

Worksheet
Standard Assignment
Post Occupancy

Suite: 2105 Tower: PSV Date: _____ Completed by: _____

Please mark if completed:

- ☒ Copy of Assignment Amendment \$500 Assignment fee ✓
- ☒ Assignment Agreement Signed by both Assignor and Assignee
- ☐ Certified Deposit Cheque for Top up Deposit to 20% payable to Blaney McMurtry LLP in Trust
- ☒ Certified Deposit Cheque for Assignment fee as per the Assignment Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto).
- ☐ Agreement must be in good standing. Funds in Trust: \$ _____

☒ Assignors Solicitors information

☒ Assignees Solicitors information (7)

☐ 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 (9)

☒ Copy of Assignees ID (10)

☒ Copy of Assignees Mortgage Approval (11)

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

Note:

Once all of the above is completed, email the full package immediately to Stephanie for execution of the Assignment agreement. Stephanie will execute and the Amacon admin team will forward immediately to Blaney via email. The Parkside Admin team must courier the full hardcopy package to Blaney McMurtry's office. Please remember that the Assignment fee cheque should be couriered to Amacon.

Administration Notes:

Assignee will be coming in Saturday July 22 @ 12 pm to sign. We need the above highlighted info!

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

ASSIGNMENT

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

AMAL AL-SADEK and GHASSAN EL-SADEK (the "Purchaser")

Suite 2105 Tower ONE Unit 5 Level 20 (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 Purchaser's covenants, agreements and obligations under the Agreement;
- (iii) covenants not to advertise the Unit in any newspaper nor list the Unit on any multiple or exclusive listing service;
- (iv) obtains an assignment and assumption agreement from the approved assignee in the Vendor's standard form;
- (v) pays the sum Five Hundred (\$500.00) Dollars plus applicable HST by way of certified funds as an administration fee to the Vendor for permitting such sale, transfer or assignment, to be paid to the Vendor at the time of the Purchaser's request for consent to such assignment.

- (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 MARCH 2012.

Witness:

Purchaser: Ghassan El-Sadek

Witness:

Purchaser: Amal Al-Sadek

DATED at MISSISSAUGA this 24 day of MARCH 2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

[Signature]
Authorized Signing Officer
I have the authority to bind the Corporation

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 18 day of July, 2017 ASCS ST. J. 12

AMONG:

Amal Al-Sadek & Ghassan El-Sadek

(hereinafter called the "Assignor")

OF THE FIRST PART;

- and -

Shiyu Tian & Jiajun Zhao

(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 24 day of March 2017 and accepted the 24 day of March 2017 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 5, Level 20, Suite 2105, together with 1 Parking Unit(s) and 1 Storage Unit(s) in the proposed condominium known municipally as , 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

AS. ACS ST. J. 12

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 Blaney McMurtry, LLP upon execution of this Assignment Agreement, Vendor's solicitor's fees in the amount of Five Hundred Dollars (\$500.00) plus HST.
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 July 2017.

Witness

Witness

Witness

Witness

(Assignor)

(Assignor)

(Assignee)

(Assignee)

AMACON DEVELOPMENT (CITY CENTRE)
INC.

Per:

Name:

Title:

Authorized Signing Officer

I have authority to bind the Corporation

As. GES

ST
JKZ

Schedule "A"

Details of Assignee

ASSIGNEE

NAME: Jiakun Zhao
DATE OF BIRTH: 1989-07-10 CX-80217/10
ADDRESS: #206-60 Capulet Ln London ON N6H 0B2 YYYYMMDD SIN #
PHONE: Tel: 226-973-7518
Cell: " "
Facsimile: " "
E-mail: jzhao233@UWO.ca

ASSIGNEE

NAME: Shiyu Tian
DATE OF BIRTH: 1994-03-20 CX-2018/10/31
ADDRESS: #206-60 Capulet Ln London ON N6H0B2 YYYYMMDD SIN # 932482003
PHONE: Tel: 519-636-1365
Cell: " "
Facsimile: " "
E-mail: rainie_tian@hotmail.com

ASSIGNEE'S
SOLICITOR:

NAME: Eric Zou
ADDRESS: 40 Village Centre Place, Suite 300
Mississauga ON. L4Z 1V9
PHONE: Bus: 416-800-2299
Facsimile: 416-800-2298
E-mail: Eric.Zou@enzlaw.com
zoulaw@enzlaw.com

ASSIGNOR

Douglas Hancock
Daigle & Hancock Douglas
51 Village Centre Pl
Mississauga ON, L4Z 1V9
T. 905.273.3339
F. 905.273.5672

The Toronto-Dominion Bank

81507962

2955 EGLINTON AVENUE WEST
MISSISSAUGA, ON L5M 6J3

DATE

2017-06-12

YYYYMMDD

Transit-Serial No.

1305-81507962

Pay to the
Order of

Amacon City Centre Seven New Development Partnership

\$ *****565.00

FIVE HUNDRED SIXTY FIVE**00/100

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

Re PSV 2105 Assignment fee

Canadian Dollars

The Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Number

Countersigned

OUTSIDE CANADA, NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAETS ON CANADA

⑈81507962⑈ ⑈09612⑈004⑈

⑈3808⑈

**PURCHASER
INFORMATION FORM**



**PARKSIDE
VILLAGE.**
MISSISSAUGA

Suite #:

PSV 2105

Purchasers
Name(s):

(ASSIGNORS).
Amal Al-Sadek and Ahassan El-Sadek

Purchasers
Address:

Tel:
(Daytime):

(Cell):

Email
Address:

PURCHASER'S SOLICITOR INFORMATION

Name:

Douglas Hancock

Firm:

Daigle and Hancock Douglas

Address:

51 Village Centre Place Miss. ON. L4Z 1V9

Tel:

905.273.3339

Fax:

905.273.5672

Email

Please return the completed form to:

PARKSIDE VILLAGE SALES TEAM

465 Burnhamthorpe Road West | Mississauga | ON | L5B 0E3 | 905.273.9333
FAX: 905-273-7772 EMAIL: SUPPORT1@LIFEATPARKSIDE.COM
LIFEATPARKSIDE.COM

**PURCHASER
INFORMATION FORM**



**PARKSIDE
VILLAGE.**
MISSISSAUGA

Suite #:

PSV 2105

Purchasers
Name(s):

Jiakun Zhao / Shiyu Tian

(ASSIGNEE)

Purchasers
Address:

Tel:

(Daytime):

(Cell):

Email

Address:

PURCHASER'S SOLICITOR INFORMATION

Name:

Eric Zou

Firm:

Address:

40 Village Centre Place Suite 300 Miss. L4Z 1V9

Tel:

416-800-2299

Fax:

416-800-2298

Email

eric.zou@enzlaw.com
zoulaw@enzlaw.com

Please return the completed form to:

PARKSIDE VILLAGE SALES TEAM

465 Burnhamthorpe Road West | Mississauga | ON | L5B 0E3 | 905.273.9333
FAX: 905-273-7772 EMAIL: SUPPORT1@LIFEATPARKSIDE.COM
LIFEATPARKSIDE.COM

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:

Sales Representative/Broker Name:

Date Information Verified/Credit File Consulted:

A. Verification of Individual

NOTE: One of Section A.1, A.2, or A.3 must be completed for your individual clients or unrepresented individuals that are not clients, but are parties to the transaction (e.g. unrepresented buyer or seller). Where you are unable to identify an unrepresented individual, complete section A.4 and consider sending a Suspicious Transaction Report to FINTRAC if there are reasonable grounds to suspect that the transaction involves the proceeds of crime or terrorist activity. Where you are using an agent or mandatary to verify the identity of an individual, see procedure described in CREA's materials on REALTOR Link®.

1. Full legal name of Individual: Jiakun Zhao
2. Address: #206-60 Capulet Ln., Toronto ON
3. Date of Birth: 1989-07-10
4. Nature of Principal Business or Occupation: Real Business Intelligence

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: (must view the original and have a photo, see CREA's FINTRAC materials on REALTOR Link® for examples)
2. Document Identifier Number:
3. Issuing Jurisdiction: (insert applicable Province, Territory, Foreign Jurisdiction or "Canada")
4. Document Expiry Date: (must be valid and not expired) Country:

A.2 Credit File

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

1. Name of Canadian Credit Bureau Holding the Credit File:
2. Reference Number of Credit File:

A.3 Dual ID Process Method

1. Complete two of the following three checkboxes by ascertaining the individual's identity by referring to information in two independent, reliable, sources. Each source must be well known and reputable (e.g., federal, provincial, territorial and municipal levels of government, crown corporations, financial entities or utility providers). Any document must be an original paper or original electronic document (e.g., the individual can email you electronic documents downloaded from a website). Documents cannot be photocopied, faxed or digitally scanned. The individual does not need to be physically present.

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

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



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Individual Identification Information Record

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

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

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

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

Date on which above measures taken:

2. Reason why measures were taken (check one):

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

B. Verification of Third Parties

NOTE: Only complete Section B for your clients. Complete this section of the form to indicate whether a client is acting on behalf of a third party. Either B.1 or B.2 must be completed.

B.1 Third Party Reasonable Measures

Where you cannot determine whether there is a third party, complete this section.

Is the transaction being conducted on behalf of a third party according to the client? (check one):

- ☐ Yes
☐ No

Measures taken (check one):

- ☐ Asked if client was acting on behalf of a third party
☐ Other, explain:

Date on which above measures taken:

Reason why measures were unsuccessful (check one):

- ☐ Client did not provide information
☐ Other, explain:

Indicate whether there are any other grounds to suspect a third party (check one):

- ☐ No
☐ Yes, explain:

B.2 Third Party Record

Where there is a third party, complete this section.

1. Name of third party:

2. Address:

3. Date of Birth:

4. Nature of Principal Business or Occupation:

5. Incorporation number and place of issue (if applicable):

6. Relationship between third party and client:



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Individual Identification Information Record

NOTE: Only complete Sections C and D for your clients.

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

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

Low Risk

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

Medium Risk

- ☐ Explain:

High Risk

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

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



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Individual Identification Information Record

D. Business Relationship

(ask your Compliance Officer when this section is applicable)

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

Check the appropriate boxes.

Acting as an agent for the purchase or sale of:

☐ Residential property

☐ Commercial property

☐ Other, please specify:

☐ Residential property for income purposes

☐ Land for Commercial Use

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

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

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

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

D.3 Suspicious Transactions

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



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Individual Identification Information Record

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- (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:

Sales Representative/Broker Name:

Date Information Verified/Credit File Consulted:

A. Verification of Individual

NOTE: One of Section A.1, A.2, or A.3 must be completed for your individual clients or unrepresented individuals that are not clients, but are parties to the transaction (e.g. unrepresented buyer or seller). Where you are unable to identify an unrepresented individual, complete section A.4 and consider sending a Suspicious Transaction Report to FINTRAC if there are reasonable grounds to suspect that the transaction involves the proceeds of crime or terrorist activity. Where you are using an agent or mandatary to verify the identity of an individual, see procedure described in CREA's materials on REALTOR Link®.

1. Full legal name of individual: Shiyan Tian
2. Address: #206, 60 Capulet Ln London, ON N6H 0B1
3. Date of Birth: 1994-03-20
4. Nature of Principal Business or Occupation: Self-employed media content producer

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*: (must view the original and have a photo, see CREA's FINTRAC materials on REALTOR Link® for examples)
2. Document Identifier Number:
3. Issuing Jurisdiction: (insert applicable Province, Territory, Foreign Jurisdiction or "Canada")
4. Document Expiry Date: (must be valid and not expired)

Country:

A.2 Credit File

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

1. Name of Canadian Credit Bureau Holding the Credit File:
2. Reference Number of Credit File:

A.3 Dual ID Process Method

1. Complete two of the following three checkboxes by ascertaining the individual's identity by referring to information in two independent, reliable, sources. Each source must be well known and reputable (e.g., federal, provincial, territorial and municipal levels of government, crown corporations, financial entities or utility providers). Any document must be an original paper or original electronic document (e.g., the individual can email you electronic documents downloaded from a website). Documents cannot be photocopied, faxed or digitally scanned. The individual does not need to be physically present.

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

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



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Individual Identification Information Record

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

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

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

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

Date on which above measures taken:

2. Reason why measures were taken (check one):

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

B. Verification of Third Parties

NOTE: Only complete Section B for your clients. Complete this section of the form to indicate whether a client is acting on behalf of a third party. Either B.1 or B.2 must be completed.

B.1 Third Party Reasonable Measures

Where you cannot determine whether there is a third party, complete this section.

Is the transaction being conducted on behalf of a third party according to the client? (check one):

- ☐ Yes
☐ No

Measures taken (check one):

- ☐ Asked if client was acting on behalf of a third party
☐ Other, explain:

Date on which above measures taken:

Reason why measures were unsuccessful (check one):

- ☐ Client did not provide information
☐ Other, explain:

Indicate whether there are any other grounds to suspect a third party (check one):

- ☐ No
☐ Yes, explain:

B.2 Third Party Record

Where there is a third party, complete this section.

1. Name of third party:

2. Address:

3. Date of Birth:

4. Nature of Principal Business or Occupation:

5. Incorporation number and place of issue (if applicable):

6. Relationship between third party and client:



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Individual Identification Information Record

NOTE: Only complete Sections C and D for your clients.

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

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

Low Risk

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

Medium Risk

- ☐ Explain:

High Risk

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

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



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Individual Identification Information Record

D. Business Relationship

(ask your Compliance Officer when this section is applicable)

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

Check the appropriate boxes.

Acting as an agent for the purchase or sale of:

☐ Residential property

☐ Commercial property

☐ Other, please specify:

☐ Residential property for income purposes

☐ Land for Commercial Use

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

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

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

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

D.3 Suspicious Transactions

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



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PSV #2105

Assignees (2)

22 July 17

Ontario Driver's Licence Permis de conduire ON CANADA

NAME/NOM ZHAO
HAKEM
206-80 CAPOLET LN
LONDON, ON, N6H 0B2

NUMBER/HUMERO Z3206 - 40108 - 90210

ISS/DEL 2016/05/30 4b EXP/EXP 2021/07/10

DL8852526 16 HGT/HAUT 178 cm

SEX/SEX M

CLASS/CLASSE G

DOB/DATE 1989/07/19

1989/07/19

Ontario Driver's Licence Permis de conduire ON CANADA

NAME/NOM ZHAO
HAKEM
206-80 CAPOLET LANE
LONDON, ON, N6H 0B2

NUMBER/HUMERO T4013 - 70909 - 45320

ISS/DEL 2016/05/02 4b EXP/EXP 2018/10/01

DL6182896 16 HGT/HAUT 158 cm

SEX/SEX F

CLASS/CLASSE G2

DOB/DATE 1984/03/20

1984/03/20

PSV #0105 (Amigne)

11



RBC Royal Bank

July 19, 2017

JIAKUN ZHAO; SHIYU TIAN
UNIT 206 - 60 CAPULET LANE
LONDON, ON N6H 0B2

Royal Bank of Canada

N YORK ON-FAIRVIEW MALL BR
1800 SHEPPARD AVE E-UNIT 2105/BOX
41
NORTH YORK, ON M2J 5A7
Tel: 1-800-769-2511
Fax: 1-416-491-2949

Dear JIAKUN ZHAO; SHIYU TIAN,

Re: Mortgage application number:

Congratulations and thank you for choosing RBC Royal Bank® for your mortgage needs. I'm pleased to confirm that you have been approved for a mortgage as per the details and conditions we've discussed (see below):

Property: UNIT 2105 4011 BRICKSTONE MEWS
MISSISSAUGA, ON L5B 0J7

Mortgage details:

Mortgage amount:	\$ 330,000.00.	<i>(~ 73.3% : Req: 80165/2 - 72.5%)</i>
Amortization period:	30.00 years.	
Interest rate:	2.8400000 % per year — calculated semi-annually, not in advance.	
Term:	60 months	
Type:	Fixed Closed	
Principal & Interest:	\$ 1,360.05	
Property Taxes:	\$ 3,735.00	
HomeProtector® Premium*:	\$ 53.46 ³	
Total Payment:	\$ 1,413.51	
Payment frequency:	Monthly	
Closing date:	August 31, 2017	
Interest adjustment date:	August 31, 2017	
First payment due date:	September 30, 2017	
Rate commitment expiry date:	November 10, 2017	

Your interest rate is guaranteed until the earlier of the closing date or the rate commitment expiry date. If your rate commitment expires, get in touch with me right away for a new rate.

As a reminder, a mortgage processing fee of \$ 0.00 is payable when your mortgage is advanced. This fee will be automatically deducted from your mortgage payment account unless you provide us with an alternate account to debit.



If you have any questions, call me at 1-647-868-7086. As always, I'm available anytime, and I'll be happy to help. Congratulations again, and best wishes with your new home!

Yours truly,

CHENG PENG
Mortgage Specialist
Cell: 1-647-868-7086.
E-mail: ethan.peng@rbc.com

* HomeProtector insurance is a creditor's group insurance program and is subject to certain terms, conditions, exclusions and eligibility restrictions. Please see the HomeProtector Certificate of Insurance (distribution guide for residents of Quebec) for full details





N YORK ON-FAIRVIEW MALL BR
1800 SHEPPARD AVE E-UNIT 2105/BOX 41
NORTH YORK, ON M2J 5A7

CLIENT NAME (Please Print Clearly)

ZHAO	JIAKUN	
Surname	First name	Initials

BRANCH DOMICILE

CLIENT CARD OR SRF NUMBER

326161601

GENERAL TERMS

In this Client Agreement, please remember that:
"Applicant" means the person who signs this Client Agreement to apply for credit or a personal deposit account.
For a credit card the Applicant may be the primary applicant in whose name the Account is opened or a co-applicant, or other person to whom a card is issued on the account.
"I", "me" and "my" mean the Applicant who has signed this Client Agreement;
"Bank" means Royal Bank of Canada;
"Royal Trust" means Royal Trust Corporation of Canada (in Quebec, The Royal Trust Company);
"You" and "your" mean the Bank if an application is made to the Bank and Royal Trust if an application is made to Royal Trust.

Collecting my personal information

You may from time to time collect financial and other information about me such as:

- information establishing my identity (for example, name, address, phone number, date of birth, etc.) and my personal background;
- information related to transactions arising from my relationship with and through you, and from other financial institutions;
- information I provide on an application for any of your products and services;
- information for the provision of products and services; and
- information about financial behaviour such as my payment history and credit worthiness.

You may collect and confirm this information during the course of our relationship. You may obtain this information from a variety of sources, including from me, from service arrangements I make with or through you, from credit reporting agencies and other financial institutions, from registries, from references I provide to you and from other sources, as is necessary for the provision of your products and services.

I acknowledge receipt of notice that from time to time reports about me may be obtained by you from credit reporting agencies.

Using my personal information

This information may be used from time to time for the following purposes:

- to verify my identity and investigate my personal background;
- to open and operate my account(s) and provide me with products and services I may request;

CLIENT'S COPY

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- to better understand my financial situation;
- to determine my eligibility for products and services you offer;
- to help you better understand the current and future needs of your clients;
- to communicate to me any benefit, feature and other information about products and services I have with you;
- to help you better manage your business and my relationship with you;
- to maintain the accuracy and integrity of information held by a credit reporting agency; and
- as required or permitted by law.

For these purposes, you may:

- make this information available to your employees, your agents and service providers, who are required to maintain the confidentiality of this information;
- share this information with other financial institutions; and
- give credit, financial and other related information to credit reporting agencies who may share it with others.

In the event your service provider is located outside of Canada, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located.

In the event your service provider is a Crown Corporation, the service provider is bound by, and the information may be disclosed in accordance with, federal access to information and privacy legislation.

Upon my request, you may give this information to other persons.

You may also use this information and share it with RBC® companies (i) to manage your risks and operations and those of RBC companies, (ii) to comply with valid requests for information about me from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know my choices under "*Other uses of my personal information*" for the sole purpose of honouring my choices.

If you have my social insurance number, you may use it for tax related purposes if I hold a product generating income and share it with the appropriate government agencies, and you may also share it with credit reporting agencies as an aid to identify me.

Other uses of my personal information

- You may use this information to promote your products and services, and promote products and services of third parties you select, which may be of interest to me. You may communicate with me through various channels, including telephone, computer or mail, using the contact information I have provided.
- You may also, where not prohibited by law, share this information with RBC companies for the purpose of referring me to them or promoting to me products and services which may be of interest to me. You and RBC companies may communicate with me through various channels, including telephone, computer or mail, using the contact information I have provided. I acknowledge that as a result of such sharing they may advise you of those products or services provided.
- If I also deal with RBC companies, you may, where not prohibited by law, consolidate this information with information they have about me to allow you and any of them to manage my relationship with RBC companies and your business.

I understand that you and RBC companies are separate, affiliated corporations. RBC companies include your affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

I may choose not to have this information shared or used for any of these "Other uses" by contacting you as set out below, and in this event, I will not be refused credit or other services just for that reason. You will respect my choices and, as mentioned above, you may share my choices with RBC companies for the sole purpose of honouring my choices regarding "*Other uses of my personal information*".

My right to access my personal information

I may obtain access to the information you hold about me at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, to ask questions about your privacy policies or to request that the information not be used for any or all of the purposes outlined in "*Other uses of my personal information*" I may do so now or at any time in the future by:

CLIENT'S COPY

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S 00524 (2012/10)



Page 2 / 4

- contacting my branch; or
- calling you toll free at 1-800-769-2511.

Your privacy policies

I may obtain more information about your privacy policies by asking for a copy of your "Financial fraud prevention and privacy protection" brochure, by calling you at the toll free number shown above or by visiting your website at www.rbc.com/privacy.

I certify that all information I give to you in connection with a credit application is true and complete.

This certification will also apply to all information I give to you in the future in connection with any other credit application.

MORTGAGES AND PERSONAL LOANS

I acknowledge that the granting of a mortgage does not represent a confirmation of the value or condition of the property, even if a property valuation or inspection is conducted by you, mortgage insurers or others, nor does it confirm my ability to pay the mortgage or loan. I acknowledge that you, mortgage insurers or others acting on your behalf, before or after mortgage or loan approval, to obtain credit information including obtaining reports from credit reporting agencies, about me in connection with: (i) the mortgage or loan application; (ii) the subsequent issuance of mortgage insurance with respect to the mortgage; or (iii) the inclusion of my mortgage or loan in a securitization transaction.

All information obtained from or concerning me in connection with approving the mortgage or loan, including credit reporting agency information, will be accessible to and may be used by mortgage insurers for any purposes related to the provision of loan insurance generally; I hereby consent to the use of the information by mortgage insurers.

CREDIT CARD

If I ever apply to you for a credit card, please open an account in my name, issue a credit card to me (and to the co-applicant if there is one for the account) and renew and replace the credit card(s) periodically.

I will comply with the cardholder agreement you will send to me when you issue, renew or replace my credit card. If I sign, use or accept my credit card, it will mean that I have received and read the Agreement. It will also mean that I have agreed with you to everything written there.

ALTERNATE LENDER

I agree that if you are unable to meet my credit needs, you may attempt to locate another lender ("alternate lender") on my behalf without further notice to me. I agree that you may share financial and other information about me with the alternate lender(s) selected by you. This information includes information contained in my loan/mortgage application, employment information, income verification and information obtained from credit reporting agencies. Also, I agree that an alternate lender to whom my application is referred may collect information about me from credit reporting agencies in connection with its consideration of the referred application and use the information for such purposes. I am aware that a fee may be paid to you by an alternate lender in connection with the referral of my loan/mortgage application. I agree that the alternate lender may advise you directly if my application is approved, declined or funded. Further, I agree to the release of the details of my mortgage placement to my real estate agent. I acknowledge that, although you may make efforts to locate an alternate lender, you are not under an obligation to do so and are not liable for any acts or omissions of an alternate lender. If I have any claims or disputes regarding a loan/mortgage with an alternate lender, I will settle the claims and disputes directly with the alternate lender.

Statement Pertaining to Third Party Applicable to Personal Loans and Mortgages

The proceeds of this credit facility will not be used by or on behalf of a third party. A third party is a person or an entity (for example a corporation), other than the applicant/co-applicant (or someone authorized to give instructions in respect of the account, for example a person with a power of attorney), who will benefit from the proceeds of the loan or mortgage. It means that the individual or entity gives instructions in respect of the proceeds, and directs the manner in which the proceeds will be used, but is not on the application for the loan or mortgage. To make this statement I have considered whether I or a co-applicant will take instructions from someone else or another entity regarding what I or a co-applicant should do with the

CLIENT'S COPY

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funds or how to manage the loan/mortgage.

Note: Where the applicant or co-applicant is a parent, intending to use the credit facility to benefit their child (for example to purchase a house for the child or use funds for child's education) the child is not a "third party".

Note for Credit Card Applicants: Though I am not required to make this statement when I apply to you for a Credit Card, I acknowledge that any Credit Card you issue on my RBC Royal Bank® Credit Card Account must only be used by the person whose name is embossed on that card.

You and I have expressly requested that this Agreement be drawn in the English language. Vous et moi avons expressément demandé que ce contrat soit rédigé en langue anglaise.

Applicant

Date

CLIENT'S COPY

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N YORK ON-FAIRVIEW MALL BR
1800 SHEPPARD AVE E-UNIT 2105/BOX 41
NORTH YORK, ON M2J 5A7

CLIENT NAME (Please Print Clearly)

TIAN	SHIYU	
Surname	First name	Initials

BRANCH DOMICILE

CLIENT CARD OR SRF NUMBER

326161643

GENERAL TERMS

In this Client Agreement, please remember that:
"Applicant" means the person who signs this Client Agreement to apply for credit or a personal deposit account.
For a credit card the Applicant may be the primary applicant in whose name the Account is opened or a co-applicant, or other person to whom a card is issued on the account.
"I", "me" and "my" mean the Applicant who has signed this Client Agreement;
"Bank" means Royal Bank of Canada;
"Royal Trust" means Royal Trust Corporation of Canada (in Quebec, The Royal Trust Company);
"You" and "your" mean the Bank if an application is made to the Bank and Royal Trust if an application is made to Royal Trust.

Collecting my personal information

You may from time to time collect financial and other information about me such as:

- information establishing my identity (for example, name, address, phone number, date of birth, etc.) and my personal background;
- information related to transactions arising from my relationship with and through you, and from other financial institutions;
- information I provide on an application for any of your products and services;
- information for the provision of products and services; and
- information about financial behaviour such as my payment history and credit worthiness.

You may collect and confirm this information during the course of our relationship. You may obtain this information from a variety of sources, including from me, from service arrangements I make with or through you, from credit reporting agencies and other financial institutions, from registries, from references I provide to you and from other sources, as is necessary for the provision of your products and services.

I acknowledge receipt of notice that from time to time reports about me may be obtained by you from credit reporting agencies.

Using my personal information

This information may be used from time to time for the following purposes:

- to verify my identity and investigate my personal background;
- to open and operate my account(s) and provide me with products and services I may request;

CLIENT'S COPY

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- to better understand my financial situation;
- to determine my eligibility for products and services you offer;
- to help you better understand the current and future needs of your clients;
- to communicate to me any benefit, feature and other information about products and services I have with you;
- to help you better manage your business and my relationship with you;
- to maintain the accuracy and integrity of information held by a credit reporting agency; and
- as required or permitted by law.

For these purposes, you may:

- make this information available to your employees, your agents and service providers, who are required to maintain the confidentiality of this information;
- share this information with other financial institutions; and
- give credit, financial and other related information to credit reporting agencies who may share it with others.

In the event your service provider is located outside of Canada, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located.

In the event your service provider is a Crown Corporation, the service provider is bound by, and the information may be disclosed in accordance with, federal access to information and privacy legislation.

Upon my request, you may give this information to other persons.

You may also use this information and share it with RBC® companies (i) to manage your risks and operations and those of RBC companies, (ii) to comply with valid requests for information about me from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know my choices under "*Other uses of my personal information*" for the sole purpose of honouring my choices.

If you have my social insurance number, you may use it for tax related purposes if I hold a product generating income and share it with the appropriate government agencies, and you may also share it with credit reporting agencies as an aid to identify me.

Other uses of my personal information

- You may use this information to promote your products and services, and promote products and services of third parties you select, which may be of interest to me. You may communicate with me through various channels, including telephone, computer or mail, using the contact information I have provided.
- You may also, where not prohibited by law, share this information with RBC companies for the purpose of referring me to them or promoting to me products and services which may be of interest to me. You and RBC companies may communicate with me through various channels, including telephone, computer or mail, using the contact information I have provided. I acknowledge that as a result of such sharing they may advise you of those products or services provided.
- If I also deal with RBC companies, you may, where not prohibited by law, consolidate this information with information they have about me to allow you and any of them to manage my relationship with RBC companies and your business.

I understand that you and RBC companies are separate, affiliated corporations. RBC companies include your affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

I may choose not to have this information shared or used for any of these "Other uses" by contacting you as set out below, and in this event, I will not be refused credit or other services just for that reason. You will respect my choices and, as mentioned above, you may share my choices with RBC companies for the sole purpose of honouring my choices regarding "*Other uses of my personal information*".

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I may obtain access to the information you hold about me at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, to ask questions about your privacy policies or to request that the information not be used for any or all of the purposes outlined in "*Other uses of my personal information*" I may do so now or at any time in the future by:

CLIENT'S COPY

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- contacting my branch; or
- calling you toll free at 1-800-769-2511.

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I may obtain more information about your privacy policies by asking for a copy of your "Financial fraud prevention and privacy protection" brochure, by calling you at the toll free number shown above or by visiting your website at www.rbc.com/privacy.

I certify that all information I give to you in connection with a credit application is true and complete.

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MORTGAGES AND PERSONAL LOANS

I acknowledge that the granting of a mortgage does not represent a confirmation of the value or condition of the property, even if a property valuation or inspection is conducted by you, mortgage insurers or others, nor does it confirm my ability to pay the mortgage or loan. I acknowledge that you, mortgage insurers or others acting on your behalf, before or after mortgage or loan approval, to obtain credit information including obtaining reports from credit reporting agencies, about me in connection with: (i) the mortgage or loan application; (ii) the subsequent issuance of mortgage insurance with respect to the mortgage; or (iii) the inclusion of my mortgage or loan in a securitization transaction.

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CLIENT'S COPY

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funds or how to manage the loan/mortgage.

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You and I have expressly requested that this Agreement be drawn in the English language. Vous et moi avons expressément demandé que ce contrat soit rédigé en langue anglaise.

Applicant

Date

CLIENT'S COPY

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OREA Ontario Real Estate Association

Form 120
for use in the Province of Ontario

Assignment of Amendment to Agreement of Purchase and Sale

[JK] [ST]

[A.S.]

Toronto
Real Estate
Board

BETWEEN BUYER, Shiyu Tian
AND SELLER, Amal Al-Sadek and Ghassan El-Sadek

Assignment of
Agreement of Purchase and Sale between the Seller and Buyer, dated the 9 day of July, 2017,

concerning the property known as #2105 -4011 BRICKSTONE MEWS Mississauga

LSB 017 as more particularly described in the aforementioned Agreement.

The Buyer(s) and Seller(s) herein agree to the following amendment(s) to the aforementioned Agreement:

Insert/Delete:

Delete:

Buyer: Jiakun Zhao

Insert:

Buyer: Jiakun Zhao and Shiyu Tian

[JK] [ST] [A.S.]

INITIALS OF BUYER(S): [ST] [JK]

INITIALS OF SELLER(S): [A.S.]



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Buyer

11:59

IRREVOCABILITY: This Offer to Amend the Agreement shall be irrevocable by

(Seller/Buyer)

until 11:59 a.m./p.m.

on the 14 day of July, 2017, after which time, if not accepted, this Offer to Amend the Agreement shall be null and void.

For the purposes of this Amendment to Agreement, "Buyer" includes purchaser and "Seller" includes vendor.

Time shall in all respects be of the essence hereof provided that the time for doing or completing of any matter provided for herein may be extended or abridged by an agreement in writing signed by Seller and Buyer or by their respective solicitors who are hereby expressly appointed in this regard.

All other Terms and Conditions in the aforementioned Agreement to remain the same.

SIGNED, SEALED AND DELIVERED in the presence of:

IN WITNESS whereof I have hereunto set my hand and seal:

(Witness)

(Buyer/Seller)

Shirley T. A.

7/13/2017 11:58:08 PM EDT

(Seal)

07/13/2017

DATE

(Witness)

(Buyer/Seller)

7/14/2017 12:02:08 AM EDT

(Seal)

07/14/2017

DATE

I, the Undersigned, agree to the above Offer to Amend the Agreement.

SIGNED, SEALED AND DELIVERED in the presence of:

IN WITNESS whereof I have hereunto set my hand and seal:

(Witness)

(Buyer/Seller)

A. Sabo

(Seal)

DATE July 14, 2017

(Witness)

(Buyer/Seller)

G. Grogan

(Seal)

DATE July 14, 2017

The undersigned spouse of the Seller hereby consents to the amendment(s) hereinbefore set out.

(Witness)

(Spouse)

(Seal)

DATE

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally accepted by all parties at 11:59 a.m./p.m. this 14 day of July, 2017.

A. Sabo G. Grogan
(Signature of Seller or Buyer)

ACKNOWLEDGEMENT

I acknowledge receipt of my signed copy of this accepted Amendment to Agreement and I authorize the Brokerage to forward a copy to my lawyer.

(Seller)

A. Sabo

DATE July 14, 2017

(Seller)

G. Grogan

DATE July 14, 2017

Address for Service

Tel.No.

Seller's Lawyer

Address

Email

Tel No

FAX No.

I acknowledge receipt of my signed copy of this accepted Amendment to Agreement and I authorize the Brokerage to forward a copy to my lawyer.

(Buyer)

DATE

(Buyer)

DATE

Address for Service

Tel.No.

Buyer's Lawyer

Address

Email

Tel No

FAX No.



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Offer Summary Document
For use with Agreement of Purchase and Sale

Form 801
for use in the Province of Ontario

For Brokerage submitting the offer on behalf of the Buyer:

When sent to the Listing Brokerage this form can be used as evidence that you have a written signed offer from a Buyer to the Seller.

REAL PROPERTY ADDRESS: #2105 -4011 BRICKSTONE MEWS Mississauga L5B 0J7 (the "property")
(municipal address and/or legal description)

for an Agreement of Purchase and Sale dated: the 9 day of July, 2017 ("offer")

This offer was submitted by: **BROKERAGE:** HOMELIFE NEW WORLD REALTY INC.

SALES REPRESENTATIVE/BROKER: KEVIN WU

I/We, Jiakun Zhao

Authenti
Buyer signature
7/9/2017 11:14:05 PM EDT

Name of Buyer(s)
07/09/2017

have signed an offer for the property.

This offer was submitted, by email (by fax, by email or in person) to the Listing Brokerage at p.m. on the 9 day of July, 2017 Irrevocable until 11:59 p.m. on the 10 day of July, 2017

(For Buyer counter offer - complete the following)

I/We, Jiakun Zhao

Name of Buyer(s)

have signed an offer for the property.

An offer was submitted, (by fax, by email or in person) to the Listing Brokerage at a.m./p.m. on the day of 20 Irrevocable until a.m./p.m. on the day of 20

For Listing Brokerage receiving the offer:

SELLER(S): Amal Al-Sadek and Ghassan El-Sadek

SELLER(S) CONTACT: (ie. phone / email / fax)

LISTING BROKERAGE: ORION REALTY CORPORATION

SALES REPRESENTATIVE/BROKER: KATHLEEN MCCOMB

This offer was received, (by fax, by email or in person) by the Listing Brokerage at a.m./p.m. on the day of 20

This offer was presented, (by fax, by email or in person) to the Seller(s) at a.m./p.m. on the day of 20

Offer was: ☐ Accepted ☐ Signed Back/Countered ☐ Expired/Declined

Comments:



Form 320
for use in the Province of Ontario

Confirmation of Co-operation
and Representation

Toronto
Real Estate
Board

BUYER: Jiakun Zhao

SELLER: Amal Al-Sadek and Ghassan El-Sadek

For the transaction on the property known as: #2105 -4011 BRICKSTONE MEWS Mississauga L5B 0J7

DEFINITIONS AND INTERPRETATIONS: For the purposes of this Confirmation of Co-operation and Representation: "Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to included other remuneration.

The following information is confirmed by the undersigned salesperson/broker representatives of the Brokerage(s). If a Co-operating Brokerage is involved in the transaction, the brokerages agree to co-operate, in consideration of, and on the terms and conditions as set out below.

DECLARATION OF INSURANCE: The undersigned salesperson/broker representative(s) of the Brokerage(s) hereby declare that he/she is insured as required by the Real Estate and Business Brokers Act, 2002 (REBBA 2002) and Regulations.

1. LISTING BROKERAGE

- a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:
- ☒ The Listing Brokerage is not representing or providing Customer Service to the Buyer.
(If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage)
 - ☐ The Listing Brokerage is providing Customer Service to the Buyer.
- b) ☐ **MULTIPLE REPRESENTATION:** The Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and represents the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brokerage must be impartial and equally protect the interests of the Seller and the Buyer in this transaction. The Listing Brokerage has a duty of full disclosure to both the Seller and the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:
- That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;
 - That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;
 - The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;
 - The price the Buyer should offer or the price the Seller should accept;
 - And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.
- However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

Additional comments and/or disclosures by Listing Brokerage: (e.g. The Listing Brokerage represents more than one Buyer offering on this property.)

2. PROPERTY SOLD BY BUYER BROKERAGE – PROPERTY NOT LISTED

- ☐ The Brokerage.....represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid (does/does not)
- or:
- ☐ by the Seller in accordance with a Seller Customer Service Agreement
- ☐ by the Buyer directly

Additional comments and/or disclosures by Buyer Brokerage: (e.g. The Buyer Brokerage represents more than one Buyer offering on this property.)

INITIALS OF BUYER(S)/SELLER(S)/BROKERAGE REPRESENTATIVE(S) (Where applicable)

JKZ

BUYER

av

CO-OPERATING/BUYER BROKERAGE

AS

SELLER

LISTING BROKERAGE



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3. Co-operating Brokerage completes Section 3 and Listing Brokerage completes Section 1.

CO-OPERATING BROKERAGE- REPRESENTATION:

- a) ☒ The Co-operating Brokerage represents the interests of the Buyer in this transaction.
- b) ☐ The Co-operating Brokerage is providing Customer Service to the Buyer in this transaction.
- c) ☐ The Co-operating Brokerage is not representing the Buyer and has not entered into an agreement to provide customer service(s) to the Buyer.

CO-OPERATING BROKERAGE- COMMISSION:

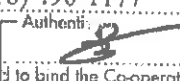
- a) ☒ The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property
2.5% of sale price
[Commission As Indicated In MLS® Information] to be paid from the amount paid by the Seller to the Listing Brokerage.
- b) ☐ The Co-operating Brokerage will be paid as follows:

Additional comments and/or disclosures by Co-operating Brokerage: (e.g., The Co-operating Brokerage represents more than one Buyer offering on this property.)

Commission will be payable as described above, plus applicable taxes.


COMMISSION TRUST AGREEMENT: If the above Co-operating Brokerage is receiving payment of commission from the Listing Brokerage, then the agreement between Listing Brokerage and Co-operating Brokerage further includes a Commission Trust Agreement, the consideration for which is the Co-operating Brokerage procuring an offer for a trade of the property, acceptable to the Seller. This Commission Trust Agreement shall be subject to and governed by the MLS® rules and regulations pertaining to commission trusts of the Listing Brokerage's local real estate board, if the local board's MLS® rules and regulations so provide. Otherwise, the provisions of the OREA recommended MLS® rules and regulations shall apply to this Commission Trust Agreement. For the purpose of this Commission Trust Agreement, the Commission Trust Amount shall be the amount noted in Section 3 above. The Listing Brokerage hereby declares that all monies received in connection with the trade shall constitute a Commission Trust and shall be held, in trust, for the Co-operating Brokerage under the terms of the applicable MLS® rules and regulations.


SIGNED BY THE BROKER/SALESPERSON REPRESENTATIVE(S) OF THE BROKERAGE(S) (Where applicable)

HOMELIFE NEW WORLD REALTY INC. (Name of Co-operating/Buyer Brokerage) 201 CONSUMERS RD., STE. 205 TORONTO Tel: (416) 490-1177 Fax: (416) 490-1928 Authenti:  Date: 07/09/2017 (Authorized to bind the Co-operating/Buyer Brokerage) 7/9/2017 10:51:14 PM EDT KEVIN WU (Print Name of Broker/Salesperson Representative of the Brokerage)	ORION REALTY CORPORATION (Name of Listing Brokerage) 200-465 BURNHAMTHORPE RD MISSISSAUGA Tel: (416) 733-7784 Fax: (905) 286-5271 Authenti: _____ Date: _____ (Authorized to bind the Listing Brokerage) KATHLEEN MCCOMB (Print Name of Broker/Salesperson Representative of the Brokerage)
--	---

CONSENT FOR MULTIPLE REPRESENTATION (To be completed only if the Brokerage represents more than one client for the transaction)

The Buyer/Seller consent with their initials to their Brokerage representing more than one client for this transaction.


BUYER'S INITIALS


SELLER'S INITIALS

ACKNOWLEDGEMENT

I have received, read, and understand the above information.

Authenti:  Date: 07/09/2017 (Signature of Buyer) 7/9/2017 11:14:07 PM EDT	(Signature of Seller)	Date: _____
(Signature of Buyer)	(Signature of Seller)	Date: _____



Form 150
for use in the Province of Ontario

Assignment of Agreement of Purchase and Sale Condominium

Toronto
Real Estate
Board

This Assignment of Agreement of Purchase and Sale dated this 9 day of July, 2017

ASSIGNEE, Jiakun Zhao
(Full legal names of all Assignees), agrees to purchase from

ASSIGNOR, Amal Al-Sadek and Ghassan El-Sadek
(Full legal names of all Assignors), the following

THE ASSIGNOR'S INTEREST IN THE REAL PROPERTY:

a unit in the condominium property located at #2105 -4011 BRICKSTONE MEWS

in the City of Mississauga being

Unit No. 05 Level No. 21 Condominium Plan No. To be registered

Building No. N/A known as Unit No. 2105
(Apartment/Townhouse/Suite/Unit)

or exclusive use of Parking Space(s) One underground parking
(Number(s), Level(s)), together with ownership or exclusive use of

Locker(s) One underground locker unit
(Number(s), Level(s)), together with seller's proportionate undivided tenancy-in-common interest

in the common elements appurtenant to the Unit as described in the Declaration and Description including the exclusive right to use such other parts of the common elements appurtenant to the Unit as may be specified in the Declaration and Description. the Unit, the proportionate interest in the common elements appurtenant thereto, and the exclusive use portions of the common elements, being herein called the "property".

PURCHASE PRICE:

Dollars (CDN\$) 450,000.00

Four Hundred Fifty Thousand Dollars

DEPOSIT: Assignee submits two thousand, five hundred
(Herewith/Upon Acceptance/as otherwise described in this Agreement)

Twenty Thousand Dollars (CDN\$) 20,000.00

by negotiable cheque payable to ORION REALTY CORPORATION in Trust "Deposit Holder" to be held in trust pending completion or other termination of this Assignment agreement ("Assignment") and to be credited toward the Purchase Price on completion. For the purposes of this Assignment, "Upon Acceptance" shall mean that the Assignee is required to deliver the deposit to the Deposit Holder within 24 hours of the acceptance of this Assignment agreement. The parties to this Assignment hereby acknowledge that, unless otherwise provided for in this Assignment, the Deposit Holder shall place the deposit in trust in the Deposit Holder's non-interest bearing Real Estate Trust Account and no interest shall be earned, received or paid on the deposit.

The Assignee and Assignor acknowledge that the Purchase Price noted above includes both the purchase price the Assignor is paying for the property as indicated in the Agreement of Purchase and Sale between the Assignor and the seller of the property attached hereto as Schedule C, and also includes the amount being paid by the Assignee to the Assignor as payment for the Assignment Agreement. The Assignee and Assignor agree that the funds for this transaction will be calculated and paid as set out in Schedule B attached hereto and forming part of this Agreement.

Assignee agrees to pay the balance as more particularly set out in Schedules A and B attached.

Schedules A, B (Calculation of funds for this Agreement),

C (Agreement of Purchase and Sale that is the subject of this Assignment),

and D attached hereto form(s) part of this Agreement.

INITIALS OF ASSIGNEE(S):

[JKZ]

INITIALS OF ASSIGNOR(S):

AS



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1. **IRREVOCABILITY:** This offer shall be irrevocable by Assignor GES until 11:59 p.m. on

the 10 day of July 2017, after which time, if not accepted, this offer shall be null and void and the deposit shall be returned to the Assignee in full without interest.

2. **ASSIGNMENT:** The Assignor agrees to grant and assign to the Assignee, forthwith all the Assignor's rights, title and interest, in, under and to the Agreement of Purchase and Sale attached hereto in Schedule "C".

3. **ASSIGNEE COVENANTS:** The Assignee hereby covenants and agrees with the Assignor that forthwith upon the assignment of the Agreement of Purchase and Sale it will assume, perform, comply with and be bound by, all obligations, warranties and representations of the Assignor as contained in the Agreement of Purchase and Sale as if the Assignee had originally executed the Agreement of Purchase and Sale as buyer with the seller.

4. **ASSIGNOR COVENANTS:** The Assignor covenants and represents that:

- (a) the Assignor has the full right, power and authority to assign the prior Agreement of Purchase and Sale attached hereto as Schedule "C" (the "Agreement of Purchase and Sale") and the Assignor's interest in the property;
- (b) the Agreement of Purchase and Sale attached hereto as Schedule "C" is a full and complete copy thereof and has not been amended, supplemented, terminated or otherwise changed in any way and is in good standing and has not previously been assigned.
- (c) the Assignor will not amend the Agreement of Purchase and Sale without the Assignee's prior written consent;
- (d) after acceptance of this Assignment Agreement until the earlier of termination or completion of the Agreement of Purchase and Sale attached hereto as Schedule "C", the Assignor will not further assign the Agreement of Purchase and Sale;
- (e) neither party to the Agreement of Purchase and Sale (Schedule C) has done any act in breach of the said Agreement of Purchase and Sale or committed any omission with respect to the said Agreement of Purchase and Sale.

5. **NOTICES:** The Assignor hereby appoints the Listing Brokerage as agent for the Assignor for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Assignee's Brokerage) has entered into a representation agreement with the Assignee, the Assignee hereby appoints the Assignee's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. **Where a Brokerage represents both the Assignor and the Assignee (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Assignee or the Assignor for the purpose of giving and receiving notices.** Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to the facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.

FAX No.: _____ (For delivery of Documents to Assignor) FAX No.: _____ (For delivery of Documents to Assignee)

Email Address: katieemccomb@gmail.com (For delivery of Documents to Assignor) Email Address: kevinwu57@gmail.com (For delivery of Documents to Assignee)

6. **HST:** If the sale of the Property (Real Property as described above) is subject to Harmonized Sales Tax (HST), then such tax shall be included in in addition to the Purchase Price. If the sale of the Property is not subject to HST, Assignor agrees to certify on or before closing, that the sale of the Property is not subject to HST. Any HST on chattels, if applicable, is not included in the Purchase Price.

7. **FUTURE USE:** Assignor and Assignee agree that there is no representation or warranty of any kind that the future intended use of the property by Assignee is or will be lawful except as may be specifically provided for in this Assignment.

8. **INSPECTION:** Assignee acknowledges having had the opportunity to inspect the property or the plans and documents for the property to be constructed and understands that upon acceptance of this offer there shall be a binding Assignment agreement between Assignee and Assignor.

9. **PLANNING ACT:** Provided that this Assignment shall not be effective to create or convey an interest in the property unless and until the provisions of the Planning Act RSO 1990 c. P13, as amended are complied with.

INITIALS OF ASSIGNEE(S): [JK2]

INITIALS OF ASSIGNOR(S): GES AS



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- 10. RESIDENCY:** (a) Subject to (b) below, the Assignor represents and warrants that the Assignor is not and on completion will not be a non-resident under the non-residency provisions of the Income Tax Act which representation and warranty shall survive and not merge upon the completion of this transaction and the Assignor shall deliver to the Assignee a statutory declaration that Assignor is not then a non-resident of Canada; (b) provided that if the Assignor is a non-resident under the non-residency provisions of the Income Tax Act, the Assignee shall be credited towards the Purchase Price with the amount, if any, necessary for Assignee to pay to the Minister of National Revenue to satisfy Assignee's liability in respect of tax payable by Assignor under the non-residency provisions of the Income Tax Act by reason of this sale. Assignee shall not claim such credit if Assignor delivers on completion the prescribed certificate
- 11. ADJUSTMENTS:** Any rents, mortgage interest, realty taxes including local improvement rates and unmetered public or private utility charges and unmetered cost of fuel, as applicable, shall be apportioned and allowed to the day of completion, the day of completion itself to be apportioned to Assignee.
- 12. PROPERTY ASSESSMENT:** The Assignee and Assignor hereby acknowledge that the Province of Ontario has implemented current value assessment and properties may be re-assessed on an annual basis. The Assignee and Assignor agree that no claim will be made against the Assignee or Assignor, or any Brokerage, Broker or Salesperson, for any changes in property tax as a result of a re-assessment of the property, save and except any property taxes that accrued prior to the completion of this transaction.
- 13. TIME LIMITS:** Time shall in all respects be of the essence hereof provided that the time for doing or completing of any matter provided for herein may be extended or abridged by an agreement in writing signed by Assignor and Assignee or by their respective lawyers who may be specifically authorized in that regard.
- 14. TENDER:** Any tender of documents or money hereunder may be made upon the Assignor or Assignee or their respective lawyers on the day set for completion. Money shall be tendered with funds drawn on a lawyer's trust account in the form of a bank draft, certified cheque or wire transfer using the Large Value Transfer System.
- 15. APPROVAL OF THE AGREEMENT:** In the event that consent to this Assignment is required to be given by the seller in the Agreement of Purchase and Sale attached hereto in Schedule C, the Assignor will apply, at the sole expense of the Assignor, forthwith for the requisite consent, and if such consent is refused, then this agreement shall be null and void and the deposit monies paid hereunder shall be refunded without interest or other penalty to the Assignee.
- 16. AGREE TO CO-OPERATE:** Except as otherwise expressed herein to the contrary, each of the Assignor and Assignee shall, without receiving additional consideration therefor, co-operate with and take such additional actions as may be requested by the other party, acting reasonably, in order to carry out the purpose and intent of this Assignment.
- 17. DEFAULT BY SELLER:** The Assignee and Assignor acknowledge and agree that if this Assignment Agreement is not completed due to the default of the seller for the Agreement of Purchase and Sale (Schedule C) that is the subject of this Assignment, the Assignor shall not be liable for any expenses, losses or damages incurred by the Assignee and this Assignment Agreement shall become null and void and all moneys paid by the Assignee under this Assignment Agreement shall be returned to the Assignee in full without interest.
- 18. LEGAL, ACCOUNTING AND ENVIRONMENTAL ADVICE:** The parties acknowledge that any information provided by the Brokerage is not legal, tax or environmental advice.
- 19. CONSUMER REPORTS:** The Assignee is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.
- 20. AGREEMENT IN WRITING:** If there is conflict or discrepancy between any provision added to this Assignment (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Assignment including any Schedule attached hereto, shall constitute the entire agreement between Assignee and Assignor. There is no representation, warranty, collateral agreement or condition, which affects this Assignment other than as expressed herein. This Assignment shall be read with all changes of gender or number required by the context.
- 21. TIME AND DATE:** Any reference to a time and date in this Agreement shall mean the time and date where the property is located.

INITIALS OF ASSIGNEE(S):

J142

INITIALS OF ASSIGNOR(S):

GES AS

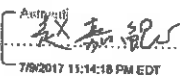


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22. SUCCESSORS AND ASSIGNS: The heirs, executors, administrators, successors and assigns of the undersigned are bound by the terms herein.



SIGNED, SEALED AND DELIVERED in the presence of: IN WITNESS whereof I have hereunto set my hand and seal:



(Witness) _____ (Assignee)  DATE 07/09/2017
(Seal) _____

(Witness) _____ (Assignee) _____ DATE _____
(Seal) _____

I, the Undersigned Assignor, agree to the above offer. I hereby irrevocably instruct my lawyer to pay directly to the brokerage(s) with whom I have agreed to pay commission, the unpaid balance of the commission together with applicable Harmonized Sales Tax (and any other taxes as may hereafter be applicable), from the proceeds of the sale prior to any payment to the undersigned on completion, as advised by the brokerage(s) to my lawyer.

SIGNED, SEALED AND DELIVERED in the presence of: IN WITNESS whereof I have hereunto set my hand and seal:



(Witness)  _____ (Assignor)  DATE JULY 10, 2017
(Seal) _____


(Witness)  _____ (Assignor)  DATE July 10, 2017
(Seal) _____

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally accepted by all parties at _____ a.m./p.m. this _____ day of _____, 20____.

(Signature of Assignor or Assignee)

INFORMATION ON BROKERAGE(S)	
Listing Brokerage ORION REALTY CORPORATION	Tel.No. (416) 733-7784
KATHLEEN MCCOMB	(Salesperson / Broker Name)
Co-op/Buyer Brokerage HOMELIFE NEW WORLD REALTY INC.	Tel.No. (416) 490-1177
KEVIN WU	(Salesperson / Broker Name)

ACKNOWLEDGEMENT	
I acknowledge receipt of my signed copy of this accepted Assignment Agreement and I authorize the Brokerage to forward a copy to my lawyer.	I acknowledge receipt of my signed copy of this accepted Assignment Agreement and I authorize the Brokerage to forward a copy to my lawyer.
(Assignor)  DATE JULY 10, 2017	(Assignee) _____ DATE _____
(Assignor)  DATE July 10, 2017	(Assignee) _____ DATE _____
Address for Service _____	Address for Service _____
Tel.No. _____	Tel.No. _____
Assignor's Lawyer _____	Assignee's Lawyer _____
Address _____	Address _____
Email _____	Email _____
Tel.No. _____ FAX No. _____	Tel.No. _____ FAX No. _____

FOR OFFICE USE ONLY	
COMMISSION TRUST AGREEMENT	
To: Co-operating Brokerage shown on the foregoing Assignment Agreement: In consideration for the Co-operating Brokerage procuring the foregoing Assignment Agreement, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS® Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS® Rules and shall be subject to and governed by the MLS® Rules pertaining to Commission Trust	
DATED as of the date and time of the acceptance of the foregoing Assignment Agreement.	Acknowledged by: 
(Authorized to bind the Listing Brokerage)	(Authorized to bind the Co-operating Brokerage)



Form 150
 for use in the Province of Ontario

Schedule A
Assignment of Agreement of
Purchase and Sale - Condominium



This Schedule is attached to and forms part of the Agreement of Purchase and Sale between:

ASSIGNEE, Jiakun Zhao _____, and

ASSIGNOR, Amal Al-Sadek and Ghassan El-Sadek _____

for the purchase and sale of #2105 -4011 BRICKSTONE MEWS _____ Mississauga _____

L5B 0J7 _____ dated the 9 _____ day of July _____, 2017 _____

BALANCE OF PAYMENT UNDER THIS ASSIGNMENT AGREEMENT: The Assignee will deliver the balance of payment for this Assignment Agreement as more particularly set out in Item 6. on Schedule B, subject to adjustments, with funds drawn on a lawyer's trust account in the form of a bank draft, certified cheque or wire transfer using the Large Value Transfer System, to the Assignor prior to completing the transaction in the Agreement of Purchase and Sale attached hereto as Schedule "C" to be held in trust without interest pending completion or other termination of the Agreement of Purchase and Sale attached hereto as Schedule "C".

The Assignor agrees to send the Agreement of Purchase and Sale with the builder to Assignee through the Co-operating Brokerage when accepting/signing back this Assignment of Agreement of Purchase and Sale. This Agreement with the Builder will be treated as Schedule C to this Agreement.

The parties acknowledge that the Assignor is Assigning the subject property based on the Assignor's contractual rights under an Agreement of Purchase and Sale with the builder, (as referred to in Schedule "C" (Builder's Agreement) attached hereto) and Assignor warrants that there have been no amendments nor letters of amendment changing any of the terms of such agreement, other than what is attached in Schedule "C" and Assignor warrants that all deposits have been paid, together with all obligations satisfied, in accordance with the terms of Schedule "C " up to the present time, there being no money owing for any extras or upgrades ordered (if any).

This agreement is conditional for a period of five business days from acceptance upon the Assignee and Assignor confirming by written waiver to the Assignor and Assignee that the terms of this agreement (including Schedule "C") have been approved by the lawyer for the Assignee and for the Assignor ; should such waiver not be delivered, as specified above, this agreement will be null and void with deposit returned to Assignee forthwith without interest or deduction.

Assignment fee to builder will be paid by the Assignor.

This Agreement is conditional upon the Assignor providing by 11:00 p.m. on August 10, 2017, the following to the Assignee :

- i. Signed written consent (by the builder) to an assignment to the Assignee of the Agreement in Schedule "C";
- ii. Confirmation in writing by the builder that the Assignor has;
 - a. paid to the builder any required fees for the builder's consent for the assignment;
 - b. paid all deposits required under the Agreement in Schedule "C"; and
 - c. satisfied all obligations under that agreement to date, there having been no written amendments to such agreement (or letters of amendment) since the acceptance of the Agreement by the builder (other than as may be attached to the builder's written confirmation) or whatever written format is typically provided by the builder with respect to an assignment.

This form must be initialed by all parties to the Assignment of Agreement of Purchase and Sale

INITIALS OF ASSIGNEE(S): [Signature]

INITIALS OF ASSIGNOR(S): [Signature]

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Form 150
for use in the Province of Ontario

Schedule A
Assignment of Agreement of
Purchase and Sale - Condominium

Toronto
Real Estate
Board

This Schedule is attached to and forms part of the Agreement of Purchase and Sale between:

ASSIGNEE, Jiakun Zhao, and

ASSIGNOR, Amal Al-Sadek and Ghassan El-Sadek

for the purchase and sale of #2105 -4011 BRICKSTONE MEWS Mississauga

L5B 0J7 dated the 9 day of July, 2017

BALANCE OF PAYMENT UNDER THIS ASSIGNMENT AGREEMENT: The Assignee will deliver the balance of payment for this Assignment Agreement as more particularly set out in Item 6. on Schedule B, subject to adjustments, with funds drawn on a lawyer's trust account in the form of a bank draft, certified cheque or wire transfer using the Large Value Transfer System, to the Assignor prior to completing the transaction in the Agreement of Purchase and Sale attached hereto as Schedule "C" to be held in trust without interest pending completion or other termination of the Agreement of Purchase and Sale attached hereto as Schedule "C".

The closing date refers to in this agreement refers to the date for completion of the assignment (of the Agreement in Schedule "C") from the Assignor to the Assignee and on such date, the Assignee will pay to the Assignor's solicitor, in trust, a certified cheque in the sum of _____ to be released to Assignor upon completion of assignment consented to by builder. Balance due to the Assignor will be paid to the Assignor's lawyer in trust by certified cheque upon final. On the assignment completion date, Assignee and Assignee's lawyer will provide a written undertaking to the Assignor not to complete the purchase with the builder unless such certified cheque for the balance is first delivered (on the final closing day with the builder) to the Assignor's lawyer to be held in escrow pending written fax confirmation that the purchase from the builder has been completed.

On or before the completion date of the assignment, the Assignor will provide:
i. disclosure documentation including draft condominium documents and sketch for layout of unit;
ii. any written notices to or from the builder since the original agreement with the builder was signed;
iii. undertaking that no money is owed for extras or upgrades, that all deposits have been paid and obligations satisfied by Assignor in the builder's agreement (Schedule "C") that copies of any amendments or written notices which might affect the original agreement with the builder in Schedule "C" have been provided to the Assignee ;

Upon completion of the assignment on the closing date referred to in this agreement, the Assignee undertakes to finalize the agreement in Schedule "C" in accordance with the terms therein and, if the Assignee should fail to do so, the Assignee will indemnify and save the Assignor harmless from any breach of terms in Schedule "C" occurring after the date of completion of the assignment.

Upon completion date of the assignment, the Assignee's solicitor will provide;
i. written notice to the builder's lawyer that the assignment has been completed and all future notices or letters are to be forwarded to the Assignee and Assignee's solicitor;
ii. if applicable, a series of post-dated cheques from purchaser and any other items to satisfy interim occupancy requirements;
iii. a personal undertaking to the Assignor to provide a copy of the final statement of adjustments (upon final closing of the condominium after condominium registration) to the Assignor's solicitor and to arrange for a certified cheque to be issued to the Assignor and delivered to the Assignor's solicitor for the appropriate portion of


This form must be initialed by all parties to the Assignment of Agreement of Purchase and Sale.

INITIALS OF ASSIGNEE(S):

[JKZ]

INITIALS OF ASSIGNOR(S):

[GAS] [A.S.]

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Form 150
 for use in the Province of Ontario

Schedule A
Assignment of Agreement of
Purchase and Sale - Condominium



This Schedule is attached to and forms part of the Agreement of Purchase and Sale between:

ASSIGNEE, Jiakun Zhao _____, and

ASSIGNOR, Amal Al-Sadek and Ghassan El-Sadek _____

for the purchase and sale of #2105 -4011 BRICKSTONE MEWS _____ Mississauga _____

L5B 0J7 _____ dated the 9 _____ day of July _____, 2017 _____

BALANCE OF PAYMENT UNDER THIS ASSIGNMENT AGREEMENT: The Assignee will deliver the balance of payment for this Assignment Agreement as more particularly set out in Item 6. on Schedule B, subject to adjustments, with funds drawn on a lawyer's trust account in the form of a bank draft, certified cheque or wire transfer using the Large Value Transfer System, to the Assignor prior to completing the transaction in the Agreement of Purchase and Sale attached hereto as Schedule "C" to be held in trust without interest pending completion or other termination of the Agreement of Purchase and Sale attached hereto as Schedule "C".

interest credited to the Assignee in the final closing adjustments which reasonably applies to the deposits held by the builder prior to the assignment completion date, less a deduction for reasonably estimated income tax liability for T5 to be issued by builder for interest payable by builder.

This Offer is conditional upon the Assignee arranging, at the Assignee's own expense, a new First Charge/Mortgage satisfactory to the Assignee in the Assignee's sole and absolute discretion. Unless the Assignee gives notice in writing delivered to the Assignor personally or in accordance with any other provisions for the delivery of notice in this Assignment of Agreement of Purchase and Sale or any Schedule thereto not later than 11:59 p.m. on five (5) business day after acceptance of this Offer that this condition is fulfilled, this Offer shall be null and void and the deposit shall be returned to the Assignee in full without deduction. This condition is included for the benefit of the Assignee and may be waived at the Assignee's sole option by notice in writing to the Assignor as aforesaid within the time period stated herein.

The Assignee can take possession of the property on August 15 2017 if the final closing date happens to be later than August 15, 2017 , and the Assignee shall pay all the occupancy fee, cost of utility, property tax and maintenance for the period between August 15, 2017 and the final closing date.

This form must be initialed by all parties to the Assignment of Agreement of Purchase and Sale.

INITIALS OF ASSIGNEE(S): [JK2]

INITIALS OF ASSIGNOR(S): [Signature]

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Form 150
 for use in the Province of Ontario

Schedule B
Assignment of Agreement of
Purchase and Sale - Condominium

Toronto
Real Estate
Board

This Schedule is attached to and forms part of the Agreement of Purchase and Sale between:

ASSIGNEE, Jiakun Zhao

ASSIGNOR, Amal Al-Sadek and Ghassan El-Sadek

for the purchase and sale of **#2105 -4011 BRICKSTONE MEWS** **Mississauga**

L5B 0J7 dated the **9** day of **July**, 20**17**

The Assignee and Assignor agree that the calculation of funds to be paid for this Assignment Agreement, subject to adjustments, is as set out in the following items:

- Total Purchase Price including the original Agreement of Purchase and Sale and this Assignment Agreement:

\$ 450,000.00
- Purchase Price of original Agreement of Purchase and Sale as indicated in Schedule C:

GES / S

\$ 335,400.00
- Deposit(s) paid by Assignor to the seller under the original Agreement of Purchase and Sale as indicated in Schedule C, to be paid by the Assignee to the Assignor as follows:

GES / S

\$ 67,680.00

(Upon acceptance of this Assignment Agreement and receipt of consent to assign from original seller, if applicable)
 (Upon occupancy by the Assignee and receipt of consent to assign from the original seller, if applicable)
 (Upon final closing of original Agreement of Purchase and Sale and this Assignment Agreement)

- Payment by Assignee to Assignor for this Assignment Agreement:

GES / S

\$ 181,680.00
- Deposit paid under this Assignment Agreement (in accordance with Page 1 of this Assignment Agreement):

GES / S

\$ 22,900.00

\$ 20,000.00
- Balance of the payment for this Assignment Agreement:

GES / S

\$ 159,180.00

INITIALS OF ASSIGNEE(S): **JKZ**

INITIALS OF ASSIGNOR(S): **GES / S**

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Schedule B
Agreement of Purchase and Sale

**Toronto
Real Estate
Board**

This Schedule is attached to and forms part of the Agreement of Purchase and Sale between:

BUYER, Jiakun Zhao

....., and

SELLER, Amal Al-Sadek and Ghassan El-Sadek

for the property known as 2105-4011 brickstone mews, Mississauga L5B 0G7

..... dated the 9 day of July, 2017

The Buyer Agrees to provide a certified cheque or bank draft as deposit upon acceptance of this Offer.

The Deposit Holder advises that the Real Estate Trust Account in which the deposit for this transaction ("the deposit") shall be placed in a non-interest bearing account. As such no interest shall be paid out to the Buyer.

For all purposes of this agreement, the terms "banking day" or "business day" shall mean any day, other than a Saturday, Sunday, or Statutory Holiday in the Province of Ontario.

Buyer and Seller acknowledge that the Province of Ontario has implemented a current value assessment system which provides for reassessment of the Property from time to time. The Parties agree that no claim will be made against the Buyer, Seller or any real estate agent for any changes in property tax which arises from reassessment of the Property.

The Buyer and Seller and Brokers herein hereby agree to allow the Listing and Selling Brokerages to use this property in future marketing material.

The chattels (if any) which are included in the purchase price are being sold in "AS IS" condition, without warranty unless otherwise stated in the Agreement of Purchase and Sale.

Seller does not warrant the retrofit status or legality of the basement and the Buyer further acknowledges that the Seller, Listing Salesperson(s) and Brokerage are making no representation or warranties in this regard.

The Parties acknowledge that the information provided by any Real Estate Salesperson or Real Estate Brokerage shall not be construed as expert legal advice, tax advice or zoning changes, engineering advice or environmental advice and the Parties acknowledge that the Salesperson(s) and the Brokerage has advised that the Parties seek independent professional advice on any of the matters and concerns.

The Buyer and Seller acknowledge that all measurements and information provided by Orion Realty Corporation, Brokerage, in the MLS Listing, feature sheet, any pre-listing Home Inspection Report and any other marketing materials has been obtained from sources deemed reliable, however it has been provided to the Buyer for general information purposes only and as such, Orion Realty Corporation, Brokerage does not warrant its accuracy nor make any representations or warranties regarding contents of same. Reliance upon any and all information contained in the marketing material is at the Buyer's risk and as such Buyer is advised to verify any measurements or other information upon which he or she is relying.


This form must be initialed by all parties to the Agreement of Purchase and Sale.

INITIALS OF BUYER(S):

JKZ

INITIALS OF SELLER(S):

GA S.

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Form 105

2008

Page 1 of 1

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3 Co-operating Brokerage completes Section 3 and Listing Brokerage completes Section 1.

CO-OPERATING BROKERAGE REPRESENTATION:

- a) ☒ I am a member of the Ontario Real Estate Association (OREA) and agree to abide by its rules and regulations, including the Code of Ethics, and to comply with the OREA's recommended MLS rules and regulations.
- b) ☒ I am not a member of the OREA and agree to abide by the rules and regulations of the local board of REALTORS®.
- c) ☒ I am a member of the OREA and agree to abide by its rules and regulations, including the Code of Ethics, and to comply with the OREA's recommended MLS rules and regulations.

CO-OPERATING BROKERAGE COMMISSION:

- a) ☒ I agree to pay a commission of 2.5% of the sale price of the property to the Listing Brokerage.
- b) ☒ I agree to pay a commission of 2.5% of the sale price of the property to the Listing Brokerage.

I agree to pay the commission to the Listing Brokerage in full at the time of the sale of the property.

I agree to pay the commission to the Listing Brokerage in full at the time of the sale of the property.

I agree to pay the commission to the Listing Brokerage in full at the time of the sale of the property. I agree to pay the commission to the Listing Brokerage in full at the time of the sale of the property. I agree to pay the commission to the Listing Brokerage in full at the time of the sale of the property.

SIGNED BY THE BROKER/SALESPERSON REPRESENTATIVE(S) OF THE BROKERAGE(S) (Where applicable)


HOMELIFE NEW WORLD REALTY INC.
200 CONSUMERS RD, STE. 205 TORONTO

(416) 490-1177 For (416) 490-1928


Date: July 9, 2017
KEVIN WU

ORION REALTY CORPORATION
200-465 BURNHAMTHORPE RD MISSISSAUGA

(416) 733-7784 For (905) 286-5271


Date: July 9, 2017
KATHLEEN MCCOMB

CONSENT FOR MULTIPLE REPRESENTATION (To be completed only if the Brokerage represents more than one client for the transaction)

The buyer/seller consent with their initials to their Brokerage representing more than one client for this transaction.



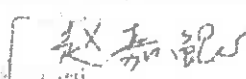
BUYER'S INITIALS




SELLER'S INITIALS

ACKNOWLEDGEMENT

I have received, read, and understand the above information.


Date: July 13, 2017


Date: July 13, 2017


Date: July 13, 2017

Worksheet
Standard Assignment
Post Occupancy

Suite: 2105 Tower: PSV Date: _____ Completed by: _____

Please mark if completed:

- ☒ Copy of Assignment Amendment \$500 Assignment fee ✓
- ☒ Assignment Agreement Signed by both Assignor and Assignee
- ☐ Certified Deposit Cheque for Top up Deposit to 20% payable to Blaney McMurtry LLP in Trust
- ☒ Certified Deposit Cheque for Assignment fee as per the Assignment Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto).
- ☐ Agreement must be in good standing. Funds in Trust: \$ _____.

☒ Assignors Solicitors information

☒ Assignees Solicitors information (9)

☐ 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 (9)

☒ Copy of Assignees ID (10)

☒ Copy of Assignees Mortgage Approval (11)

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

Note:

Once all of the above is completed, email the full package immediately to Stephanie for execution of the Assignment agreement. Stephanie will execute and the Amacon admin team will forward immediately to Blaney via email. The Parkside Admin team must courier the full hardcopy package to Blaney McMurtry's office. Please remember that the Assignment fee cheque should be couriered to Amacon.

Administration Notes:

Assignee will be coming in Saturday July 22 @ 12 pm to sign. We need the above highlighted info!

20%

March 23/2017

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

ASSIGNMENT

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
AMAL AL-SADEK and GHASSAN EL-SADEK (the "Purchaser")
Suite **2105** Tower **ONE** Unit **5** Level **20** (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 Purchaser's covenants, agreements and obligations under the Agreement;
- (iii) covenants not to advertise the Unit in any newspaper nor list the Unit on any multiple or exclusive listing service;
- (iv) obtains an assignment and assumption agreement from the approved assignee in the Vendor's standard form;
- (v) pays the sum Five Hundred (\$500.00) Dollars plus applicable HST by way of certified funds as an administration fee to the Vendor for permitting such sale, transfer or assignment, to be paid to the Vendor at the time of the Purchaser's request for consent to such assignment.

- (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 MARCH 2012.

Witness:

Purchaser: Ghassan El-Sadek

Witness:

Purchaser: Amal Al-Sadek

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

2105 5
SUITE __ UNIT __ LEVEL 20

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 18 day of July 2017 AS GCS

AMONG:

Amal Al-Sadeh & Ghassan El-Sadeh

(hereinafter called the "Assignor")

OF THE FIRST PART:

- and -

Shiyu Tian & Jiaxin Zhao

(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 24 day of March 2012 and accepted the 21 day of March 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 5, Level 20, Suite 2105 together with { Parking Unit(s) and Storage Unit(s) in the proposed condominium known municipally as , 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

AS GCS









ST. Jiaxin Zhao

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 Blaney McMurtry, LLP upon execution of this Assignment Agreement, Vendor's solicitor's fees in the amount of Five Hundred Dollars (\$500.00) plus HST.
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 July 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

AS: GES

SI
JKZ



Schedule "A"

Details of Assignee

ASSIGNEE NAME: Jiakun Zhao
DATE OF BIRTH: 1989-07-10 CX-8021/7/10
ADDRESS: #206-60 Capulet Ln London ON N6H 0B2
PHONE: Tel: 226-973-7578
Cell: _____
Facsimile: _____
E-mail: jzhao233@UWO.ca

ASSIGNEE NAME: Shiyu Tian
DATE OF BIRTH: 1994-03-20 CX-8018/10/31
ADDRESS: #206-60 Capulet Ln London ON N6H 0B2
PHONE: Tel: 519-636-1365
Cell: _____
Facsimile: _____
E-mail: rainie_tian@hotmail.com

ASSIGNEE'S SOLICITOR: NAME: Eric Zou
ADDRESS: 46 Village Centre Place, Suite 300
Mississauga ON. L4Z 1V9
PHONE: Bus: 416-800-2299
Facsimile: 416-800-2298
E-mail: Eric.Zou@enzlaw.com
zoulaw@enzlaw.com

Assignor

Douglas Hancock
Daigle & Hancock Douglas
51 Village Centre Pl
Mississauga ON, L4Z 1V9
T. 905.273.3339
F. 905.273.5672

The Toronto-Dominion Bank2955 EGLINTON AVENUE WEST
MISSISSAUGA, ON L5M 6J3

81507962

DATE

2017-06-12

YYMMDD

Transit-Serial No.

1305-81507962

Pay to the Order of Amacon City Centre Seven New Development Partnership

\$ *****565.00

FIVE HUNDRED SIXTY FIVE**00/100

Canadian Dollars

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

Re PSV 2105 Assignment fee

The Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Number

Countersigned

⑈81507962⑈ ⑆09612⑈004⑆

⑈3808⑈

**PURCHASER
INFORMATION FORM**



**PARKSIDE
VILLAGE.**
MISSISSAUGA

Suite #: PSV 2105 (ASSIGNORS).
Purchasers
Name(s): Amal Al-Sadek and Ahassan El-Sadek
Purchasers
Address: _____
Tel:
(Daytime): _____
(Cell): _____
Email
Address: _____

PURCHASER'S SOLICITOR INFORMATION

Name: Douglas Hancock
Firm: Daigle and Hancock Douglas
Address: 51 Village Centre Place Miss. ON. L4Z 1V9
Tel: 905.273.3339
Fax: 905.273.5672
Email: _____

Please return the completed form to:

PARKSIDE VILLAGE SALES TEAM
465 Burnhamthorpe Road West | Mississauga | ON | L5B 0E3 | 905.273.9333
FAX: 905-273-7772 EMAIL: SUPPORT1@LIFEATPARKSIDE.COM
LIFEATPARKSIDE.COM

**PURCHASER
INFORMATION FORM**



**PARKSIDE
VILLAGE**
MISSISSAUGA

Suite #: PSV 2105 (ASSIGNEE)
Purchasers
Name(s): Jiakun Zhao / Shiyu Tian

Purchasers
Address: _____

Tel:
(Daytime): _____

(Cell): _____

Email
Address: _____

PURCHASER'S SOLICITOR INFORMATION

Name: Eric Zou

Firm: _____

Address: 40 Village Centre Place Suite 300 Miss. L4Z 1V9

Tel: 416-800-2299

Fax: 416-800-2298

Email eric.zou@enzlaw.com
zoulaw@enzlaw.com

Please return the completed form to:

PARKSIDE VILLAGE SALES TEAM
465 Burnhamthorpe Road West | Mississauga | ON | L5B 0E3 | 905.273.9333
FAX: 905-273-7772 EMAIL: SUPPORT1@LIFEATPARKSIDE.COM
LIFEATPARKSIDE.COM

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:
Sales Representative/Broker Name:
Date Information Verified/Credit File Consulted:

A. Verification of Individual

NOTE: One of Section A.1, A.2, or A.3 must be completed for your individual clients or unrepresented individuals that are not clients, but are parties to the transaction (e.g. unrepresented buyer or seller). Where you are unable to identify an unrepresented individual, complete section A.4 and consider sending a Suspicious Transaction Report to FINTRAC if there are reasonable grounds to suspect that the transaction involves the proceeds of crime or terrorist activity. Where you are using an agent or mandatary to verify the identity of an individual, see procedure described in CREA's materials on REALTOR Link®.

1. Full legal name of individual: Siakun Zhuo
2. Address: #206, 60 Capital Ln., London ON
N6H 0B2
3. Date of Birth: 1989-07-10
4. Nature of Principal Business or Occupation: Bell Business Intelligence

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:
2. Document Identifier Number:
3. Issuing Jurisdiction: Country:
4. Document Expiry Date:
(must be valid and not expired)

A.2 Credit File

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

1. Name of Canadian Credit Bureau Holding the Credit File:
2. Reference Number of Credit File:

A.3 Dual ID Process Method

1. Complete two of the following three checkboxes by ascertaining the individual's identity by referring to information in two independent, reliable, sources. Each source must be well known and reputable (e.g., federal, provincial, territorial and municipal levels of government, crown corporations, financial entities or utility providers). Any document must be an original paper or original electronic document (e.g., the individual can email you electronic documents downloaded from a website). Documents cannot be photocopied, faxed or digitally scanned. The individual does not need to be physically present.

☐ Verify the individual's name and date of birth by referring to a document or source containing the individual's name and date of birth*
 ○ Name of Source:
 ○ Account Number**:
☐ 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 individual's name and confirm a financial account*
 ○ Name of Source:
 ○ Financial Account Type:
 ○ Account Number**:

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



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Individual Identification Information Record

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

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

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

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

Date on which above measures taken:

2. Reason why measures were taken (check one):

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

B. Verification of Third Parties

NOTE: Only complete Section B for your clients. Complete this section of the form to indicate whether a client is acting on behalf of a third party. Either B.1 or B.2 must be completed.

B.1 Third Party Reasonable Measures

Where you cannot determine whether there is a third party, complete this section.

Is the transaction being conducted on behalf of a third party according to the client? (check one):

- ☐ Yes
- ☐ No

Measures taken (check one):

- ☐ Asked if client was acting on behalf of a third party
- ☐ Other, explain:

Date on which above measures taken:

Reason why measures were unsuccessful (check one):

- ☐ Client did not provide information
- ☐ Other, explain:

Indicate whether there are any other grounds to suspect a third party (check one):

- ☐ No
- ☐ Yes, explain:

B.2 Third Party Record

Where there is a third party, complete this section.

1. Name of third party:

2. Address:

3. Date of Birth:

4. Nature of Principal Business or Occupation:

5. Incorporation number and place of issue (if applicable):

6. Relationship between third party and client:



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Individual Identification Information Record

NOTE: Only complete Sections C and D for your clients.

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

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

Low Risk

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

Medium Risk

- ☐ Explain:

High Risk

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

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



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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.



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PSV-2105 (Amalgamated)

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Individual Identification Information Record

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

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

Transaction Property Address:
Sales Representative/Broker Name:
Date Information Verified/Credit File Consulted:

A. Verification of Individual

NOTE: One of Section A.1, A.2, or A.3 must be completed for your individual clients or unrepresented individuals that are not clients, but are parties to the transaction (e.g. unrepresented buyer or seller). Where you are unable to identify an unrepresented individual, complete section A.4 and consider sending a Suspicious Transaction Report to FINTRAC if there are reasonable grounds to suspect that the transaction involves the proceeds of crime or terrorist activity. Where you are using an agent or mandatory to verify the identity of an individual, see procedure described in CREA's materials on REALTOR Link®.

1. Full legal name of individual: Shiyan Han
2. Address: #206, 100 Capulet Ln, London, ON
N6H 0B2
3. Date of Birth: 1994-05-20
4. Nature of Principal Business or Occupation: Self-employed - Medical Content Producer

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*:
2. Document Identifier Number:
3. Issuing Jurisdiction: Country:
4. Document Expiry Date:
(must be valid and not expired; must be recent; if no expiry date)

A.2 Credit File

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

1. Name of Canadian Credit Bureau Holding the Credit File:
2. Reference Number of Credit File:

A.3 Dual ID Process Method

1. Complete two of the following three checkboxes by ascertaining the individual's identity by referring to information in two independent, reliable, sources. Each source must be well known and reputable (e.g., federal, provincial, territorial and municipal levels of government, crown corporations, financial entities or utility providers). Any document must be an original paper or original electronic document (e.g., the individual can email you electronic documents downloaded from a website). Documents cannot be photocopied, faxed or digitally scanned. The individual does not need to be physically present.

- ☐ Verify the individual's name and date of birth by referring to a document or source containing the individual's name and date of birth*
 - ☐ Name of Source:
 - ☐ Account Number**:
- ☐ Verify the individual's name and address by referring to a document or source containing the individual's name and address*
 - ☐ Name of Source:
 - ☐ Account Number**:
- ☐ Verify the individual's name and confirm a financial account*
 - ☐ Name of Source:
 - ☐ Financial Account Type:
 - ☐ Account Number**:

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



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Individual Identification Information Record

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

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

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

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

Date on which above measures taken:

2. Reason why measures were taken (check one):

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

B. Verification of Third Parties

NOTE: Only complete Section B for your clients. Complete this section of the form to indicate whether a client is acting on behalf of a third party. Either B.1 or B.2 must be completed.

B.1 Third Party Reasonable Measures

Where you cannot determine whether there is a third party, complete this section.

Is the transaction being conducted on behalf of a third party according to the client? (check one):

- ☐ Yes
☐ No

Measures taken (check one):

- ☐ Asked if client was acting on behalf of a third party
☐ Other, explain:

Date on which above measures taken:

Reason why measures were unsuccessful (check one):

- ☐ Client did not provide information
☐ Other, explain:

Indicate whether there are any other grounds to suspect a third party (check one):

- ☐ No
☐ Yes, explain:

B.2 Third Party Record

Where there is a third party, complete this section.

1. Name of third party:

2. Address:

3. Date of Birth:

4. Nature of Principal Business or Occupation:

5. Incorporation number and place of issue (if applicable):

6. Relationship between third party and client:



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Individual Identification Information Record

NOTE: Only complete Sections C and D for your clients.

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

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

Low Risk

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

Medium Risk

- ☐ Explain:

High Risk

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

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



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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.



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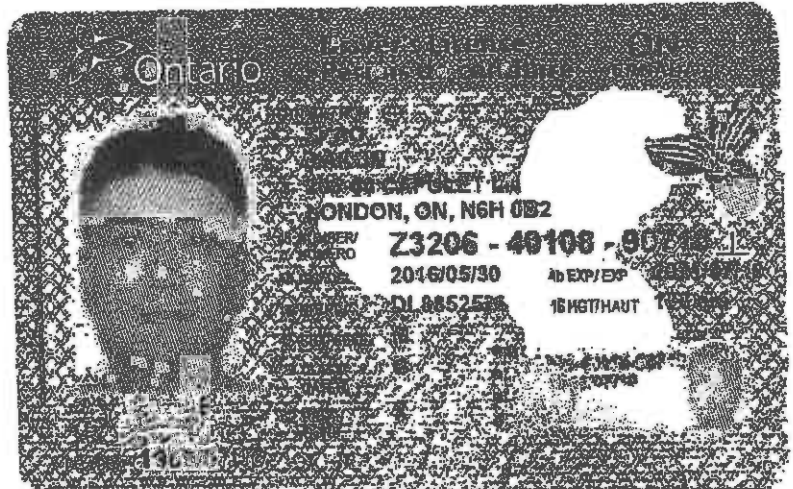


WEBForms® April 2017

PSV #2105

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22 July 17



PSV 40/05 (Amalgam)

11



RBC Royal Bank

July 19, 2017

JIAKUN ZHAO; SHIYU TIAN
UNIT 208 - 60 CAPULET LANE
LONDON, ON N6H 0B2

Royal Bank of Canada

N YORK ON-FAIRVIEW MALL BR
1800 SHEPPARD AVE E-UNIT 2105/BOX
41
NORTH YORK, ON M2J 5A7
Tel: 1-800-768-2511
Fax: 1-416-491-2840

Dear JIAKUN ZHAO; SHIYU TIAN,

Re: Mortgage application number:

Congratulations and thank you for choosing RBC Royal Bank® for your mortgage needs. I'm pleased to confirm that you have been approved for a mortgage as per the details and conditions we've discussed (see below):

Property: UNIT 2105 4011 BRICKSTONE MEWS
MISSISSAUGA, ON L6B 0J7

Mortgage details:

Mortgage amount:	\$ 330,000.00.	(~ 73.3%: Avg: 80165/2 72.5%)
Amortization period:	30.00 years.	
Interest rate:	2.8400000 % per year — calculated semi-annually, not in advance.	
Term:	60 months	
Type:	Fixed Closed	
Principal & Interest:	\$ 1,360.05	
Property Taxes:	\$ 3,735.00	
HomeProtector® Premium*:	\$ 53.46 ⁹	
Total Payment:	\$ 1,413.51	
Payment frequency:	Monthly	
Closing date:	August 31, 2017	
Interest adjustment date:	August 31, 2017	
First payment due date:	September 30, 2017	
Rate commitment expiry date:	November 10, 2017	

Your interest rate is guaranteed until the earlier of the closing date or the rate commitment expiry date. If your rate commitment expires, get in touch with me right away for a new rate.

As a reminder, a mortgage processing fee of \$ 0.00 is payable when your mortgage is advanced. This fee will be automatically deducted from your mortgage payment account unless you provide us with an alternate account to debit.



If you have any questions, call me at 1-847-868-7086. As always, I'm available anytime, and I'll be happy to help. Congratulations again, and best wishes with your new home!

Yours truly,

CHENG PENG
Mortgage Specialist
Cell: 1-647-868-7086.
E-mail: ethan.peng@rbc.com

HomeProtector Insurance is a creditor's group insurance program and is subject to certain terms, conditions, exclusions and eligibility restrictions. Please see the HomeProtector Certificate of Insurance (distribution guide for residents of Quebec) for full details

RBC-1-32272-201508-5-1-32H161601-5-598F3A98E40DC820E1008000CAD005D6-2-2-

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S 32272 (2015/08)



Page 2 / 2



N YORK ON-FAIRVIEW MALL BR
1800 SHEPPARD AVE E-UNIT 2105/BOX 41
NORTH YORK, ON M2J 5A7

CLIENT NAME (Please Print Clearly)

ZHAO JIAKUN

BRANCH DOMICILE

Surname First name Initials

CLIENT CARD OR SRF NUMBER

326161601

GENERAL TERMS

In this Client Agreement, please remember that:

"Applicant" means the person who signs this Client Agreement to apply for credit or a personal deposit account.

For a credit card the Applicant may be the primary applicant in whose name the Account is opened or a co-applicant, or other person to whom a card is issued on the account.

"I", "me" and "my" mean the Applicant who has signed this Client Agreement;

"Bank" means Royal Bank of Canada;

"Royal Trust" means Royal Trust Corporation of Canada (in Quebec, The Royal Trust Company);

"You" and "your" mean the Bank if an application is made to the Bank and Royal Trust if an application is made to Royal Trust.

Collecting my personal information

You may from time to time collect financial and other information about me such as:

- information establishing my identity (for example, name, address, phone number, date of birth, etc.) and my personal background;
- information related to transactions arising from my relationship with and through you, and from other financial institutions;
- information I provide on an application for any of your products and services;
- information for the provision of products and services; and
- information about financial behaviour such as my payment history and credit worthiness.

You may collect and confirm this information during the course of our relationship. You may obtain this information from a variety of sources, including from me, from service arrangements I make with or through you, from credit reporting agencies and other financial institutions, from registries, from references I provide to you and from other sources, as is necessary for the provision of your products and services.

I acknowledge receipt of notice that from time to time reports about me may be obtained by you from credit reporting agencies.

Using my personal information

This information may be used from time to time for the following purposes:

- to verify my identity and investigate my personal background;
- to open and operate my account(s) and provide me with products and services I may request;

CLIENT'S COPY

RBC-1-524-201210-5-1-326161601-5-585F1AFDE3C88380E10080000AD005D6-1-4-

S 00524 (2012/10)



- to better understand my financial situation;
- to determine my eligibility for products and services you offer;
- to help you better understand the current and future needs of your clients;
- to communicate to me any benefit, feature and other information about products and services I have with you;
- to help you better manage your business and my relationship with you;
- to maintain the accuracy and integrity of information held by a credit reporting agency; and
- as required or permitted by law.

For these purposes, you may:

- make this information available to your employees, your agents and service providers, who are required to maintain the confidentiality of this information;
- share this information with other financial institutions; and
- give credit, financial and other related information to credit reporting agencies who may share it with others.

In the event your service provider is located outside of Canada, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located.

In the event your service provider is a Crown Corporation, the service provider is bound by, and the information may be disclosed in accordance with, federal access to information and privacy legislation.

Upon my request, you may give this information to other persons.

You may also use this information and share it with RBC® companies (i) to manage your risks and operations and those of RBC companies, (ii) to comply with valid requests for information about me from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know my choices under "Other uses of my personal information" for the sole purpose of honouring my choices.

If you have my social insurance number, you may use it for tax related purposes if I hold a product generating income and share it with the appropriate government agencies, and you may also share it with credit reporting agencies as an aid to identify me.

Other uses of my personal information

- You may use this information to promote your products and services, and promote products and services of third parties you select, which may be of interest to me. You may communicate with me through various channels, including telephone, computer or mail, using the contact information I have provided.
- You may also, where not prohibited by law, share this information with RBC companies for the purpose of referring me to them or promoting to me products and services which may be of interest to me. You and RBC companies may communicate with me through various channels, including telephone, computer or mail, using the contact information I have provided. I acknowledge that as a result of such sharing they may advise you of those products or services provided.
- If I also deal with RBC companies, you may, where not prohibited by law, consolidate this information with information they have about me to allow you and any of them to manage my relationship with RBC companies and your business.

I understand that you and RBC companies are separate, affiliated corporations. RBC companies include your affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

I may choose not to have this information shared or used for any of these "Other uses" by contacting you as set out below, and in this event, I will not be refused credit or other services just for that reason. You will respect my choices and, as mentioned above, you may share my choices with RBC companies for the sole purpose of honouring my choices regarding "Other uses of my personal information".

My right to access my personal information

I may obtain access to the information you hold about me at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, to ask questions about your privacy policies or to request that the information not be used for any or all of the purposes outlined in "Other uses of my personal information" I may do so now or at any time in the future by:

CLIENT'S COPY

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- contacting my branch; or
- calling you toll free at 1-800-769-2511.

Your privacy policies

I may obtain more information about your privacy policies by asking for a copy of your "Financial fraud prevention and privacy protection" brochure, by calling you at the toll free number shown above or by visiting your website at www.rbc.com/privacy.

I certify that all information I give to you in connection with a credit application is true and complete.

This certification will also apply to all information I give to you in the future in connection with any other credit application.

MORTGAGES AND PERSONAL LOANS

I acknowledge that the granting of a mortgage does not represent a confirmation of the value or condition of the property, even if a property valuation or inspection is conducted by you, mortgage insurers or others, nor does it confirm my ability to pay the mortgage or loan. I acknowledge that you, mortgage insurers or others acting on your behalf, before or after mortgage or loan approval, to obtain credit information including obtaining reports from credit reporting agencies, about me in connection with: (i) the mortgage or loan application; (ii) the subsequent issuance of mortgage insurance with respect to the mortgage; or (iii) the inclusion of my mortgage or loan in a securitization transaction.

All information obtained from or concerning me in connection with approving the mortgage or loan, including credit reporting agency information, will be accessible to and may be used by mortgage insurers for any purposes related to the provision of loan insurance generally; I hereby consent to the use of the information by mortgage insurers.

CREDIT CARD

If I ever apply to you for a credit card, please open an account in my name, issue a credit card to me (and to the co-applicant if there is one for the account) and renew and replace the credit card(s) periodically.

I will comply with the cardholder agreement you will send to me when you issue, renew or replace my credit card. If I sign, use or accept my credit card, it will mean that I have received and read the Agreement. It will also mean that I have agreed with you to everything written there.

ALTERNATE LENDER

I agree that if you are unable to meet my credit needs, you may attempt to locate another lender ("alternate lender") on my behalf without further notice to me. I agree that you may share financial and other information about me with the alternate lender(s) selected by you. This information includes information contained in my loan/mortgage application, employment information, income verification and information obtained from credit reporting agencies. Also, I agree that an alternate lender to whom my application is referred may collect information about me from credit reporting agencies in connection with its consideration of the referred application and use the information for such purposes. I am aware that a fee may be paid to you by an alternate lender in connection with the referral of my loan/mortgage application. I agree that the alternate lender may advise you directly if my application is approved, declined or funded. Further, I agree to the release of the details of my mortgage placement to my real estate agent. I acknowledge that, although you may make efforts to locate an alternate lender, you are not under an obligation to do so and are not liable for any acts or omissions of an alternate lender. If I have any claims or disputes regarding a loan/mortgage with an alternate lender, I will settle the claims and disputes directly with the alternate lender.

Statement Pertaining to Third Party Applicable to Personal Loans and Mortgages

The proceeds of this credit facility will not be used by or on behalf of a third party. A third party is a person or an entity (for example a corporation), other than the applicant/co-applicant (or someone authorized to give instructions in respect of the account, for example a person with a power of attorney), who will benefit from the proceeds of the loan or mortgage. It means that the individual or entity gives instructions in respect of the proceeds, and directs the manner in which the proceeds will be used, but is not on the application for the loan or mortgage. To make this statement I have considered whether I or a co-applicant will take instructions from someone else or another entity regarding what I or a co-applicant should do with the

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funds or how to manage the loan/mortgage.

Note: Where the applicant or co-applicant is a parent, intending to use the credit facility to benefit their child (for example to purchase a house for the child or use funds for child's education) the child is not a "third party".

Note for Credit Card Applicants: Though I am not required to make this statement when I apply to you for a Credit Card, I acknowledge that any Credit Card you issue on my RBC Royal Bank® Credit Card Account must only be used by the person whose name is embossed on that card.

You and I have expressly requested that this Agreement be drawn in the English language. Vous et moi avons expressément demandé que ce contrat soit rédigé en langue anglaise.

Applicant

Date

CLIENT'S COPY

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N YORK ON-FAIRVIEW MALL BR
1800 SHEPPARD AVE E-UNIT 2105/BOX 41
NORTH YORK, ON M2J 5A7

CLIENT NAME (Please Print Clearly)

TIAN SHIYU

BRANCH DOMICILE

Surname First name Initials

CLIENT CARD OR SRF NUMBER

326161643

GENERAL TERMS

In this Client Agreement, please remember that:
"Applicant" means the person who signs this Client Agreement to apply for credit or a personal deposit account.
For a credit card the Applicant may be the primary applicant in whose name the Account is opened or a co-applicant, or other person to whom a card is issued on the account.
"I", "me" and "my" mean the Applicant who has signed this Client Agreement;
"Bank" means Royal Bank of Canada;
"Royal Trust" means Royal Trust Corporation of Canada (In Quebec, The Royal Trust Company);
"You" and "your" mean the Bank if an application is made to the Bank and Royal Trust if an application is made to Royal Trust.

Collecting my personal information

You may from time to time collect financial and other information about me such as:

- information establishing my identity (for example, name, address, phone number, date of birth, etc.) and my personal background;
- information related to transactions arising from my relationship with and through you, and from other financial institutions;
- information I provide on an application for any of your products and services;
- information for the provision of products and services; and
- information about financial behaviour such as my payment history and credit worthiness.

You may collect and confirm this information during the course of our relationship. You may obtain this information from a variety of sources, including from me, from service arrangements I make with or through you, from credit reporting agencies and other financial institutions, from registries, from references I provide to you and from other sources, as is necessary for the provision of your products and services.

I acknowledge receipt of notice that from time to time reports about me may be obtained by you from credit reporting agencies.

Using my personal information

This information may be used from time to time for the following purposes:

- to verify my identity and investigate my personal background;
- to open and operate my account(s) and provide me with products and services I may request;

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- to better understand my financial situation;
- to determine my eligibility for products and services you offer;
- to help you better understand the current and future needs of your clients;
- to communicate to me any benefit, feature and other information about products and services I have with you;
- to help you better manage your business and my relationship with you;
- to maintain the accuracy and integrity of information held by a credit reporting agency; and
- as required or permitted by law.

For these purposes, you may:

- make this information available to your employees, your agents and service providers, who are required to maintain the confidentiality of this information;
- share this information with other financial institutions; and
- give credit, financial and other related information to credit reporting agencies who may share it with others.

In the event your service provider is located outside of Canada, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located.

In the event your service provider is a Crown Corporation, the service provider is bound by, and the information may be disclosed in accordance with, federal access to information and privacy legislation.

Upon my request, you may give this information to other persons.

You may also use this information and share it with RBC® companies (i) to manage your risks and operations and those of RBC companies, (ii) to comply with valid requests for information about me from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know my choices under "Other uses of my personal information" for the sole purpose of honouring my choices.

If you have my social insurance number, you may use it for tax related purposes if I hold a product generating income and share it with the appropriate government agencies, and you may also share it with credit reporting agencies as an aid to identify me.

Other uses of my personal information

- You may use this information to promote your products and services, and promote products and services of third parties you select, which may be of interest to me. You may communicate with me through various channels, including telephone, computer or mail, using the contact information I have provided.
- You may also, where not prohibited by law, share this information with RBC companies for the purpose of referring me to them or promoting to me products and services which may be of interest to me. You and RBC companies may communicate with me through various channels, including telephone, computer or mail, using the contact information I have provided. I acknowledge that as a result of such sharing they may advise you of those products or services provided.
- If I also deal with RBC companies, you may, where not prohibited by law, consolidate this information with information they have about me to allow you and any of them to manage my relationship with RBC companies and your business.

I understand that you and RBC companies are separate, affiliated corporations. RBC companies include your affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

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Applicant

Date

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