Worksheet
Standard Assignment
Post Occupancy

Suite: 2105 Tower: PSV Date: ____________ Completed by: ________________

Please mark if completed:

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

- ✓ Assignors Solicitors information
- ✓ Assignees Solicitors information (7)
- Verify if PDI has been completed. If not, Please identify who will be performing the PDI. If the Assignee is performing the PDI a Designate form must be signed by the Assignor to appoint the assignee to complete the PDI. This form must be submitted to customercareto@amacon.com
- ✓ Include Fintrac for Assignee (9)
- ✓ Copy of Assignees ID (10)
- ✓ Copy of Assignees Mortgage Approval (11)

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

Note:

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

Administration Notes:

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

20%

March 23/2017

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

ASSIGNMENT

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

AMAL AL-SADEK and GHASSAN EL-SADEK (the "**Purchaser**")
Suite **2105** Tower **ONE** Unit **5** Level **20** (the "**Unit**")

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

Delete: FROM THE AGREEMENT OF PURCHASE AND SALE

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

Insert: TO THE AGREEMENT OF PURCHASE AND SALE

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

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

(i) obtains the written consent of the Vendor, which consent may not be unreasonably withheld;

(ii) acknowledges to the Vendor in writing, that the Purchaser shall remain responsible for all 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.

GES
AS

(vi) If, as a result of any such assignment, the Purchaser or assignment purchaser is no longer eligible or becomes ineligible for the New Housing Rebate described in paragraph 6 (f) of the Agreement, the amount of such Rebate shall be added to the Purchase Price and credited to the Vendor on closing;

(vii) the Purchaser pays to the Vendor's Solicitors, in Trust the amount required, if any, to bring the Deposits payable for the Unit under this Agreement to an amount equal to twenty-five percent (25%) of the Purchase Price if, at the time that the Vendor's consent is provided for such assignment, the Deposit having been paid does not then represent twenty-five percent (25%) of the Purchase Price.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 24 day of MARCH 2012.

Witness:

Purchaser: **Ghassan El-Sadek**

Witness:

Purchaser: **Amal Al-Sadek**

DATED at Mississauga this 24 day of March **2012.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: ______________________
Authorized Signing Officer
I have the authority to bind the Corporation

SUITE 2105 UNIT 5 LEVEL 20

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 18 day of July 2017. A.S. GES

A M O N G:

Amal Al-Sadek & Ghassan El-Sadek

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

OF THE FIRST PART;

- and -

Shiyu Tian & Jiakun Zhao

(hereinafter called the "**Assignee**")

OF THE SECOND PART;

- and -

AMACON DEVELOPMENTS (CITY CENTRE) INC.

(hereinafter called the "**Vendor**")

OF THE THIRD PART.

WHEREAS:

(A) By Agreement of Purchase and Sale dated the 24 day of March 2012 and accepted the 24 day of March 2012 between the Assignor as Purchaser and the Vendor as may have been amended (the "**Agreement**"), the Vendor agreed to sell and the Assignor agreed to purchase Unit 5, Level 20, Suite 2105 together with 1 Parking Unit(s) and 1 Storage Unit(s) in the proposed condominium known municipally as , Mississauga, Ontario (the "**Property**");

(B) The Assignor has agreed to assign the Agreement and all deposits tendered by the Purchaser thereunder as well as any monies paid for extras or upgrades, monies paid as credits to the Vendor (or its solicitors) in connection with the purchase of the Property to the Assignee and any interest applicable thereto (the "**Existing Deposits**"), and the Assignee has agreed to assume all of the obligations of the Assignor under the Agreement and to complete the transaction contemplated by the Agreement in accordance with the terms thereof; and

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

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

1. Subject to paragraph 7 herein, the Assignor hereby grants and assigns unto the Assignee, all of the Assignor's right, title and interest in, under and to the Agreement including, without limitation, all of the Assignor's rights to the Existing Deposits under the Agreement;

2. The Assignor acknowledges that any amounts paid by the Assignor for Existing Deposits will not be returned to the Assignor in the event of any default or termination of the Agreement and the Assignor expressly acknowledges, agrees and directs that such amounts shall be held by the Vendor as a credit toward the Purchase Price of the Unit.

3. Subject to paragraph 4 below, the Assignee covenants and agrees with the Assignor and the Vendor that he/she will observe and perform all of the covenants and obligations of the Purchaser under the Agreement and assume all of the obligations and responsibilities of the Assignor pursuant to the Agreement to the same extent as if he/she had originally signed the Agreement as named Purchaser thereunder.

4. **The Assignee shall be required to pay the full amount of the applicable HST to the Vendor on final closing notwithstanding that the Assignee may qualify for HST Rebate (or equivalent). The HST applicable shall be calculated based on the original purchase price and the consideration for the Transfer/Deed to the Assignee shall reflect the original purchase price as set out in the Agreement. The Assignor and/or Assignee are personally directly responsible for collection and remittance of any HST applicable to any increase in or additional consideration negotiated as between Assignor and Assignee for the purchase of the Property. The Assignor and Assignee expressly acknowledge that the HST Rebate credit contemplated by the Agreement will not be available to the assigning parties and the Assignee will be obliged to seek any HST Rebate available directly on his or her own after final closing. The Vendor shall have no obligation whatsoever either before or after closing to assist or cooperate with the Assignor or Assignee in the collection or remittance of HST on the assignment transaction as between Assignor and Assignee or with any application for HST Rebate or equivalent.**

5. Subject to the terms of the Assignment Amendment, the Assignee covenants and agrees with the Assignor and the Vendor not to list or advertise for sale or lease and/or sell or lease the Unit and is strictly prohibited from further assigning the

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

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

7. The Assignor hereby represents to the Assignee and the Vendor that he/she has full right, power and authority to assign the Agreement to the Assignee.

8. The Assignor covenants and agrees with the Vendor that notwithstanding the within assignment, he/she will remain liable for the performance of all of the obligations of the Purchaser under the Agreement, jointly and severally with the Assignee. For greater clarity, the Assignor may be required to complete the Occupancy Closing with the Vendor.

9. The Vendor hereby consents to the assignment of the Agreement by the Assignor to the Assignee. This consent shall apply to the within assignment only, is personal to the Assignor, and the consent of the Vendor shall be required for any other or subsequent assignment in accordance with the provisions of this Agreement.

10. The Assignee hereby covenants, acknowledges and confirms that he/she has received a fully executed copy of the Agreement and the Disclosure Statement with all accompanying documentation and material, including any amendments thereto.

11. The Assignor shall pay by certified cheque drawn on solicitor's trust account to Blaney McMurtry, LLP upon execution of this Assignment Agreement, Vendor's solicitor's fees in the amount of Five Hundred Dollars ($500.00) plus HST.

12. The Assignor and Assignee agree to provide and/or execute such further and other documentation as may be required by the Vendor in connection with this assignment, including, but not limited to, satisfaction of Vendor's requirements to evidence the Assignee's financial ability to complete the transaction contemplated by the Agreement, Assignee's full contact information and Assignee's solicitor's contact information.

13. Details of the identity of the Assignee and the solicitors for the Assignee are set forth in Schedule "A" and in the Vendor's form of Information sheet. Notice to the Assignee or to the Assignee's solicitor, shall be deemed to also be notice to the Assignor and the Assignor's solicitors.

14. Any capitalized terms hereunder shall have the same meaning attributed to them in the Agreement, unless they are defined in this Assignment Agreement.

15. This Assignment shall enure to the benefit of and be binding upon the parties hereto and their respective heirs, administrators, executors, estate trustees, successors and permitted assigns, as the case may be. If more than one Assignee is named in this Assignment Agreement, the obligations of the Assignee shall be joint and several.

16. This Assignment Agreement shall be governed by and construed in accordance with the laws of the Province of Ontario and the laws of Canada applicable therein.

IN WITNESS WHEREOF the parties have executed this Assignment Agreement.

DATED this 18 day of July 2017.

Witness	(Assignor)
Witness	(Assignor)
Witness	(Assignee)
Witness	(Assignee)

AMACON DEVELOPMENT (CITY CENTRE) INC.

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

I have authority to bind the Corporation

AS. GES

Schedule "A'

Details of Assignee

ASSIGNEE

NAME: Jiakun Zhao

DATE OF BIRTH: CX-2021/7/10
1989-07-10
YYYYMMDD SIN #

ADDRESS: #206-60 Capulet Ln London ON
N6H 0B2

PHONE: Tel: 226-973-7518
Cell:
Facsimile:

E-mail: jzhao233@uwo.ca

ASSIGNEE

NAME: Shiyu Tian

DATE OF BIRTH: (X-2018/10/31)
1994-03-20
YYYYMMDD SIN # 932482003

ADDRESS: #206-60 Capulet Ln London ON
N6H0B2

PHONE: Tel: 519-636-1365
Cell:
Facsimile:

E-mail: rainie_tian@hotmail com

ASSIGNEE'S SOLICITOR:

NAME: Eric Zou

ADDRESS: 40 Village Centre Place, Suite 300
Mississauga ON. L4Z 1V9

PHONE: Bus: 416-800-2299
Facsimile: 416-800-2298

E-mail: Eric.Zou@enzlaw.com
zoulaw@enzlaw.com.

Assignor

Douglas Hancock
Daigle & Hancock Douglas
51 Village Centre Pl
Mississauga ON, L4Z 1V9
T. 905.273.3339
F. 905 273 5672

10358 (1215)

THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER. SEE BACK FOR INSTRUCTIONS

81507962

The Toronto-Dominion Bank

2955 EGLINTON AVENUE WEST
MISSISSAUGA, ON L5M 6J3

DATE 2017-06-12
YYYYMMDD

Transit-Serial No. 1305-81507962

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

$ ********565.00

FIVE HUNDRED SIXTY FIVE00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re PSV 2105 Assignment Fee

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

Authorized Officer

Countersigned

Number

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

⑈81507962⑈ ⑆09612⑉004⑆ ⑈3808⑈

PURCHASER INFORMATION FORM

PARKSIDE VILLAGE
MISSISSAUGA

Suite #: PSV 2105

(ASSIGNORS).

Purchasers Name(s): Amal Al-Sadek and Ghassan El-Sadek

Purchasers Address: ______

Tel: (Daytime): ______

(Cell): ______

Email Address: ______

PURCHASER'S SOLICITOR INFORMATION

Name: Douglas Hancock

Firm: Daigle and Hancock Douglas

Address: 57 Village Centre Place Miss. ON. L4Z 1V9

Tel: 905·273·3339

Fax: 905·273·5672

Email ______

Please return the completed form to:

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

PURCHASER INFORMATION FORM

PARKSIDE VILLAGE
MISSISSAUGA

Suite #: PSV 2105

Purchasers Name(s): Jiakun Zhao / Shiyu Tian (ASSIGNEE)

Purchasers Address:

Tel: (Daytime):

(Cell):

Email Address:

PURCHASER'S SOLICITOR INFORMATION

Name: Eric Zou

Firm:

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

Tel: 416-900-2299

Fax: 416-800-2298

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

Please return the completed form to:

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

PSV - 2105 (-Assignee) 9

Individual Identification Information Record

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

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

Transaction Property Address: ....

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

A. Verification of Individual

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

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

A.1 Federal/Provincial/Territorial Government-Issued Photo ID

Ascertain the individual's identity by comparing the individual to their photo ID. The individual must be physically present.

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

A.2 Credit File

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

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

A.3 Dual ID Process Method

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

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

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

☐ Verify the individuals' name and confirm a financial account*
- **Name of Source:** ....
- **Financial Account Type:** ....
- **Account Number**:** ....

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

Individual Identification Information Record

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

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

1. **Measures taken to Ascertain Identity** *(check one)*:
   - ☐ Asked unrepresented individual for information to ascertain their identity
   - ☐ Other, explain: ....

Date on which above measures taken: ....

2. **Reason why measures were taken** *(check one)*:
   - ☐ Asked unrepresented individual for information to ascertain their identity
   - ☐ Other, explain: ....

B. Verification of Third Parties

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

B.1 Third Party Reasonable Measures

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

Is the transaction being conducted on behalf of a third party according to the client? *(check one)*:
- ☐ Yes
- ☐ No

Measures taken *(check one)*:
- ☐ Asked if client was acting on behalf of a third party
- ☐ Other, explain: ....

Date on which above measures taken: ....

Reason why measures were unsuccessful *(check one)*:
- ☐ Client did not provide information
- ☐ Other, explain: ....

Indicate whether there are any other grounds to suspect a third party *(check one)*:
- ☐ No
- ☐ Yes, explain: ....

B.2 Third Party Record

Where there is a third party, complete this section.

1. **Name of third party:** ....
2. **Address:** ....
3. **Date of Birth:** ....
4. **Nature of Principal Business or Occupation:** ....
5. **Incorporation number and place of issue** *(if applicable)*: ....
6. **Relationship between third party and client:** ....

Individual Identification Information Record

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

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

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

Low Risk

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

Medium Risk

- ☐ Explain:

High Risk

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

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

Individual Identification Information Record

D. Business Relationship
(ask your Compliance Officer when this section is applicable)

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

Check the appropriate boxes.

Acting as an agent for the purchase or sale of:

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

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

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

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

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

D.3 Suspicious Transactions

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

PSV-2105-(Assignee)

Individual Identification Information Record

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

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

Transaction Property Address:

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

A. Verification of Individual

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

1. Full legal name of Individual: Shiyu Tian
2. Address: #206, 60 Capulet Ln London ON
N6H 0B2
3. Date of Birth: 1994-03-20
4. Nature of Principal Business or Occupation: Self-employed media content producer

A.1 Federal/Provincial/Territorial Government-Issued Photo ID

Ascertain the individual's identity by comparing the individual to their photo ID. The individual must be physically present.

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

A.2 Credit File

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

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

2. Reference Number of Credit File:

A.3 Dual ID Process Method

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

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

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

☐ Verify the individuals' name and confirm a financial account*
- **Name of Source:**
- **Financial Account Type:**
- **Account Number**:**

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

Individual Identification Information Record

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

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

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

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

Date on which above measures taken:

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

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

B. Verification of Third Parties

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

B.1 Third Party Reasonable Measures

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

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

☐ Yes
☐ No

Measures taken *(check one)*:

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

Date on which above measures taken:

Reason why measures were unsuccessful *(check one)*:

☐ Client did not provide information
☐ Other, explain:

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

☐ No
☐ Yes, explain:

B.2 Third Party Record

Where there is a third party, complete this section.

1. Name of third party:
2. Address:
3. Date of Birth:
4. Nature of Principal Business or Occupation:
5. Incorporation number and place of issue *(if applicable)*:
6. Relationship between third party and client:

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

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

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

Low Risk

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

Medium Risk

- ☐ Explain:

High Risk

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

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

D. Business Relationship

(ask your Compliance Officer when this section is applicable)

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

Check the appropriate boxes.

Acting as an agent for the purchase or sale of:

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

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

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

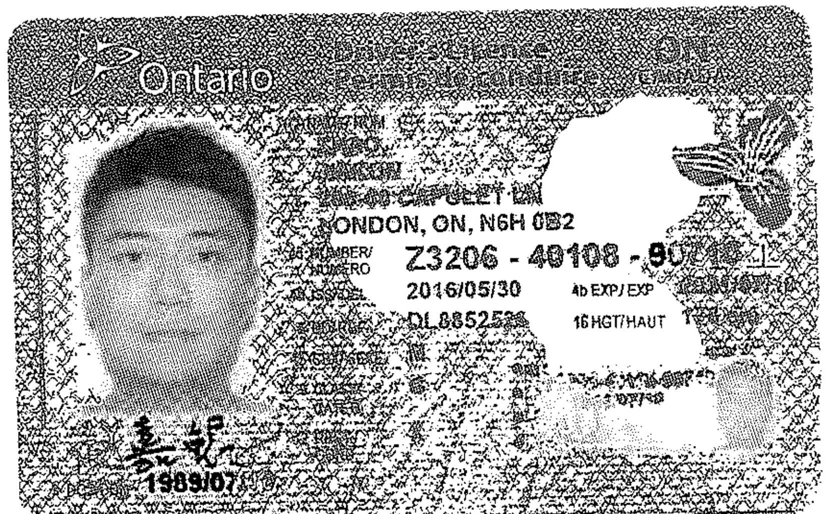
D.2.2 Keep all relevant correspondence with the client on file in order to maintain a record of the information you have used to monitor the business relationship with the client. Optional - If you have taken measures beyond simply keeping correspondence on file, specify them here:

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

D.3 Suspicious Transactions

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

PSV #2105
Assignees (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
41
NORTH YORK, ON M2J 5A7
Tel: 1-800-769-2511
Fax: 1-416-491-2949

Dear JIAKUN ZHAO; SHIYU TIAN,

Re: Mortgage application number:

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

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

Mortgage details:

Mortgage amount:	$ 330,000.00. (~73.3%; Avg: 80/65/2 72.5%)
Amortization period:	30.00 years.
Interest rate:	2.8400000 % per year — calculated semi-annually, not in advance.
Term:	60 months
Type:	Fixed Closed
Principal & Interest:	$ 1,360.05
Property Taxes:	$ 3,735.00
HomeProtector® Premium*:	$ 53.46[3]
Total Payment:	$ 1,413.51
Payment frequency:	Monthly
Closing date:	August 31, 2017
Interest adjustment date:	August 31, 2017
First payment due date:	September 30, 2017
Rate commitment expiry date:	November 10, 2017

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

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

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

Yours truly,

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

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

Royal Bank of Canada

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

- 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:

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

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

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

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

MORTGAGES AND PERSONAL LOANS
I acknowledge that the granting of a mortgage does not represent a confirmation of the value or condition of the property, even if a property valuation or inspection is conducted by you, mortgage insurers or others, nor does it confirm my ability to pay the mortgage or loan. I acknowledge that you, mortgage insurers or others acting on your behalf, before or after mortgage or loan approval, to obtain credit information including obtaining reports from credit reporting agencies, about me in connection with: (i) the mortgage or loan application; (ii) the subsequent issuance of mortgage insurance with respect to the mortgage; or (iii) the inclusion of my mortgage or loan in a securitization transaction.
All information obtained from or concerning me in connection with approving the mortgage or loan, including credit reporting agency information, will be accessible to and may be used by mortgage insurers for any purposes related to the provision of loan insurance generally; I hereby consent to the use of the information by mortgage insurers.

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

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

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

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

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

Royal Bank of Canada
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)

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;

CLIENT'S COPY

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

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

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

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

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

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

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

Other uses of my personal information

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

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

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

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

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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.
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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.

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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