### Worksheet Standard Assignment Post Occupancy

Suite: <u>A105</u> Tower: <u>PSV</u> 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. Courler to Dragana at Amacon Head office (Toronto).
O 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 to <u>customercareto@amacon.com</u>
Include Fintrac for Assignee (9)
Copy of Assignees ID (10)
Copy of Assignees Mortgage Approval
The Assignee can close at occupancy closing as long as all 5.4
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 in A!

#### **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's solicitor, whereupon the provisions of this Agreement dealing with the consequence of termination by reason of the Purchaser's default, shall apply. The Purchaser shall be entitled to direct that title to the Unit be taken in the name of his or her spouse, or a member of his or her immediate family only, and shall not be permitted to direct title to any other third parties.

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

- (i) obtains the written consent of the Vendor, which consent may not be unreasonably withheld:
- (ii) acknowledges to the Vendor in writing, that the Purchaser shall remain responsible for all Purchasers covenants, agreements and obligations under the Agreement.
- (iii) covenants not to advertise the Unit in any newspaper nor list the Unit on any multiple or exclusive listing service;
- (iv) obtains an assignment and assumption agreement from the approved assignee in the Vendor's standard form;
- (v) pays the sum Five Hundred (\$500.00) Dollars plus applicable HST by way of certified funds as an administration fee to the Vendor for permitting such sale, transfer or assignment, to be paid to the Vendor at the time of the Purchaser' s request for consent to such assignment.

( Co

Page 1 of 2

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- (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 TONE 2012.

Witness:

Purchaser: Ghassan El-Sadek

Purchaser: Amal Al-Sadek

CITY CENTRE) CORP.

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 1420 ps. 2017 AS CERTS

AMONG:

Amal Al-Squed & Ghaman El-Sades

(hereinafter called the "Assignor")

OF THE FIRST PART;

Shiyu Tian & Jiakuw Zhao (hereinafter called the "Assignee")

OF THE SECOND PART:

- and =

AMACON DEVELOPMENTS (CITY CENTRE) INC.

(hereinafter called the "Vendor")

OF THE THIRD PART.

WHEREAS:

By Agreement of Purchase and Sale dated the day of and acceptor agreed to purchase Vision and Agreement agreed to purchase Vision agreement agreed to purchase Vision agreed to purchase Vision agreed to purchase Vision agreed Vision agree and accepted the H day of between the Ward of between the Ward of between the world of the ward of the world (A) 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 1/04 together with | Parking Unit(s) and | proposed condominium known municipally as , Mississauga, Ontario (the "Property"); Storage Unit(s) in the

- (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
- The Vendor has agreed to consent to the assignment of the Agreement by the Assignor to the Assignee. (C)

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:

- Subject to paragraph 7 herein, the Assignor hereby grants and assigns unto the Assignee, all of the Assignor's right, title 1. and interest in, under and to the Agreement including, without limitation, all of the Assignor's rights to the Existing Deposits under the Agreement;
- The Assignor acknowledges that any amounts paid by the Assignor for Existing Deposits will not be returned to the 2. 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.
- 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.
- The Assignee shall be required to pay the full amount of the applicable HST to the Vendor on final closing 4. notwithstanding that the Assignee may qualify for HST Rebate (or equivalent). The HST applicable shall be calculated based on the original purchase price and the consideration for the Transfer/Deed to the Assignee shall reflect the original purchase price as set out in the Agreement. The Assignor and/or Assignee are personally directly responsible for collection and remittance of any HST applicable to any increase in or additional consideration negotiated as between Assignor and Assignee for the purchase of the Property. The Assignor and Assignee expressly acknowledge that the HST Rebate credit contemplated by the Agreement will not be available to the assigning parties and the Assignee will be obliged to seek any HST Rebate available directly on his or her own after final closing. The Vendor shall have no obligation whatsoever either before or after closing to assist or cooperate with the Assignor or Assignee in the collection or remittance of HST on the assignment transaction as between Assignor and Assignee or with any application for HST Rebate or equivalent.
- 5. Subject to the terms of the Assignment Amendment, the Assignee covenants and agrees with the Assignor and the Vendor not to list or advertise for sale or lease and/or sell or lease the Unit and is strictly prohibited from further assigning the

Assignee's interest under the Agreement or this Assignment to any subsequent party without the prior written consent of the Vendor, which consent may be arbitrarily withheld.

- In the event that the Agreement is not completed by the Vendor for any reason whatsoever, or if the Vendor is required 6. 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
- The Assignor hereby represents to the Assignee and the Vendor that he/she has full right, power and authority to assign 7.
- The Assignor covenants and agrees with the Vendor that notwithstanding the within assignment, he/she will remain liable 8. 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.
- The Vendor hereby consents to the assignment of the Agreement by the Assignor to the Assignee. This consent shall 9, 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.
- The Assignee hereby covenants, acknowledges and confirms that he/she has received a fully executed copy of the 10. Agreement and the Disclosure Statement with all accompanying documentation and material, including any amendments
- The Assignor shall pay by certified cheque drawn on solicitor's trust account to Blaney McMurtry, LLP upon execution 11. of this Assignment Agreement, Vendor's solicitor's fees in the amount of Five Hundred Dollars (\$500.00) plus HST.
- The Assignor and Assignee agree to provide and/or execute such further and other documentation as may be required by 12. 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.
- Details of the identity of the Assignee and the solicitors for the Assignee are set forth in Schedule "A" and in the 13. 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.
- Any capitalized terms hereunder shall have the same meaning attributed to them in the Agreement, unless they are 14. 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

IN WITNESS WHEREOF the parties have executed this Assign

the parties have	ave executed this Assignment Agreement.
DATED this 8 day of 20 17.	Assignment Agreement.
Witness	(Assignor)  Grasson
	(Assignor)
Witness	(Assignee)
Witness	(Assignee) (Assignee)
	AMACON DEVELOPMENT (CITY CENTRE) INC.
	Per: Name: Title: Authorized Signing Officer
	I have authority to bind the Corporation

As. GES

### Schedule "A'

# 90°

#### **Details of Assignee**

ASSIGNEE	NAME:	Jiakun Zhao
	DATE OF BIRTH	(1989-07-10
	ADDRESS:	4206-60 Capalet La London ON
	PHONE:	Tel: 226-973-7578 Cell:
	E-mail:	Facsimile:
ASSIGNEE	NAME:	Shiyu Tian
	DATE OF BIRTH	[x-2018/10/31) 1994-03-20 932482003
	ADDRESS:	#206-60 Capulet Ln London OX
	PHONE:	Tel: 519-636-1365 Cell:
	E-mail:	Facsimile:
ASSIGNEE'S SOLICITOR:	NAME:	Etic Zon
	ADDRESS:	40 Village Centre Place, Suite 300
	PHONE:	Bus: 416-800-2299
	E-mail;	Facsimile: 416-800-2298 Enc. 2016 Pnzlaw: Com Zoulaw @ enzlaw: Com.

Assignor Douglas Hancock
Daigle & Hancock Douglas
SI Village Centre PI
Mississanga DN, Lyz Iva
T. 905. 273. 3339

F. 905273.5672

### 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 Amacon City Centre Seven New Development Partnership

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

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

Re PSV 2105 As Sign ment fee

The Toronto-Dominion Bank

Toronto, Ontario Canada M5K 1A2

Canadian Dollars

Authorized Office

Countersigned OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAFTS ON CANADA

#81507962# #09612#004#

m 3&O&⊪

### PURCHASER INFORMATION FORM



Suite #:	PSV 2105 (necleared)
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:	Douglas Hancock  Paigle and Honcock Douglas  51 Village Centre Place Miss. ON. 412 119
Address:	51 Village Centre Place Miss. ON. 42 149
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**



Suite #:	PSV 2105 (DCS/GN/FF)
Purchasers Name(s):	Jiakun Zhao Shiyu Tigo
Purchasers Address:	
Tel: (Daytime):	
(Cell):	
Email Address:	
Name:	PURCHASER'S SOLICITOR INFORMATION
Firm:	
Address:	40 Village centre place suite 300 Miss L42 149
Tel:	416-800-22-19
Fax:	416-800-2298
Email	exic.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

PSV-2105 (- Assigne)

### 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 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 (e.g. unrepresented duyer of sener). Where you are undure to identify an unrepresented individual, complete section in a duplication of the eare 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®. using an agent or mandatary to verify the Identity of an individual, see procedure described in CREA's materials on REALIUN Link®.

1. Full legal name of Individual: Link Run Zhoo

2. Address: # 206 - 60 Capulat In London

3. Date of Birth: 1989 - 07 (0

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\*: (must view the original and have a photo, see CREAS FINTRAC malerials on REALTOH Links, for examples). 3. Issuing Jurisdiction: (insert spikcable Province Territory, Foreign Jurisdiction or Canada"). Country: 4. Document Expiry Date: insert applicable Province Territory Foreign Juristfletion or Coinade")

(mist be valid and not expired) 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 Ascertain the manyonal stocentry by companing the moving a manie, date of units and address moving down above to information in a canadian credit life 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: 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. Userify the individual's name and date of birth by referring to a document or source containing the individual's name and date of birth\* O Name of Source:

(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\* O Name of Source:

(Prost be valid and not explicit must be retent if no explicy date) ☐ Verify the individuals' name and confirm a financial account\* Financial Account Type: Account Number\*\*: 0 \*See CREA's FINTRAC materials on REALTOR Link® for examples. \*\* Or reference number if there is no account number.



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



Unly c	Unrepresented Individual Reasonable Measures I	Record (if applicable)
		nrepresented individual
	☐ Asked unrepresented individual for information to ascert	ain their tartus
	Date on which above measures tales	ain their identity
	z. neason why measures were taken /chock	
	Other explain:	ain thair tar
B. V	Third Parties	200555****0000*******
NOTE: party.	Only complete Section B for your clients. Complete this section of Either B.1 or B.2 must be completed.	the form to indicate when
P		the form to indicate whether a client is acting on behalf of a third
Where	you cannot determine whether there is a third	
Is the	transaction being conducted and a survey, complete this section	1.
1	transaction being conducted on behalf of a third party according to the section of the section o	ording to the client? (check one):
	ures taken (check one):  ☐ Asked if client was acting on behalf of a third party ☐ Other, explain:	
Date o	OR Which shows ———	
	above measures taken:	
ııcaşı ]	Client did not avere unsuccessful (check one):	
Indica	to minate.	Commercial Section 1997
1 1 1	te whether there are any other grounds to suspect a third pa □ Yes, explain:	arty (check one):
		AG
<b>B.2 7</b> Where t	Third Party Record here is a third party, complete this section.	arty (check one):
. Nam 2. Add	e of third party:	
. Natu	Ire of Drington a	* Ethio
. Inco	l'innestian mont	**************************************
Rela	tionship between third party and client:	





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	3 and of the charkes Delow:	The strategy of Cli
Canadian Citizen or Resident Physic	ally Dross	
D Canadian Citizen or Resident Not Di		
- June Chizen or Resident - Wash	O-t	
D Foreign Citizen or Resident that does	rysically Present  Crime Area - No Other Higher Risk Factors Evider S not Operate in a Utility and Operate in a Utility a	nt .
Other, explain:	Orime Area - No Other Higher Risk Factors Evider s not Operate in a High Risk Country (physically pr	esent or not)
		,
Medium Risk		
□ Explain:		
High Risk		
Other, explain:	ates in a High Risk Country (physically present or r	not)

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 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.





D. Business Relationship (ask your Compliance Officer when th	Dis pootion !
-	no section is applicable)
D.1. Purpose and Intended Nature of Check the appropriate boxes.	of the Business Relationship
Acting as an agent for the purchase or sale of:   Residential property	
☐ Commercial property	☐ Residential property for income purposes ☐ Land for Commercial Use
D.2. Measures Taken to Manual	□ Land for Commercial Use
D.2.1. Ask the Client if their name, address or prin	siness Relationship and Keep Client Information Up-To-Date
1) 2 2 Koon all	client on file in order to maintain a record of the information you have used to monito I - If you have taken measures beyond simply keeping correspondence on file, speci
D.2.3. if the client is high risk you must conduct e client information up to date. Optional - consult yo	nhanced measures to monitor the brokerage's business relationship and keep their our Compliance Officer and document what enhanced measures you have applied:
	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.





PSV-2105 (Assigned)

### Individual Identification Information Record

NOTE: A. L. H. I.	matter Record
completed by the English Information R	Record is required by the <i>Proceeds of Crime (Money Laundering) and Terrorist Financing Act</i> . This Record must be it in respect to the purchase or sale of real estate.
It is recommended that if member whenever	If they act in respect to the
it is recommended that the Individual Identificat  (i) for a buyer when the offer is submit	ion Information Record by Purchase or sale of real estate.
for a buyer when the offer is submit     for a seller when the seller accepts.	ded and/or a deposit meda completed;
(ii) for a seller when the seller accepts	the offer
If ansaction because a	
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Sales Representative/Probable	Consulted:
Date Information Verification	***************************************
vernied/Credit File (	Onsulted:
The verification of Individu	198
NOTE: One of Cooks	
(e.g. unrepresented buyer or a little must be co	empleted for your individual clients or unrepresented individuals that are not clients, but are parties to the transaction nable grounds to suspect that the transaction involves the proceeds of crime or terrories activity as a Suspicious
Transaction Report to FIATE ACT (44	are unable to Identify an unrepresented individuals that are not plicate but an
using an agent of mandatary to poster the	national of your individual clients or unrepresented individuals that are not clients, but are parties to the transaction nable grounds to suspect that the transaction involves the proceeds of crime or terrorist activity. Where you are
1. Full legal news and a verny the Identity	of an individual, see procedure deserted involves the proceeds of crime or terroriet as a suspicious
2. Address:	Might a described in CREA's materials on REALTOR Link®
3. Date of Blue	SONBON, OIX
9. Nature of D	.7:0
Process or Occ	reading grounds to suspect that the transaction involves the proceeds of crime or terrorist activity. Where you are supported to the transaction involves the proceeds of crime or terrorist activity. Where you are supported to the transaction involves the proceeds of crime or terrorist activity. Where you are supported to the transaction involves the proceeds of crime or terrorist activity. Where you are supported to the transaction involves the proceeds of crime or terrorist activity. Where you are supported to the transaction involves the proceeds of crime or terrorist activity. Where you are supported to the proceeds of crime or terrorist activity. Where you are supported to the proceeds of crime or terrorist activity. Where you are supported to the proceeds of crime or terrorist activity. Where you are supported to the proceeds of crime or terrorist activity. Where you are supported to the proceeds of crime or terrorist activity.
A.1 Federal/D	employed Media Content and
Territo	Prial Government-Issued Photo ID
Ascertain the individual's identity by com-	Supation: Self-employed imedia content produce.  Drial Government-Issued Photo ID  The individual to their photo ID. The Individual must be physically present.
Table of the companies of the companies	I IDE Individual to the fact the second
2. Document Identifier Number	must view the bridge state and a state of the many rough must be physically present.
3. Issuine test of a	Photo, see CREA's fill dear to the contract of
4. Document Expiry Date: (insert applicable	The individual to their photo ID. The individual must be physically present.  (must view the original and have a photo, see CREA'S FINTHAC materials on REALTOH Links, You examples).  (A Province: Territory, Foreign Jurisdiction of Capacitas. Country:
Park Date:	imust view the brighnal and have a photo. See CREA'S FIRTHAC materials on REALTON Links, for examples.  Le Province: Territory, Foreign Jurisdiction or Canada's.  Country:
A.2 Credit File	(must be valid and not expired)
Scortain Hank was a	
hat has been in a second by companies	I I ne individually
Consult the credit file at the 4	is. If any of the information above to information above to information
1 Nome to the at the time you ascertain	the individual's name, date of birth and address information above to information in a Canadian credit file the information does not match, you will need to use another method to ascertain client identity. The individual does not need to be physically present.
Detail	olding the Credit File:
Reference Number of Credit File:	***************************************
2 Dual ID a	
4.3 Dual ID Process Method	The state of the s
. Complete two of the following them should	tes by ascertaining the individual's identity by referring to information in two independent, reliable, sources. Each upon or original electronic document (e.g., the individual).
Ource must be well known and reputable to	<b>xes by</b> ascertaining the individual's identity by referring to information in <b>two</b> independent, reliable, sources. Each specific or original electronic document (e.g., the individual can email you electronic document (e.g., the individual can email you electronic documents downtown that the original electronic documents downtown that the individual does not peed to be email you electronic documents downtown that the individual does not peed to be email you electronic documents downtown that the individual does not peed to be email you electronic documents downtown that the individual does not peed to be email you electronic documents downtown that the individual does not peed to be email you electronic documents.
providers). Any document must be an original	federal, provincial, territorial and municipal levels of government, crown corporations, reliable, sources. Each sper or original electronic document (e.g., the individual can email you electronic documents downloaded from a sed or digitally scanned. The individual does not need to be physically present.
Website). Documents cannot be abotecopied to	per or original electronic document to a the interior of government, crown corporations, figurated activities. Each
Verify the indicate	of birth by referring to a document or source containing the individual's name and date of birth.
- Torry the incividual's name and date (	of birth by referring 4.
O Account Number**:	(inust be valid and not expired middle and date of birth*
Verify the individuals	and the state of t
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J. Vostania saumpersi	ess by referring to a document or source containing the individual's name and address*  (invertible valid and not expliced must be recent if no explicy divide)  rm a financial account*
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O Name of Source:	me imancial account*
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O Account Number\*\*: \*See CREA's FINTRAC materials on REALTOR Link® for examples. \*\* Or reference number if there is no account number. This document has been prepared by The Canadian Real Estate Association to assist members in complying with requirements of Canada's Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations. © 2014-2017.



	nrepresented individual Reasonable Measures Record (if applicable)  1. Measures taken to Ascertain Identity (about	- Carolina
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	Other, explain:	
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B. Ve	rification of Third Parties	
NOTE: <i>O</i> party. Eit	only complete Section B for your clients. Complete this section of the form to indicate whether a client is acting on bel	
R 1 Th	indicate whether a client is acting on bel	half of a third
Where you	cannot determine whether there is a detail	or E day
Is the tr	insaction being conducted on behalf of a state of state of the section.	
0	ansaction being conducted on behalf of a third party according to the client? (check one):  No	
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116820U i	Vhv measures	
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Indicate	Client did not provide information  Other, explain:  whether there are any other grounds to suspect a third party (check one):  Yes, explain:  rd Party Record  is a third party, complete this section,  of third party:	
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B.2 Thi Where ther 1. Name of the control of the co	Client did not provide information  Other, explain:  whether there are any other grounds to suspect a third party (check one):  Yes, explain:  rd Party Record  is a third party, complete this section,  of third party:	





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:

	of the checkboxes below:
☐ Canadian Citizen or Resident P	Dysically D.
- "Model of UZEN or Recident to	A Three
/ WILL WILL STREET	LIP 4 =
Foreign Citizen or Resident the	of Physically Present  High Crime Area - No Other Higher Risk Factors Evident  does not Operate in a High Disk Co.
Other, explain:	High Crime Area – No Other Higher Risk Factors Evident does not Operate in a High Risk Country (physically present or not)
	(First Carry present or not)
Medium Risk	
D Explain;	
High Risk	
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High Risk  □ Foreign Citizen or Resident that o □ Other, explain:	perates in a High Risk Country (physically present or not)
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☐ Foreign Citizen or Resident that o☐ Other, explain:	perates in a High Risk Country (physically present or not)  vas high, tell your brokerage's Compliance Officer. They will want to consider the session of the consideration of th

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.



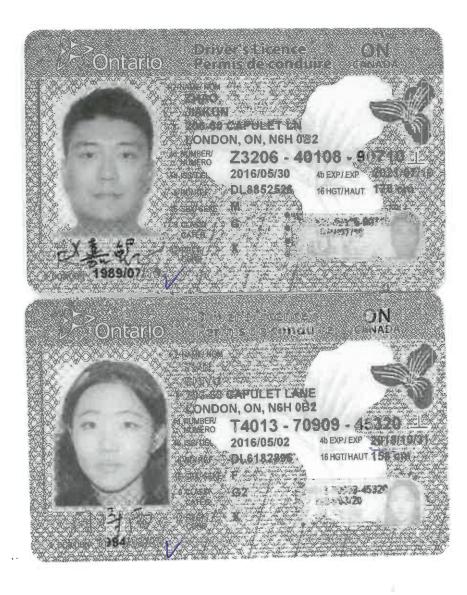


D. Business Relationship	
(ask your Compliance Officer wh	nen this section is applicable)
D.1 P	a section is applicable)
Cheeks	ture of the Business Relationship
Check the appropriate boxes.	Toladonsnip
Acting as an agent for the purchase or sale	e of:
☐ Residential property	☐ Residential property for income purposes
☐ Commercial property	☐ Land for Commercial Use
U Other, please specify:	- Assessment of the control of the c
D 2 Magazina - T .	☐ Land for Commercial Use
	Nat Day 1
nformation on page one.	or principal business or occupation has changed and if it has include the updated
3 2 Kaan - H - +	and it it it is sinclude the undered
he business relationship with the client. O	ith the client on file in order to maintain a record of the information you have used to monito ptional - if you have taken measures beyond simply keeping correspondence on file, speci
	you have taken measures beyond simply keeping correspondence on the
D.2.3. If the client is high risk you must con lient information up to date. Optional - con	nduct enhanced measures to monitor the brokerage's business relationship and keep their nsult your Compliance Officer and document what enhanced measures you have applied:
	measures you have applied:
D.3 Suspicious Transactions	
On't forget, if you see something	
procedures manual for more information	us during the transaction report it to your Compliance Officer. Consult your policies and
	The state of the s





PSV #2105 Awgnees (2) 22 July 17





#### **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 NORTH YORK, ON M2J 5A7

(~73.3%: Ag: 80165/2-72.5%)

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.

Amortization period:

30.00 years.

Interest rate:

2.8400000 % per year — calculated semi-annually, not in advance.

Term:

60 months

Type: Principal & Interest: **Fixed Closed** \$ 1,360.05

**Property Taxes:** 

\$3,735.00

HomeProtector® Premium\*:

Total Payment:

\$ 53.46<sup>3</sup>

Payment frequency:

\$1,413.51

Closing date:

Monthly

August 31, 2017

Interest adjustment date:

August 31, 2017 September 30, 2017

First payment due date: 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.

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S 32272 (2015/08)

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

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<sup>\*</sup>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



#### **Client Agreement**

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

BRANCH DOMICILE
-----------------

**CLIENT NAME (Please Print Clearly)** 

**ZHAO** 

**JIAKUN** 

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** 

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Page 1 / 4

- 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)

- 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 toil free number shown above or by visiting your website at <a href="https://www.rbc.com/privacy">www.rbc.com/privacy</a>.

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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® / TM Trademark(s) of Royal Bank of Canada.





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

CLIENT NAME (Please Print Clearly)			BRANCH DOMICILE
TIAN	SHIYU		
Surname	First name	Initials	_
CLIENT CARD OF	R 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 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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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 <a href="https://www.rbc.com/privacy">www.rbc.com/privacy</a>.

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

RBC~1~524~201210~5~1~326161643~5~596F1AEEE3C68380E10080000AD005D6~3~4~



Page 3 / 4

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<sup>®</sup> 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** 

RBC~1~524~201210~5~1~326161643~5~596F1AEEE3C68380E10080000AD005D6~4~4~



Page 4 / 4

Form 120 for use in the Province of Ontario

### Assignment of

OREA Ontario Real Estate Amendment to Agreement of Purchase and Sale



BETWEEN BUYER, Shiyu Tian
AND SELLER Amal Al-Sadek and Ghassan El-Sadek
Assignment of Purchase and Sale between the Seller and Buyer, dated the 9 day of July , 20.17
Mississauga
T LSB 017 as more particularly described in the aforementioned Agreement.
The Buyer is 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  [JK2] [ST]

INITIALS OF BUYER(S)





NO PERSONAL PROPERTY AND ADDRESS OF THE PERSONAL PROPERTY ADDRESS OF THE		Buyer	11:59
IRREVOCABILITY: This Offer at Amend the Agreement th	all be interocable?	[Seller/Buyer]	unlil a.m./p.m
14 July	7		
on the day of	, alter which tin	ne, if not accepted, this Offer to Amend	d the Agreement shall be null and void.
halt in all respects be of the essence hereof provide that an agreement in writing signed by Seller and	d that the time for	doing or completing of any matter or	ovided for herein may be extended or spressly appointed in this regard.
All other Terms and Conditions in the aforement	oned Agreeme	nt to remain the same.	
SEALED SEALED AND DELIVERED in the presence of:	IN WITNESS	whereal hame bereunto set my hand o	and enals
		Classon 7	07/13/2017
	(Buyer/Seller)	7/13/2017 11:58-09 PM FDT	DATE
	(Dayer) dener)	Authentia 50	(Seal) 07/14/2017
***************************************	/B/C	1 7 7 8 CO	DATE
District Control	(Buyer/Seller)	7/14/2017 12:02:09 AM EDT	(Seal)
The Undergood, agree to the above Offer to Amend the	: Agreement.		
MANAGEMENT OF THE STATE OF THE			
SIGNED, SEALED AND DELIVERED in the presence of:	IN WITNESS	whereof I have hereunia set my hand a	and seal:
		24/2-	14.2017 Tules 14.2017
[Wines]	(Buyer/Seller)	470000000000000000000000000000000000000	(Seol) DATE JULY 14, 2017
**4************************************	<u></u>	VOC SAME	DATE TUNY 14, 2017
Wimesu	(Buyer/Seller)		(Seal)
The undersigned spouse of the Selier hereby consents to the	e amendment(s) h	ereinbefore set out.	
	2143131		DATE
(Wirett)	(Spouse)		(Seal)
CONFIRMATION OF ACCEPTANCE: Notwithstanding	anything contained	d herein to the contrary, I confirm this a	Agreement with all changes both typed
and written was finally accepted by all parties at	a ma la malais	14 July	22 17
and wishes was strainly accepted by dis parties of	a.m./p.mms	day of 9.919	, 2017
		ASOB	- Guarten
		(Signature of Seller of Buyer)	3 00 m
	ACKNOWI	.EDGEMENT	
Lacknowledge receipt of my signed copy of this accepted			copy of this accepted Amendment to
Agreement and I authorize the Brokerage to forward a copy to		Agreement and I authorize the Brokerag	ge to forward a copy to my lawyer.
A Sado DATI	July 14, 2017		DATE
(Seller)		(Buyer)	DAIL
[Seller] DATI	July 14, 2017	[Buyer]	DATE
Address for Service	PP*1811818181818181818	1	
	**********	2437774112313 2007417 (2001417)	Tel.No
Seller's Lawyer	******		
Address			
	I+F4.d		\$\$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
Email	F E E & C B + P & B + B & B + P + P & C & C & C & C & C & C & C & C & C &	Email	/
Tel No FAX No	>	Tel No.	FΔY No.



### **Offer Summary Document** For use with Agreement of Purchase and Sale

Toronto Real Estate Board

Form 801 for use in the Province of Ontario

For Brokerage submitting the of When sent to the Listing Brokerage this for	rea awala. I a t		
When sent to the Listing Brokerage this for REAL PROPERTY ADDRESS: #2105 -4011	(municipal and )	z iviississauga	L5B 0J7 (1 "
for an Agreement of Purchase and Sale d	ated: the 9	July or regar description]	(ine property)
This offer was submitted by: BROKERAGE: HC	MELIFE NEW WORL	D REALTY INC	, 20.17 ("offer")
SALES REPRESENTATIVE/BROKER: KEVI	N WU	College Control of the College	***************************************
I/We, Jiakun Zhao	***************************************	***************************************	***************************************
Authority  Buyer signature  7.69.2017 11:14.05 PM EDT  This offer was submitted, by email	Name of Buyer(s) 07/09/2017		, have signed an offer for the property.
DUYER SIGNOIDES  7/8/2017 11:14:05 PM EDT	Dated	Buyer signature	Dated
(by fax, by email a	or in person]	he Listing Brokerage at	p.m. on the 9
July , 20.17   Irre	evocable until 11:59 p.m.	on the 10 day of July	, 20.17
(For Buyer counter offer - complete the following)			
Jiakun Zhao			
I/We, Jiakun Zhao	Name of Buyer(s)	***************************************	, have signed an affer for the property
Busing	***************************************		эт эт то ргорону,
An offer war rubusta.	Dale	Buyer signature	Date
(by fax, by email	or in person)	ne Listing Brokerage at	a.m./p.m.on the day of
, 20 Irre	vocable until a.m./n	I Months 4- 1	- ady or
		and the man and the second sec	, 20
For Listing Brokerage receiving the	on off		
SELLER(S): Amal Al-Sadek and Ghassan	TCI C= 3.1		
3.1103411	EI-Sadek	***************************************	
SELLER(5) CONTACT:	lia abana /	<pre><pre></pre></pre>	
LISTING BROKERAGE: ORION REALTY	CORPORATION	# / taxJ	
SALES REPRESENTATIVE/BROKER: KATH	LEEN MCCOMB		
This offer was received,	by the Listing Brokerage at	a.m./p.m.on the do	ay of
This offer was presented,  (by fax, by email or in per Offer was:   Accepted   Signed Back	to the Seller(s) at	a.m./p.m.on the d	av of
	Countered □ Expired/[	Peclined	., =, 20.,
Comments:			
		- 11	

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Form 801 Revised Sept 2015 Page 1 of 1

MEREnme® Denionia



Form 320 for use in the Province of Ontario

## ©REA Ontario Real Estate Association 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 landlard, or a prospective, seller, vendor or landlard and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, included other remuneration.  The following information is confirmed by the understread advances of the confirmation of Co-operation and Representation:  The following information is confirmed by the understread advances of the confirmation of Co-operation and Representation:  The following information is confirmed by the understread advances of the confirmation of Co-operation and Representation:  The following information is confirmed by the understread advances of the confirmation of Co-operation and Representation:  The following information is confirmed by the understread advances of the confirmation of Co-operation and Representation:  The following information is confirmed by the understread advances of the confirmation is confirmed by the understread advances of the confirmation is confirmed by the understread advances of the confirmation is confirmed by the understread advances of the confirmation is confirmed by the understread advances of the confirmation of Co-operation and Representation:  The following information is confirmed by the understread advances of the confirmation of Co-operation and Representation:  The following information is confirmed by the understread advances of the confirmation of Co-operation and Representation:  The following information is confirmed by the understread advances of the confirmation of Co-operation and Representation:  The following information is confirmed by the understread advances of the confirmation of Co-operation and Representation:  The following information is confirmed by the understread advances of the confirmation of Co-operation and Representation and Representati					
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					
The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:					
(If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage)					
The using proxerage 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 shall not disclose:					
<ul> <li>That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;</li> <li>That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;</li> <li>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;</li> <li>The price the Buyer should offer or the price the Seller should accept;</li> <li>And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.</li> <li>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.</li> </ul>					
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					
INITIALS OF BUYER(S)/SELLER(S)/BROKERAGE REPRESENTATIVE(S) (Where applicable)  BUYER  CO-OPERATING/BUYER BROKERAGE  SELLER  LISTING BROKERAGE					
The trademarks REALTON®, REALTON® and the REALTON® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.  2 20.77. Onlario Rent Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.					

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Form 320 Revised 2017 Page 1 of 2 WEBForms® Dec/2016

3.	Co-op	erati	ng Brokerage completes Section 3 and Listing Bro	okerace completes Section 1	
	CO-OPERATING BROKERAGE- REPRESENTATION:				
	a)	Z	The Co-operating Brokerage represents the interests of the	Buver in this transaction	
	b)		The Co-operating Brakerage is providing Customer Service	e to the Buver in this transaction	
	c)		The Co-operating Brokerage is not representing the Buyer are	nd has not entered into an agreement to provide	la quela mara de la la ula B
	CO-O	PERA	TING BROKERAGE- COMMISSION:	and an agreement to provid	te customer service(s) to the Buyer.
			The Listing Brokerage will pay the Co-operating Brokerage	The commission or indicated in the AUCO	
			2.5% of sale price		information for the property
			[Commission As Indicated In MLS* Information)	to be paid from the amount paid by t	he Seller to the Listing Brokerage.
	b)		The Co-operating Brokerage will be paid as follows:		
Ada	litionala	-Amma	nts and fordisplacements Company to the company	_	
7100	amondic	Johnne	nts and/or disclosures by Co-operating Brokerage: (e.g., The G	Co-operating Brokerage represents more than a	one Buyer offering on this property.)
Cor	nmissio	n will b	be payable as described above, plus applicable taxes.		
CO	MMISS	ION T	RUST AGREEMENT: If the above Co-operating Brokerage on Listing Brokerage and Co-operating Brokerage further	is receiving payment of commission from	The listing Brokeroon than the
Co-	eemeni operatir	betwe na Brol	en Listing Brokerage and Co-operating Brokerage further kerage procuring an offer for a trade of the property access	includes a Commission Trust Agreement, It	ne consideration for which is the
gov	erned b	ov the i	MIS® rules and regulations portaining to an interest to	proble to the belief. This Commission Irust A	Agreement shall be subject to and
rule	s and re	egulati	ons so provide. Otherwise, the provisions of the OREA re	commended MLS" rules and regulations sho	Doard, If the local board's MLS®
Bro	kerage	hereby	declares that all manies received in connection with the	asion trust Amount shall be the amount note	ed in Section 3 above. The Listing
Co-	operation	ng Brol	or declares that all monies received in connection with the kerage under the terms of the applicable MLS* rules and re	trade shall constitute a Commission Trust a gulations.	ind shall be held, in trust, for the
		51	GNED BY THE BROKER/SALESPERSON REPRESENT	ATIVE(5) OF THE BROKERAGE(S) (Wh	ere applicable)
H	OMEI	LIFE	NEW WORLD REALTY INC	ORION REALTY CORPORATI	•
(Na	me of Co	o-operal	ling/Buyer Brokeroge)	(Name of Listing Brokerage)	OIV
20	)1 CO	NSU.	MERS RD., STE. 205 TORONTO	200-465 BURNHAMTHORPE	RI MISSISSALIGA
			***************************************		***************************************
Tel:	(416	) 49( Author	-1177 Fax: (416) 490-1928	Tel: (416) 733-7784 Fax: (9	005) 286-5271
			07/09/2017		
(Au	horized	to bind	the Co-operating/Buyer Brokerage) 7 10:51:14 PM EDT	(Authorized to bind the Listing Brokerage)	Dale:
K	EVIN	WH			
(Prin	nt Name	ol Brok	er/Salesperson Representative of the Brokerage)	KATHLEEN MCCOMB  (Print Name of Broker/Salesperson Representative)	ve of the Brokerogel
					4301
(	CONSE	NT FO	OR MULTIPLE REPRESENTATION (To be completed only	if the Brokerage represents many the	It and all an area
				a me protestage represents more than one i	client for the transaction)
	The Buy	er/Sell	er consent with their initials to their Brokerage		
1	epreser	mug II	nore than one client for this transaction.		
				BUYER'S INITIALS	SELLER'S INITIALS
			ACKNOW	LEDGEMENT	
£ ho	ove rece	eived, r	read, and understand the above information.		
	۲	- Author	07/09/2017		
isia	analure o	T.	Date:	***	Date:
1516	and lone [O		7 11:14:07 PM EDT	(Signature of Seller)	of pmg district treated specificants and a selected de-
lSiz	noture a	Russe	Date:	***	Date:
Pié	ariolote o	n boyer		(Signature of Seller)	** *********************************
l-h-	١				
	The tra	idemarks alion (CR	REALTOR'S, REATORS(9) and the REALTOR'S logo are controlled by The Cunc REA) and identify real estate professionals who are members of CREA. Used ur	dian Real Estate	
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				7.0711	WEBForms® Dec/2016



Form 150 for use in the Province of Ontorio

### Assignment of Agreement of Purchase and Sale

Condominium

Toronto Real Estate Board

This Assignment of Agreement of Purchase and Sale dated this .9
ASSIGNEE, Jiakun Zhao  [Full legal names of all Assignees] , agrees to purchase from  Assignee Amal Al-Sudek and Chassan El Sodal.
(Full legal names of all Assignees) agrees to purchase from ASSIGNOR, Amal Al-Sadek and Ghassan El-Sadek  (Full legal names of all Assignors) , agrees to purchase from the following agrees agree
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
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) No. 2105
or exclusive use of Parking Space(s) One underground parking  [Number(s), Level(s)] , logether 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 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:  Doilors (CDN\$) 450,000.00
Four Hundred Fifty Thousand
Four Hundred Fifty Thousand  Dollars
Four Hundred Fifty Thousand  Dollars
DEPOSIT: Assignee submits  (Herewith/Upon Acceptance/as otherwise described in this Agreement)  Twenty Thousand  by negotiable cheque payable to ORION REALTY CORPORATION in Trust  trust pending completion or other termination of this Assignment agreement ("Assignment") and to be credited toward the Purchase Price on completion. For of the acceptance of this Assignment agreement. The parties to this Assignment hereby acknowledge that, unless otherwise provided for in this Assignment, received or paid on the deposit.
DEPOSIT: Assignee submits  Twenty Thousand  Deliars (Herewith/Upon Acceptance/as otherwise described in this Agreement)  Twenty Thousand  Deliars (CDN\$) 2000000000000000000000000000000000000
DEPOSIT: Assignee submits  Twenty Thousand  Deliars (CDNS)  De
DEPOSIT: Assignee submits  Twenty Thousand  Deliars (Herewith/Upon Acceptance/as otherwise described in this Agreement)  Twenty Thousand  Deliars (CDN\$) 2000000000000000000000000000000000000
DEPOSIT: Assignee submits  Twenty Thousand  Deposit hundred,  Dollars (CDN\$) 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 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 Assignment. 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),
DEPOSIT: Assignee submits  Twenty Thousand, Full hundred,  Dollars (CDNS)-2000000000000000000000000000000000000

1.7

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Form 150 Revised 2017 Page 1 of E WEBForms® Dec/2016

Authentisign ID	AEE54630-28F5	-410F-BA	45-535	6A55EDODA
-----------------	---------------	----------	--------	-----------

sign (i	D: AEE54630-28FS-410F-BA45-5356A55FD900			
1.	IRREVOCABILITY: This offer shall be irrevocable by Assignee [Assignor/Assignee] until 11:59 p.m. on			
	the 10 day of July 20.17 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.	<b>ASSIGNMENT:</b> 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.	<b>ASSIGNEE COVENANTS:</b> 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) The 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) 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 Assigner and the Assignee (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Assignee or the Assigner 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.: FAX No.: [For delivery of Documents to Assignor] [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]			
<b>3</b> 5.	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 It's 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, 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.	<b>FUTURE USE:</b> 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):



INITIALS OF ASSIGNOR(5):

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- 10. RESIDENCY: (a) Subject to (b) below, the Assignor represents and warrants that the Assignor is not and an 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 Ontaria 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 outhorized in that regard.
- 14. TENDER: Any lender 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 sale 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 Assigner 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, lax 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):



INITIALS OF ASSIGNOR(S): GCS 15



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Form 150 Revised 2017 Page 3 of 8

WEBForms® Dec/2016

22. SUCCESSORS AND ASSIGNS: The heirs, executo	rs, administrators,	successors and assigns of the	ne undersioned	are bound by the to the
SIGNED, SEALED AND DELIVERED in the presence of:	IN WITNESS	whereof I have hereunto set	my hand and se	eal:
(Wilness)		**************************************	4	07/09/2017 DATE
1	(Assignee)	7/9/2017 15:14:18 PM EDT	(Seal	DATE
(Wilness)	(Assignee)			DATE
I, the Undersigned Assignor, agree to the above offer. I her to pay commission, the unpaid balance of the commission applicable), from the proceeds of the sale prior to any pay	reby irrevocably in on together with ap orment to the unders	struct my lawyer to pay dire oplicable Harmonized Sale iigned on completion, as ac	city to the broke s Tax (and any dvised by the bro	rage(s) with whom I have agreed other laxes as may hereafter be okerage(s) to my lawyer.
SIGNED, SEALED AND DELIVERED in the presence of:		whereof I have hereunto set	my hand and se	eal:
(Witness)	[Assignor]	a Signi	ISard	DATE JULY 10, 2017
Wilness	(Assigned)	Sad -		DATE JULY 10, 2017
CONFIRMATION OF ACCEPTANCE: Notwithstanding	acuthing energy	ller de la company	Jocai	_
and written was finally accepted by all parties at	· a.m./p.mms	day of	***************************************	, 20
			(Signature of Assig	gnor or Assignee)
II	FORMATION O	N BROKERAGE(S)		
Listing Brokerage ORION REALTY CORPOR	ATION		Tal No. (41)	6) 733-7784
KATHLEEN MCCOMB			161.140	7
Co-op/Buyer Brokerage HOMELIFE NEW WO KEVIN WU	(Salesperson / RLD REALT)	Broker Name) / INC.	Tel.No. (41	6) 490-1177
	(Salesperson /	Broker Name)	A C - 2 P E E B B - 2 P P - 2 P P - 2 P E B B B B B B B B B B B B B B B B B B	
	A chea repaire	W. D.		
I acknowledge receipt of my signed copy of this accepted Agreement and I authorize the Brokerage to forward a co	ACKNOWL Assignment	I acknowledge receipt of	my signed copy	of this accepted Assignment
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(Assignor DATI	July 10, de	<b>法</b>		DATE
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	COMMISSION TR	UST AGREEMENT		
To, Co-operating Brokerage shown on the foregoing Assignment in consideration for the Co-operating Brokerage procuring the for with the Transaction as contemplated in the MLS' Rules and Re	romaina Allinia i a	ousement Heroby doeless the	hall and the	
with the Transaction as contemplated in the MLS' Rules and Re Commission Trust Agraement as defined in the MLS' Rules and si	egulations of my Real	Estate Board shall be receiva	ble and held in m	ed or receivable by me in connection list. This agreement shall constitute a
Commission Trust Agraement as defined in the MLS. Rules and si DATED as of the date and time of the acceptance of the foregoin		governed by the Mrs. Knies b	ertaining to Comm Iged by: — Authen	ission trust
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(Aumorized to bind the Listing Brokerage)	***************************************	(Authorized	to bind the C3CB	GRAINARMERT
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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 20.17

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 lawyar'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 panding completion or other termination of the Agreement of Purchase and

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 Assignce 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

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

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):

INITIALS OF ASSIGNOR(S): GTS

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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
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

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, 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".

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 shows forwarded.

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):



INITIALS OF ASSIGNOR(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	
ASSIGNOR, Amal Al-Sadek and Ghassan El-Sadek	, onc
for the purchase and sale of #2105 -4011 BRICKSTONE MEWS Mississauga	
L5B 0J7 day of July	17

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

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(5):



INITIALS OF ASSIGNOR(S):



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Association

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

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 Total Purchase Price including the original Agreement of Purchase and Sale and this Assignment Agreement; \$ 450,000.00 2 Purchase Price of original Agreement of Purchase and Sale as indicated in Schedule C: SE \$ \$335,400,00 3. 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 GES 15. \$ 67,080,00 as follows: (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) \$ 181,680 ov. Payment by Assignee to Assignor for this Assignment Agreement: 5 Deposit paid under this Assignment Agreement (in accordance with Page 1 of this Assignment Agreement): \$ 20,000.00 Balance of the payment for this Assignment Agreement:

INITIALS OF ASSIGNEE(S):



INITIALS OF ASSIGNOR(5):





### Schedule B Agreement of Purchase and Sale



BUYER, Jiakun Zhao  Amal Al-Sadek and Ghassan El-Sadek
SELLER, Amal Al-Sadek and Ghassan El-Sadek
for the property known as
dated the 9 day of July , 20_17

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):

INITIALS OF SELLER(S):

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have received read, and understand the above information.

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Form 320 4= 4 - Page 2 et 2

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Omacio Real Estate Association

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## Form 150

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ASSIGNEE, Jakun Zhao

ASSIGNOR, Annal Al-Sadek and Gha

the the purchase and tale of #2105 -4011

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## BALANCE OF PAYMENT UNDER THIS ASS

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# **Worksheet**Standard Assignment

Post Occupancy

Sulte: 0105 Tower: PSV Date:Completed by:
Please mark if completed:
Copy of Assignment Amendment \$500 Assignment fee /
Assignment Agreement Signed by both Assignor and Assignee
O Certified Deposit Cheque for Top up Deposit to 20% payable to Bisney McMurtry LLP in Trust
Certified Deposit Cheque for Assignment fee as per the Assignment Amendment payable to Amacon City Centre Seven New Otyvelopment Partnership. Courier to Dragana at Amacon Head office (Toronto).
O Agreement must be in good standing. Funds in Trust: \$
Assignors Solicitors information
Assignees Solicitors information (7)
O 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 28 @ 12 pm to Sign. We need the above highlighted in fa!
20% March 23/2017
March 23/2017

#### PSV - TOWER ONE

### AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

#### **ASSIGNMENT**

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

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 unitateral 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

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 fist 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 unitateral 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:

- (1) obtains the written consent of the Vendor, which consent may not be unreasonably withheld:
- (ii) acknowledges to the Vendor in writing, that the Purchaser shall remain responsible for all Purchasers covenants, agreements and obligations under the Agreement;
- (iii) covenants not to advertise the Unit in any newspaper nor list the Unit on any multiple or exclusive listing service:
- (iv) obtains an assignment and assumption agreement from the approved assignee in the Vendor's standard form;
- (v) pays the sum Five Hundred (\$500.00) Dollars plus applicable HST by way of certified funds as an administration fee to the Vendor for permitting such sale, transfer or assignment, to be paid to the Vendor at the time of the Purchaser' s request for consent to such assignment.

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- If, as a result of any such assignment, the Purchaser or assignment purchaser is no longer eligible or becomes (iv) ineligible for the New Housing Rebate described in paragraph 6 (5) of the Agreement, the amount of such Rebate shall be added to the Purchase Price and credited to the Vendor on closing;
- 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 777	2012.
	Corcertation
Witness:	Purchaser: Ghessan El-Sadek
Witness	Duranta Karal Bi Carlot
VVIITIBSS.	Purchaser: Amal Al-Sadek

this 2 day of MARCIN DATED at IMPS SACRETA AMACON DEVELOPMENT (CITY CENTRE) CORP.

Authorized Signing Officer

I have the authority to hind the Corporation

9105 5 SUITE\_UNIT\_LEVEL 20

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE THIS ASSIGNMENT made this & day of 2014, 2017. AS COURSE OF THE SAME	2
AMONG: AMAL Al-SqueR & Bhaman El-Sader	ا

(hereinafter called the "Assignor")

OF THE FIRST PART:

Shiyu Tian & Jiak w Zhao (hereinafter called the "Assignee")

OF THE SECOND PART:

and -

### AMACON DEVELOPMENTS (CITY CENTRE) INC.

(hereinafter called the "Vendor")

OF THE THIRD PART.

WHEREAS:

- By Agreement of Purchase and Sale dated the day of and accente agreed to purchase [ ] and accenter agreed to pur March 8012 (A) and accepted the H day of Purchase and the Vendor as may have been amended (the "Agreement"), the Vendor agreed to sell and the Assignor as agreed to purchase Unit 5, Level 20, Suite 102 together with Parking Unit(s) and proposed condominium known municipally as , Mississauga, Ontario (the "Property"); between the Assignor as
- 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 (B) 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
- The Vendor has agreed to consent to the assignment of the Agreement by the Assignor to the Assignee. (C)

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:

- 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;
- 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.
- Subject to paragraph 4 below, the Assignee covenants and agrees with the Assignor and the Vendor that he/she will 3. observe and perform all of the covenants and obligations of the Purchaser under the Agreement and assume all of the obligations and responsibilities of the Assignor pursuant to the Agreement to the same extent as if he/she had originally signed the Agreement as named Purchaser thereunder.
- The Assignee 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 be reflect the original purchase price as set out in the Agreement. The Assignor and/or Assignee are personally supported to the Assignee and purchase of any HST applicable to the Assignee and additional and applicable to the Assignee are personally supported to the Assignee and additional and applicable to the Assignee are personally supported to the Assignee and additional and applicable to the Assignee are personally supported to the Assignee and additional and applicable to the Assignee are personally supported to the Assignee and additional applicable to the Assignee and 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 Assigner 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 flual closing. The Vendor shall have no obligation whatspever 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.
- Subject to the terms of the Assignment Amendment, the Assignee covenants and agrees with the Assignor and the Vendor not to list or advertise for sale or lease and/or sell or lease the Unit and is strictly prohibited from further assigning the

Assignee's interest under the Agreement or this Assignment to any subsequent party without the prior written consent of the Vendor, which consent may be arbitrarily withheld.

- 6. In the event that the Agreement is not completed by the Vendor for any reason whatsoever, or if the Vendor is required pursuant to the terms of the Agreement to refund all or any part of the Existing Deposits or the deposit contemplated by Section 2 above, the same shall be paid to the Assignee, and the Assignor shall have no claim whatsoever against the Vendor with respect to same.
- 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 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.

Witness
Witness
Witness
Witness

(Assigner)

(Assigner)

(Assigner)

(Assigner)

Witness

(Assignee)

AMACON DEVELOPMENT (CITY CENTRE) INC.

-- 1424

Per: Name: Title:

Authorized Signing Officer

I have authority to bind the Corporation

AS: GES

JE 2 9

### Schedule "A'

### Details of Assignee

		T. L. 7
ASSIGNEE	NAME:	Jiakun Zhao
	DATE OF BIRTH	CX-2021/7/10
	ADDRESS:	4206-60 Capalet In London ON NOH 082
	PHONE:	Tel: 226-973-7578 Cell:
	E-mail:	Jahan 233 @ UWO. ca
ASSIGNEE	NAME:	Shiyu Tian
	DATE OF BIRTH	(x-8018/10/31) 1994-03-20 932482003
	ADDRESS:	#206-60 Capulet In London OX
	PHONE:	Tet: 519-636-1365
	E-mail:	Cell:
ASSIGNEE'S SOLICITOR:	NAME:	Etic Zon
	ADDRESS:	160 Village Centre Place, Suite 300 Mississange ON. L42 189
	PHONE:	Bus: 416-800-2299
	E-mail:	Facsimile: 46-800-2218 En 4.2040 Chalavillan
		Zoulaw @ enzlaw. com.

Assignar Douglas Hancock
Daigle & Hancock Douglas
SI Village Centre PI
Mississanga ON, Luz Iva
T. 905. 273. 3339

F. 905273 5672

1035 (1235) THE ADDRESS OF PROPERTY OF WATERCARKED FARES SEE RACK CONSTRUCTIONS.

### The Toronto-Dominion Bank

81507962

2955 EGLINTON AVENUE WEST MISSISSAUGA, ON L5M 6J3

DATE

2017-06-12

YYYYMIVIDD

Transit-Serial No.

1305-81507962

Pay to the Amacon City Centre Seven New Development Partnership

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

Authorized signature required for amounts over CAD \$5,000,00

Re PSV 2105 ASSign ment fee

The Toronto-Dominion Bank Toronto Ontario Canada M5K 1A2

Canadian Dollars

Authorized Office Countersigned

## 150796 2# #096 1 2#004#

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# PURCHASER INFORMATION FORM



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:	Douglas Hancock  Paigle and Hancock Douglas  51 Village Centre Place Miss. ON. 412 IV
Address:	51 Village Centre Place Miss. ON. 42 14°
Tel:	905.233.3339
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



Suite #:	PSV 2105 (DCS/GN/FF)
Purchasers Name(s):	Jiakun Zhao Shiyu Tigo
Purchasers Address:	
Tel: (Daytime):	
(Cell):	
Email Address:	
Name:	PURCHASER'S SOLICITOR INFORMATION  Ecc 700
Firm:	
Address:	40 Village centre Place suite 300 Miss. L42 149
Tel:	416-900-22-19
Fax:	416-800-2298
Email	exic-204 Por 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

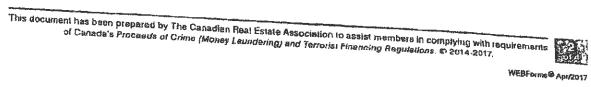
LIFEATPARKSIDE.COM

(i) for a (ii) for a	ual identification information Record is required by the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. This Record must be at that the individual identification information Record be completed: buyer when the other is submitted and/or a deposit made, and select when the setar accepts the other.
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2. Reference	e Number of Credit File:
	entantité de la contraction de
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Website). Doc	no of the following livroe absolutoras by accartaining the individual's identity by referring to information in two independent, reliable, sources. Ea se well known and reputable (e.g., tederal, previncial, territorial and municipal levels of government, crown corporations, financial entities or util ments cannot be an original paper or original electronic document (e.g., the individual can amail you dectronic documents downloaded from a individual's name and date of birth by referring to a document or source containing the individual's name and date of birth Account Number 18.  Account Number 18.
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٥	Name of Source:  ***********************************
☐ Verify th	6 infinition Property and the second
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Uerify th	Financial Apparatus



	represented Individual Reasonable Measures Record (if applicable)  1. Measures taken to Applicable Applicable (in Applicable)
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	mensures were taken (check one).
	Asked unrepresented individual for information to ascertain their identity
	The state of the s
	rification of Third Parties
OTE: O arty, Eit	nly complete Section B for your clients. Complete this section of the form to indicate whether a client is acting on behalf of a third
3,1 Th Where yo	Ard Party Pleasonable Measures  # cannot determine whether there is a third party complete this are it.
s the tr	ansaction being conducted on behalf of a third party according to the client? (check one):
	Yes No.
	es taken (check one): Asked il client was acting on behalf of a third party Other, explain:
)ate on	WHICH SDOVE THOSHIPS Jakon
	Client did not provide inforcessist (Check one):
ndicate	Other, explain:  * whether there are any other grounds to suspent a third
	No
	Yes, explain;
D-E 1	hird Party Record are is a third party, complete this section.
1. Nam 2. Addı	e of third party:
3. Date 4. Natu	of Birth:
	2
5. Inno	poration number and place of leave (il applicable):
a. etrop	





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 fails into and checking one of the checkbases below:

Low Risk	The state of the s	
Canadian Citizen or Resident i	Physically Present	
Canadian Citizen or Resident	Not Physically December	
LI Canadian Citizen or Resident .	- High Origina Association and a second seco	
D Foreign Citizen or Resident the	M does not Operate in a High Risk Country (physically present or not)	
☐ Other, explain:	or not)	
Medium Risk		
D Explain:		
High Risk		
	that and and a second	
Other, explain:	hat operates in a High Risk Country (physically present or not)	

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.

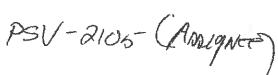




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ask your Compliance Officer who	en this section is applicable.
).1. Purpose and Intended Nati	ure of the Business Relationship
heck the appropriate boxes.	and the positiess relationship
cling as an agent for the purchase or sale	s side
☐ Residential property	
D Commercial property	☐ Residential property for income purposes
O Other, please specify:	☐ Land for Commercial Use
******	Li Land for Commercial Lise
J-Z. Weasures Taken to Monto	Street Committee
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D.2.3. If the client is high risk you must con oftent information up to date. Optional - co	nduct enhanced measures to monitor the brokerage's business relationship and keep their nsult your Compliance Officer and document what enhanced measures you have applied;
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D.3 Suspicious Transactions	nduct enhanced measures to monitor the brokerage's business relationship and keep their insult your Compliance Officer and document what enhanced measures you have applied:  Outside the transaction report it to your Compliance Officer. Consult your policies and
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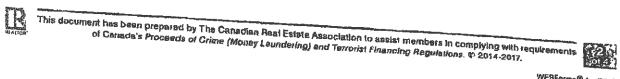
EV I-	dual Identification Information Record is required by the <i>Proceeds of Crime (Money Laundering) and Terroris! Financing Act.</i> This Record must led that the individual identification information Record be completed;
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This document has been prepared by The Canadian Real Estate Association to assist members in complying with requirements of Canada's Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations. © 2014-2017.



4.4 Unn	spresented Individual Reasonable Measures Record /// anditable
	the day section with you are unable to ascertain the identity of an interest in approache)
	The state of the s
	' Oper Hill Edlesoned individual to the control of
L	Other, explain:
_	ate on which above measures taken:
2	Reason why measures were taken (check one):
Č	Asked unrepresented individual
	The state of the s
	***************************************
	ification of Third Parties
VOTE: On	y complete Section R for your alliants
party. Eith	ly complete Section B for your clients. Complete this section of the form to indicate whether a client is acting on behalf of a third
ווון וע	rd Party Donos-Lt
Where you	cannot determine whether there is a third party, complete this section.
is the tro	The state of the section.
- 110 A 101	nsection being conducted on behalf of a third party according to the client? (check one):
D)	Yes Other of the Check one):
13	s taken (check one): Asked if client was acting on behalf of a third party
	The state of the s
Date on	which above measures taken:
_	
Reason :	why measures were unsuccessful (check one): Client did not provide Information Other, explain: whether there are zero attack.
Índicate	Whether there are any other and the second
D.	No Yes, explain:
D,Z∣∏ Whare tha	ird Party Record
6 11-	re is a third party, complete this section.
I. Name	of third party:
	***************************************
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	and a desiness of Occupation;
5. incorp	oration number and place of (saus (# applicable):
	The state of the s
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	******





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	- or to a market by
Canadian Citizen or Resident Physi	Cally Present
☐ Canadian Citizen or Resident Not P	hysically Present
Canadian Citizen or Resident - Hig	h Crime Area - No Other Higher Risk Factors Evident
Foreign Citizen or Resident that do	es not Operate in a High Risk Country (physically present or not)
Other, explain:	the state of the s
	The state of the s
Medium Risk	
II Explain:	
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High Risk	
D Foreign Citizen or Resident that o	perates in a High Risk Country (physically present or not)
C Other, explain:	the second distribution of the second of the
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If you determined that the growth	

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.



WEBForme® Apr/2017

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sk your Compliance Officer wher	Π this section is applicable)		
া. Purpose and Intended Natur	re of the Business Relationship		
are existenchustra DOX62'	-		
cting as an agent for the purchase or sale o	of;		
□ Residential property			
☐ Commercial property	Residential property for income purposes     Land for Commercial Use		
O Other, please specify:			
2.2. Measures Takan to Monito-	THE STREET PROPERTY AND ADDRESS OF THE PARTY		
2.1. Ask the Client II their name, address of	r Business Relationship and Keep Client Information Up-To-Date or principal business or occupation has changed and if it has include the updated		
The state of the s			
12.2 Keep all relevant correspondence with	h the client on file in order to maintain a record of the information you have used to munitorial if you have taken measures beyond simply keeping compand.		
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	a annualing on the, spec		
0.2.8. If the client is high risk you must conc client information up to date. Optional - con	duct enhanced measures to monitor the brokerage's business relationship and keep the sult your Compilance Officer and document what enhanced measures you have applied		
D.3 Suspicious Transactions			
Don't forget, if you see something			
procedures manual for more information.	ous during the transaction report it to your Compliance Officer, Consult your policies and		
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This document by			
di Canada's Proceeds of	The Canadian Real Estate Association to assist members in complying with requirements Crime (Money Laundering) and Terrorist Financing Regulations. © 2014-2017.		
	(money Laundering) and Town to a		





PSV #2105 Awagneen (2) 22 July 17





### **RBC Royal Bank**

July 19, 2017

JIAKUN ZHAO; SHIYU TIAN UNIT 206 - 60 CAPULET LANE LONDON, ON N8H 0B2 Royal Bank of Canada

N YORK ON-FAIRVIEW MALL BR 1800 SHEPPARD AVE E-UNIT 2105/BOX 41

41 NORTH YORK, ON M2J 5A7 Tel: 1-800-789-2511 Feet: 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.

(~73.3%: Ag: 80165/2 72.5%)

Amortization period:

30.00 years.

Interest rate:

2.8400000 % per year — calculated semi-annually, not in advance.

Term: Type: 60 months Fixed Closed

Principal & Interest:

\$ 1,360.05 \$ 3,735.00

Property Taxes: HomeProtector® Premium\*:

\$ 53.46<sup>3</sup> \$ 1,413.51

Total Payment: Payment frequency:

Monthly

Closing date:

August 31, 2017

Interest adjustment date:

August 31, 2017

First payment due date:

September 30, 2017

Rate commitment explry 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.

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Page 1/2

S 32272 (2015/08)

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

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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 Quabec) 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 P	rint Clearly)	BRANCH DOMICILE
ZHAO	JIAKUN	

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** 

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Page 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! 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.

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 t 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

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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 (Piease Print Clearly)	BRANCH DOMICILE

TIAN

SHIYU

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.

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 taw. 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:

### CLIENTS COPY

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

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### **MORTGAGES AND PERSONAL LOANS**

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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 ("atternate 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

## Statement Pertaining to Third Party Applicable to Personal Loans and Mortgages

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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".

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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

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