Guarantor, the financial standing of any Guarantor, or the Property;
   - **e.** certify that all the information provided to us by you or your broker and representations made by you in connection with the application for this Mortgage Loan are completely true and accurate in all respects. Any misrepresentation of fact contained in your application or other documentation entitles us to decline to advance all or any portion of the Mortgage Loan and/or Credit Card Account, and to demand immediate repayment of all money advanced under the Mortgage Loan and/or Credit Card Account.
   - **f.** certify that you are not acting on behalf of a third party and that both the beneficial and legal interest in the Property will be held by the Borrower and Co-Borrower as at the Date of Advance.
   - **g.** have read and acknowledged Sections "Politically Exposed Persons and Heads of International Organizations", "Option for Payment Frequency", "Convenience Cheques" *(if applicable)* and "Co-Borrower Consent" *(if applicable)*; and
   - **h.** consent to the collection, use and disclosure of your personal information as described in this Commitment and our Privacy Code.

Michael Gwiazda — Jan 20, 2021 Date

Simon Mahdessian — JAN · 20 · 21 Date

Mary Mahdessian — Jan 20 21 Date

Kristyn Gwiazda — Jan 20 21 Date

Sincerely,

Baljit Dhindsa
Mortgage Underwriter
Underwriting
Tel: 1(416) 601-3059 or Toll Free: 1(855) 270-3630 Ext:3059
HOME TRUST COMPANY