

Worksheet Standard Assignment

Timeline of completion: Must be 4 weeks prior to Occupancy

Tower : PSV Date : May 11/2017
Suite : 1505 Completed by : _____

Please mark if completed:

- ☒ Copy of Assignment Amendment
- ☒ Assignment Agreement Signed by both Assignor and Assignee
- ☒ Certified Deposit Cheque for Top up Deposit to zero % payable to _____ (in trust) on Occupancy
- ☒ Certified Deposit Cheque for Assignment fee as per the Assignment Amendment payable to Amacon City Centre Seven New Development Partnership.
Courier to Dragana at Amacon head office (Toronto).
Agreement must be in good standing
Funds in Trust \$66,280.00 as of May 11/2017
- ☒ Assignors Solicitors Information
Dhillon Law - Harminder Dhillon
7895 Tranmere Dr., Unit 220, Mississauga, ON, L5S 1V9
info@dhillonlaw.ca F. (905) 672 - 7272 F. (905) 673 - 7379
- ☒ Assignees Solicitors Information
B and G Law
2940 Bloor St W, Etobicoke, ON M8X 1B6
guyb@bandlaw.ca 647-748-5044
- ☒ Verify if PDI has been completed, if not, -Please identify who will be performing the PDI. If the Assignee is performing the PDI a Designate form must be signed by the Assignor to appoint the assignee to complete the PDI. This form must be submitted to customercareto@amacon.com
- ☒ Include Fintrac for Assignee
- ☒ Copy of Assignees ID
- ☒ Copy of Assignees Mortgage Approval

The Assignee can close at occupancy closing as long as all of the Attune 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 it immediately to _____ via email. The Parkside Admin team must courier the full hardcopy package to _____ office.

Please remember that the Assignment fee cheque should be couriered to AMACON.

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 11th day of May 2017.

AMONG:

Harmeet Kaur and Jasvir Singh Grewal
(hereinafter called the "Assignor")

OF THE FIRST PART;

- and -

Mai Khalil Bsha Jallad
(hereinafter called the "Assignee")

OF THE SECOND PART;

- and -

AMACON DEVELOPMENTS (CITY CENTRE) INC.
(hereinafter called the "Vendor")

OF THE THIRD PART.

WHEREAS:

- (A) By Agreement of Purchase and Sale dated the 24th day of March 2012 and accepted the 4th day of April, 2012 between the Assignor as Purchaser and the Vendor as may have been amended (the "Agreement"), the Vendor agreed to sell and the Assignor agreed to purchase Unit 05 , Level 14 , Suite 1505 , together with one Parking Unit(s) and Storage Unit(s) in the proposed condominium known municipally as PSV - Tower One , Mississauga, Ontario (the "Property");
- (B) The Assignor has agreed to assign the Agreement and all deposits tendered by the Purchaser thereunder as well as any monies paid for extras or upgrades, monies paid as credits to the Vendor (or its solicitors) in connection with the purchase of the Property to the Assignee and any interest applicable thereto (the "Existing Deposits"), and the Assignee has agreed to assume all of the obligations of the Assignor under the Agreement and to complete the transaction contemplated by the Agreement in accordance with the terms thereof; and
- (C) The Vendor has agreed to consent to the assignment of the Agreement by the Assignor to the Assignee.

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

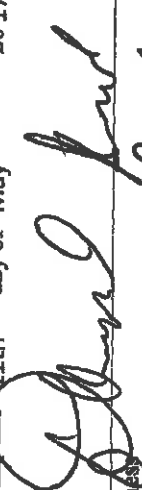
1. Subject to paragraph 7 herein, the Assignor hereby grants and assigns unto the Assignee, all of the Assignor's right, title and interest in, under and to the Agreement including, without limitation, all of the Assignor's rights to the Existing Deposits under the Agreement;
2. The Assignor acknowledges that any amounts paid by the Assignor for Existing Deposits will not be returned to the Assignor in the event of any default or termination of the Agreement and the Assignor expressly acknowledges, agrees and directs that such amounts shall be held by the Vendor as a credit toward the Purchase Price of the Unit.
3. The Assignee covenants and agrees with the Assignor and the Vendor that he/she will observe and perform all of the covenants and obligations of the Purchaser under the Agreement and assume all of the obligations and responsibilities of the Assignor pursuant to the Agreement to the same extent as if he/she had originally signed the Agreement as named Purchaser thereunder. The Assignee acknowledges that in the event the Vendor does not receive the full benefit of the HST Rebate, (as defined in the Agreement) for any reason whatsoever, the Assignee shall be required to pay the amount of the HST Rebate to the Vendor on Closing in addition to the Purchase Price, as more particularly set out in the Agreement.
4. Subject to the terms of the Assignment Amendment, the Assignee covenants and agrees with the Assignor and the Vendor not to list or advertise for sale or lease and/or sell or lease the Unit and is strictly prohibited from further assigning the Assignee's interest under the Agreement or this Assignment to any subsequent party without the prior written consent of the Vendor, which consent may be arbitrarily withheld.
5. In the event that the Agreement is not completed by the Vendor for any reason whatsoever, or if the Vendor is required pursuant to the terms of the Agreement to refund all or any part of the Existing Deposits or the deposit contemplated by section 2 above, the same shall be paid to the Assignee, and the Assignor shall have no claim whatsoever against the Vendor with respect to same.

M.J. 

6. The Assignor hereby represents to the Assignee and the Vendor that he/she has full right, power and authority to assign the Agreement to the Assignee.
7. The Assignor covenants and agrees with the Vendor that notwithstanding the within assignment, he/she will remain liable for the performance of all of the obligations of the Purchaser under the Agreement, jointly and severally with the Assignee. For greater clarity, the Assignor may be required to complete the Occupancy Closing with the Vendor.
8. The Vendor hereby consents to the assignment of the Agreement by the Assignor to the Assignee. This consent shall apply to the within assignment only, is personal to the Assignor, and the consent of the Vendor shall be required for any other or subsequent assignment in accordance with the provisions of this Agreement.
9. The Assignee hereby covenants, acknowledges and confirms that he/she has received a fully executed copy of the Agreement and the Disclosure Statement with all accompanying documentation and material, including any amendments thereto.
10. The Assignor shall pay by certified cheque drawn on solicitor's trust account to Blaney McMurtry, LLP upon execution of this Assignment Agreement, Vendor's solicitor's fees in the amount of ZERO Dollars (\$00.00) plus HST.
11. The Assignor and Assignee agree to provide and/or execute such further and other documentation as may be required by the Vendor in connection with this assignment, including, but not limited to, satisfaction of Vendor's requirements to evidence the Assignee's financial ability to complete the transaction contemplated by the Agreement, Assignee's full contact information and Assignee's solicitor's contact information.
12. Details of the identity of the Assignee and the solicitors for the Assignee are set forth in Schedule "A" and in the Vendor's form of Information sheet. Notice to the Assignee or to the Assignee's solicitor, shall be deemed to also be notice to the Assignor and the Assignor's solicitors.
13. Any capitalized terms hereunder shall have the same meaning attributed to them in the Agreement, unless they are defined in this Assignment Agreement.
14. This Assignment shall enure to the benefit of and be binding upon the parties hereto and their respective heirs, administrators, executors, estate trustees, successors and permitted assigns, as the case may be. If more than one Assignee is named in this Assignment Agreement, the obligations of the Assignee shall be joint and several.
15. This Assignment Agreement shall be governed by and construed in accordance with the laws of the Province of Ontario and the laws of Canada applicable therein.

IN WITNESS WHEREOF the parties have executed this Assignment Agreement.

DATED this 12th day of May 2017


Witness


(Assignor)


Witness


(Assignor)


Witness


(Assignee)

Witness

(Assignee)

AMACON DEVELOPMENT (CITY CENTRE) INC.:

Per: _____
Name: _____
Title **Authorized Signing Officer**

I have authority to bind the Corporation

Schedule "A"

Details of Assignee

ASSIGNEE

NAME: Mai Khalil Bsha Jallad

DATE OF BIRTH 1978-09-09 557-360-211
YYMMDD SIN #

ADDRESS: 2206 Pineneedle Row
Mississauga, Ontario L5C 1V3

PHONE: **Tel:** _____
Cell: 416-276-9221
Facsimile: _____

E-mail: mai_jallad@yahoo.com

ASSIGNEE

NAME: _____

DATE OF BIRTH _____
YYMMDD SIN #

ADDRESS: _____

PHONE: **Tel:** _____
Cell: _____
Facsimile: _____

E-mail: _____

ASSIGNEE'S SOLICITOR:

NAME: Kapoor Law

ADDRESS: 5805 Whittle Rd #212
Mississauga, ON L4Z 2S1

PHONE: **Bus:** 905-890-4999
Facsimile: _____

E-mail: mk@kapoorlaw.ca

M.J.

AGREEMENT OF PURCHASE AND SALE

The undersigned, **HARMEET KAUR and JASVIR SINGH GREWAL** (collectively, the "Purchaser"), hereby agrees with **Amacon Development (City Centre) Corp.** (the "Vendor") to purchase the above-noted Residential Unit, as outlined for identification purposes only on the sketch attached hereto as Schedule "A", together with 1 Parking Unit(s), and 1 Storage Unit(s), to be located in the proposed condominium project known as PSV - Tower One in Mississauga, Ontario, Canada (the "Project") together with an undivided interest in the common elements appurtenant to such units and the exclusive use of those parts of the common elements attaching to such units, as set out in the proposed Declaration (collectively, the "Unit") on the following terms and conditions:

1. The purchase price of the Unit (the "Purchase Price") is **Three Hundred Thirty-One Thousand Four Hundred (\$331,400.00)** DOLLARS inclusive of HST as set out in paragraph 6 (f) of this agreement, in lawful money of Canada, payable as follows:

- (a) to **Blaney McMurtry LLP** (the "Vendor's Solicitors"), in Trust, in the following amounts at the following times, by cheque or bank draft, as deposits pending completion or other termination of this Agreement and to be credited on account of the Purchase Price on the Closing Date:

- (i) the sum of **Two Thousand (\$2,000.00)** Dollars submitted with this Agreement;
- (ii) the sum of **Fourteen Thousand Five Hundred Seventy (\$14,570.00)** Dollars so as to bring the total of the deposits set out in subparagraphs 1(a)(i) and (ii) to five (5%) percent of the Purchase Price submitted with this Agreement and post dated thirty (30) days following the date of execution of this Agreement by the Purchaser;
- (iii) the sum of **Sixteen Thousand Five Hundred Seventy (\$16,570.00)** Dollars so as to bring the total of the deposits set out in subparagraphs 1(a)(i), (ii) and (iii) to ten (10%) percent of the Purchase Price submitted with this Agreement and post dated ninety (90) days following the date of execution of this Agreement by the Purchaser;
- (iv) the sum of **Sixteen Thousand Five Hundred Seventy (\$16,570.00)** Dollars so as to bring the total of the deposits set out in subparagraphs 1(a)(i), (ii), (iii) and (iv) to fifteen (15%) percent of the Purchase Price submitted with this Agreement and post dated one hundred and twenty (120) days following the date of execution of this Agreement by the Purchaser; and
- (v) the sum of **Thirty-Three Thousand One Hundred Forty (\$33,140.00)** Dollars so as to bring the total of the deposits set out in subparagraph 1(a)(i), (ii), (iii), (iv) and (v) to twenty-five (25%) percent of the Purchase Price on the Occupancy Date (as same may be extended in accordance herewith);

- (b) The balance of the Purchase Price by certified cheque or bank draft on the Closing Date, subject to the adjustments hereinafter set forth.

2. (a) The Purchaser shall occupy the Unit on June 29, 2015 being the First Tentative Occupancy Date set in accordance with the TARION Statement of Critical Dates ("TARION Statement") annexed hereto, or such extended or accelerated date established by the Vendor or by mutual agreement in accordance with the terms herein, the TARION Statement and the TARION Delayed Occupancy Warranty Addendum (together, the "TARION Statement and Addendum") annexed hereto (the "Occupancy Date").

- (b) Transfer of title to the Unit shall be completed on the later of the Occupancy Date or such extended or accelerated date established in accordance with the TARION Statement and Addendum (the "Closing Date"). The transaction of purchase and sale shall be completed on the date set out by notice in writing from the Vendor or its solicitor to the Purchaser or its solicitor following registration of the Creating Documents so as to permit the Purchaser or his solicitor to examine title to the Unit, provided that Closing shall be no earlier than fifteen (15) days after the date of such notice and no later than one hundred and twenty (120) days after registration of the Condominium and further provided that if such date is prior to the Occupancy Date then the transaction of purchase and sale shall be completed on the Occupancy Date.

Paragraphs 3 through 56 hereof, Schedules "A" (Suite Plan), "B" (Features and Finishes), "C" (Terms of Occupancy Licence), "D" (Purchaser's Acknowledgment of Receipt) and the TARION Statement and Addendum attached hereto are an integral part hereof and are contained on subsequent pages. The Purchaser acknowledges that it has read all paragraphs, Schedules and the TARION Statement and Addendum, which comprise this Agreement.

DATED at Mississauga, Ontario this 24 day of Mar 2012.

SIGNED, SEALED AND DELIVERED
In the Presence of:

ML

Witness:

) Jasvir Grewal
)
)
) Purchaser: Jasvir Singh Grewal D.O.B. 23-Aug-67 S.I.N. -

) Harmeet Kaur
)
)
) Purchaser: Harmeet Kaur D.O.B. 07-Jan-72 S.I.N. -

DATED at MISSISSAUGA this 24 day of MARCH 2012.

Vendor's Solicitor:
BLANEY MCMURTRY LLP
2 Queen Street East, Suite 1500
Toronto, Ontario M5C 3G5
Attn: Tammy A. Evans

Purchaser's Solicitor:

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: [Signature]

Authorized Signing Officer

I/We have the authority to bind the Corporation.

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

DEPOSIT

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

HARMEET KAUR and JASVIR SINGH GREWAL (the "Purchaser")

Suite **1505** Tower **ONE** Unit **5** Level **14** (the "Unit")

It is hereby understood and agreed between the Vendor and the Purchaser that the following changes shall be made to the above-mentioned Agreement of Purchase and Sale executed by the Purchaser on 24/03/2012 and accepted by the Vendor (the "Agreement") and, except for such changes noted below, all other terms and conditions of the Agreement shall remain the same and time shall continue to be of the essence:

DELETE:

- (iii) the sum of **Sixteen Thousand Five Hundred Seventy (\$16,570.00)** Dollars so as to bring the total of the deposits set out in subparagraphs 1(a)(i), (ii) and (iii) to ten (10%) percent of the Purchase Price submitted with this Agreement and post dated ninety (90) days following the date of execution of this Agreement by the Purchaser;
- (iv) the sum of **Sixteen Thousand Five Hundred Seventy (\$16,570.00)** Dollars so as to bring the total of the deposits set out in subparagraphs 1(a)(i), (ii), (iii) and (iv) to fifteen (15%) percent of the Purchase Price submitted with this Agreement and post dated one hundred and twenty (120) days following the date of execution of this Agreement by the Purchaser; and
- (v) the sum of **Thirty-Three Thousand One Hundred Forty (\$3,140.00)** Dollars so as to bring the total of the deposits set out in subparagraph 1(a)(i), (ii), (iii), (iv) and (v) to twenty-five (25%) percent of the Purchase Price) on the Occupancy Date (as same may be extended in accordance herewith);

INSERT:

- (iii) the sum of **Sixteen Thousand Five Hundred Seventy (\$16,570.00)** Dollars so as to bring the total of the deposits set out in subparagraphs 1(a)(i), (ii) and (iii) to ten (10%) percent of the Purchase Price submitted with this Agreement and post dated one hundred and twenty (120) days following the date of execution of this Agreement by the Purchaser;
- (iv) the sum of **Sixteen Thousand Five Hundred Seventy (\$16,570.00)** Dollars so as to bring the total of the deposits set out in subparagraphs 1(a)(i), (ii), (iii) and (iv) to fifteen (15%) percent of the Purchase Price submitted with this Agreement and post dated two hundred and seventy (270) days following the date of execution of this Agreement by the Purchaser; and
- (v) the sum of **Sixteen Thousand Five Hundred Seventy (\$16,570.00)** Dollars so as to bring the total of the deposits set out in subparagraph 1(a)(i), (ii), (iii), (iv) and (v) to twenty (20%) percent of the Purchase Price) on the Occupancy Date (as same may be extended in accordance herewith);

Dated at Mississauga, Ontario this 24 day of Mar 2012.

SIGNED, SEALED AND DELIVERED
In the Presence of:

Ms
Witness

Jasvir Grewal
Purchaser - Jasvir Singh Grewal

Ms
Witness

Harmeet Kaur
Purchaser - Harmeet Kaur

Accepted at MISSISSAUGA this 24 day of March 2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

ASSIGNMENT

Between: AMACON DEVELOPMENT (CITY CENTRE) CORP. (the "Vendor") and
HARMEET KAUR and JASVIR SINGH GREWAL (the "Purchaser")
Suite **1505** Tower **ONE** Unit **5** Level **14** (the "Unit")

It is hereby understood and agreed between the Vendor and the Purchaser that the following changes shall be made to the above-mentioned Agreement of Purchase and Sale executed by the Purchaser on March 24, 2012 and accepted by the Vendor (the "Agreement") and, except for such changes noted below, all other terms and conditions of the Agreement shall remain the same and time shall continue to be of the essence:

Delete: FROM THE AGREEMENT OF PURCHASE AND SALE

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

Insert: TO THE AGREEMENT OF PURCHASE AND SALE

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

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

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

 H.K.


(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 24 day of Mar 2012.

MD.
Witness:

Jasvir Grewal
Purchaser: Jasvir Singh Grewal

MD.
Witness:

Harmeet Kaur
Purchaser: Harmeet Kaur

DATED at Mississauga this 24 day of March 2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: 

Authorized Signing Officer
I have the authority to bind the Corporation

Individual Identification Information Record

NOTE: An Individual Identification Information Record is required by the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*. This Record must be completed by the REALTOR® member whenever they act in respect to the purchase or sale of real estate.

It is recommended that the Individual Identification Information Record be completed:

- (i) for a buyer when the offer is submitted and/or a deposit made, and
- (ii) for a seller when the seller accepts the offer.

Transaction Property Address: 4011 Brickstone Mews #1505 (PSV - Suite 1505 - Unit 5 - Level 14)

Buyer's / Seller's : Harmeet Kaur and Jasvir Singh Grewal

Sales Representative/Broker Name: FRED DIP

CITYVIEW REALTY INC.

Date: May 11, 2017

A. Verification of Individual

NOTE: This section must be completed for clients that are individuals or unrepresented individuals who are not clients, but are parties to the transaction (e.g. unrepresented buyer or seller). Where an unrepresented individual refuses to provide identification after reasonable efforts are made to verify that identification, a REALTOR® member must keep a record of that refusal and consider sending a Suspicious Transaction Report to FINTRAC if there are reasonable grounds to suspect that the transaction involves property from the proceeds of crime, or terrorist activity. Where you are using an agent or mandatory to verify an individual, see procedure described in CREA's FINTRAC Compliance manual.

1. Full legal name of individual: Maj Khalil Bsha Jallad

2. Address: 2206 Pineapple Row

Mississauga, Ontario

L5C 1V3

3. Date of Birth: 1978/09/09

4. Nature of Principal Business or Occupation: Admin Assist

5. Type of Identification Document: DL

(must view the original, see below for list of acceptable documents)

6. Document Identifier Number: J0290-51057-85909

7. Issuing Jurisdiction: Province of Ontario

(insert name of the applicable Province, Territory, Foreign Jurisdiction or "Federal Government of Canada")

8. Document Expiry Date: 2021-09-09

(must be valid and not expired)

*Acceptable identification documents: birth certificate, driver's licence, provincial health insurance card (not acceptable if from Ontario, Nova Scotia, Manitoba or Prince Edward Island), passport, record of landing, permanent resident card, old age security card, a certificate of Indian status, or SIN card (although SIN numbers are not to be included on any report sent to FINTRAC). Other acceptable identification documents: provincial or territorial identification card issued by the Insurance Corporation of British Columbia, Alberta Registries, Saskatchewan Government Insurance, the Department of Service Nova Scotia and Municipal Relations, the Department of Transportation and Infrastructure Renewal of the Province of Prince Edward Island, Service New Brunswick, the Department of Government Services and Lands of the Province of Newfoundland and Labrador, the Department of Transportation of the Northwest Territories or the Department of Community Government and Transportation of the Territory of Nunavut. If identification document is from a foreign jurisdiction, it must be equivalent to one of the above identification documents.



This document has been prepared by The Canadian Real Estate Association to assist members in complying with requirements of Canada's *Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations*, © 2014-2015.

1
of 4

WEBForms © Aug/2015



CIBC Pre-Approved Mortgage Certificate

Number: 1311099087

Issue Date: May 17/2017
Effective From: May 17/2017.

Expiry Date: December 30/2017.

(Note: If your certificate has expired, please contact your CIBC representative)

TO CERTIFY THAT

Mrs. Mai Khalil Bsha Jallad,
1505 - 4011 Brickstone Mews, Mississauga - Ontario

is eligible for a mortgage loan amount of
with a downpayment of
to purchase a house in a price range of

\$265,120.00
\$66,280.00
\$331,400.00

and has/have selected the following mortgage loan type and term:

Mortgage Loan Type	5 Year Fixed Closed
Mortgage Loan Term	5 Years
Posted Interest Rate	4.00 %

Monthly Payment (Principal & Interest Payments Only)
Amortization

\$1,904.00
25 Years



Adrian Chahal
Mortgage Advisor
Tel: 1 855 230-9587
Cell: 416 550-0810
adrian.chahal@cibc.ca

Signature

This certificate only applies to the purchase of a residential owner-occupied property meeting our lending guidelines and is subject to the following conditions being met at the time of the actual mortgage loan application: satisfactory property appraisal, satisfactory credit review by CIBC Mortgages & Lending and Genworth Financial Mortgage Insurance Company Canada/Canada Mortgage and Housing Corporation approval (if applicable)

Note: This certificate does not apply to refinances and equity takeouts

Customer Signature(s):

Mai Jallad

RATE INFORMATION

- For fixed-rate mortgage loans, your quoted rate is guaranteed not to increase provided the mortgage loan amount is fully advanced on or before the Expiry Date of this Certificate. Your interest rate will be determined on the date funds are advanced and you will receive the lower of the interest rate indicated on this Certificate and the interest rate posted for the selected mortgage loan type and term on the date funds are advanced. Interest is calculated semi-annually, not in advance.
- For variable-rate mortgage loans, interest rates are based upon CIBC Prime Rate which fluctuates from time to time and therefore, there are no rate guarantees for variable rate mortgage loans. The interest rates indicated on this Certificate simply represent the rates based upon CIBC Prime Rate in effect as at the date of the Certificate and are subject to change. Interest for variable rate mortgages is calculated daily using a simple interest formula (which is the same as calculated yearly), not in advance.



Driver's Licence

Permis de conduire

ON

CANADA



1978/09/08

1578/09/08

JILLAD WALKHALL

2106 RIVERVIEWLE NOW

MISSISSAUGA, ON L3S 1V3

J0290 - 51067 - 85909

2015/12/09

2021/03/08

SEX: F

DOB: 02/04/1978

HEIGHT: 162 cm



1-800-387-3447





ServiceOntario.ca

1-800-387-3447

1578/09/08

JILLAD WALKHALL

2106 RIVERVIEWLE NOW

MISSISSAUGA, ON L3S 1V3

J0290 - 51067 - 85909

2015/12/09

2021/03/08

SEX: F

DOB: 02/04/1978

HEIGHT: 162 cm



1-800-387-3447

