

Worksheet

Standard Assignment

Post Occupancy

Suite: 2801 Tower: PSV2 Date: Oct 28, 17 Completed by: ALFN

Please mark if completed:

☒ Copy of Assignment Amendment ✓

☒ Assignment Agreement Signed by both Assignor and Assignee ✓

☐ Certified Deposit Cheque for Top up Deposit to 20% payable to Blaney McMurtry LLP in Trust 22/11/17 ✓

☐ 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). \$ 2,500 ✓ 2/11/17

☒ Agreement must be in good standing. Funds in Trust: \$ 449,449 ✓

☒ Assignors Solicitors information ✓

☒ Assignees Solicitors information ✓

☒ Verify if PDI has been completed. If not, Please identify who will be performing the PDI. If the Assignee is performing the PDI a Designate form must be signed by the Assignor to appoint the assignee to complete the PDI. This form must be submitted to customercareto@amacon.com ✓

☒ Include Fintrac for Assignee ✓

☒ Copy of Assignees ID ✓

☒ Copy of Assignees Mortgage Approval ✓

Administration Notes:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

ASSIGNMENT

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

MOATAZ F. MASHAL (the "Purchaser")

Suite **2801** Tower **TWO** Unit **1** Level **27** (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 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 Zero (\$0.00) 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.

MS *PSV*

- (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 10 day of June 2012.

Witness:

Purchaser: **MOATAZ F. MASHAL**

DATED at Mississauga this 10 day of June 2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: [Signature]

Authorized Signing Officer
I have the authority to bind the Corporation

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 11th day of November 2017.

AMONG:

Moataz F. Mashai

(hereinafter called the "Assignor")

OF THE FIRST PART:

- and -

Qausain Inc. and Sved O. Ain and Salma M. Jamaluddin

(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 10th day of June 2012 and accepted the 10th day of June 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 1, Level 27, Suite 2801, together with 1 Parking Unit(s) and 1 Storage Unit(s) in the proposed condominium known municipally as 510 Curran Place, 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

SA P INC. 11/11/17 16:17 SA P 5

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. *MM*

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. *SEA I have the power to bind the corp*

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 11th day of November 2017.

[Signature]
Witness

[Signature]
Moataz F. Mashal (Assignor)

Witness

(Assignor)

[Signature]
Witness

[Signature] I have the power to bind the corp.
Qausain Inc. (Assignee)

[Signature]
Witness

[Signature]
Syed Q. Ain (Assignee)

[Signature]
Witness

[Signature]
Salma M. Jamaluddin

AMACON DEVELOPMENT (CITY CENTRE)
INC.

Per:

Name:

Title:

Authorized Signing Officer

I have authority to bind the Corporation

SEA - I have the power to bind the corp

Schedule "A"

Details of Assignee

ASSIGNEE

NAME: Quasam Inc.
DATE OF BIRTH: _____
ADDRESS: YYMMDD SIN #
419 Burleak Drive
Oakville ON L6L 6W8
PHONE: Tel: (647) 290-6482
Cell: _____
Facsimile: _____
sqain@hotmail.com
E-mail: _____

ASSIGNEE

NAME: Syed Q Ain
DATE OF BIRTH: 1969/07/28
ADDRESS: YYMMDD SIN #
419 Burleak Dr.
Oakville ON L6L 6W8
PHONE: Tel: (647) 290 6482
Cell: _____
Facsimile: _____
sqain@hotmail.com
E-mail: _____

ASSIGNEE'S SOLICITOR:

NAME: Fay Hassan
ADDRESS: 2nd - 330 Bronte St South
Milton L9T 7X1
PHONE: Bus: (905) 878-2804
Facsimile: _____
yadira@fayhassan.com
E-mail: _____

Assignee

Salma M. Jamaluddin
1978/02/14

419 Burleak Dr.
Oakville, ON L6L 6W8
(416) 904-1864

smjamaluddin@hotmail.com

MA
SQA
SA

SSA. I have
the power to
bind the
corp.

Assignee's Lawyer: Sara Razouk

Request ID: 020045693
Demande n°:
Transaction ID: 063909076
Transaction n°:
Category ID: CT
Catégorie:

Province of Ontario
Province de l'Ontario
Ministry of Government Services
Ministère des Services gouvernementaux

Date Report Produced: 2017/03/20
Document produit le:
Time Report Produced: 10:30:12
Imprimé à:

Certificate of Incorporation

Certificat de constitution

This is to certify that

Ceci certifie que

QAUSAIN INC.

Ontario Corporation No.

Numéro matricule de la personne morale en
Ontario

002567419

is a corporation incorporated,
under the laws of the Province of Ontario.

est une société constituée aux termes
des lois de la province de l'Ontario.

These articles of incorporation
are effective on

Les présents statuts constitutifs
entrent en vigueur le

MARCH 20 MARS, 2017



Director/Directeur
Business Corporations Act/Loi sur les sociétés par actions

Name of Corporation QAUSAIN INC.	Ontario Corporation Number 002567419
	Request ID 020045693

ADDITIONAL INFORMATION FOR ELECTRONIC INCORPORATION

CONTACT PERSON

First Name	Last Name
Syed	Ain
Name of Law Firm	

ADDRESS		
Street #	Street Name	Suite #
419	Burloak Drive	
Additional Information		
Province	Country	Postal Code
ONTARIO	CANADA	L6L 6W8

TELEPHONE #: 647-290-6482

NUANS® SEARCH DETAILS

Corporate Name Searched on NUANS® QAUSAIN INC.	NUANS® Reservation Reference # 120180755
	Date of NUANS® Report 2017/03/17

Request ID / Demande n°

020045693

Ontario Corporation Number
Numéro de la compagnie en Ontario

002567419

FORM 1

FORMULE NUMÉRO 1

BUSINESS CORPORATIONS ACT

/

LOI SUR LES SOCIÉTÉ PAR ACTIONS

ARTICLES OF INCORPORATION
STATUTS CONSTITUTIFS

1. The name of the corporation is:

Dénomination sociale de la compagnie:

QAUSAIN INC.

2. The address of the registered office is:

Adresse du siège social:

419 BURLOAK DRIVE

(Street & Number, or R.R. Number & if Multi-Office Building give Room No.)
(Rue et numéro, ou numéro de la R.R. et, s'il s'agit d'édifice à bureau, numéro du bureau)

OAKVILLE
CANADA

ONTARIO
L6L 6W8

(Name of Municipality or Post Office)
(Nom de la municipalité ou du bureau de poste)

(Postal Code/ Code postal)

3. Number (or minimum and maximum number) of directors is:

Nombre (ou nombres minimal et maximal) d'administrateurs:

MINIMUM 1

MAXIMUM 10

4. The first director(s) is/are:

Premier(s) administrateur(s):

First name, initials and surname
Prénom, initiales et nom de famille

Resident Canadian State Yes or No
Résident Canadien Oui/Non

Address for service, giving Street & No.
or R.R. No., Municipality and Postal Code

Domicile élu, y compris la rue et le numéro, le numéro de la R.R., ou le nom de la municipalité et le code postal

* SYED QURRATUL
AIN

Yes

419 BURLOAK DRIVE

OAKVILLE ONTARIO
CANADA L6L 6W8

Request ID / Demande n°

020045693

Ontario Corporation Number
Numéro de la compagnie en Ontario

002567419

4. The first director(s) is/are:

First name, initials and surname
Prénom, initiales et nom de famille

Address for service, giving Street & No.
or R.R. No., Municipality and Postal Code

* SALMA MUHAMMAD
JAMALUDDIN

419 BURLOAK DRIVE

OAKVILLE ONTARIO
CANADA L6L 6W8

Premier(s) administrateur(s) :

Resident Canadian State Yes or No
Résident Canadien Oui/Non

Domicile élu, y compris la rue et le
numéro, le numéro de la R.R., ou le nom
de la municipalité et le code postal

Yes

NOTE: A Corporation/Entity 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 Corporation/Entity 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: 510 Curran Place Suite #2801
Mississauga, ON

Sales Representative/Broker Name: Indira

Date: Nov 11/17

A.1. Verification of Corporation

1. Name of corporation: QAU SAIN INC.
2. Corporate Address: 419 Burlington Drive Oakville, Ont.
L6L 6W8

3. Nature of Principal Business: IT consulting

4. Name of Directors: As set out in certificate of corporate status or other record confirming corporation's existence.

Syed. Q. AIN

Salma M. Jamaluddin

5. Type and Source of Verification Record:

Must confirm existence of the corporation (e.g., certificate of corporate status, published annual report, government notice of assessment). If record is in paper format, a copy must be kept. If record is an electronic version, a record of the corporation's registration number and type and source of record (e.g., Corporations Canada website) must be kept.

Articles of Incorporation and Driving License of the Directors

6. Registration number of corporation: 002567419

7. Copy of corporate record showing authority to bind corporation regarding transaction:
(e.g., certificate of incumbency, articles of incorporation, by-laws setting out officers duly authorized to sign on behalf of corporation)

Included.



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Orton Realty Corporation



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www.Reagency.ca

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A.2. Verification of Other Entity (if applicable)

1. Name of other entity: N/A
2. Address:
3. Nature of Principal Business: NA
4. Type of Verification Record: Must confirm existence of other entity (e.g., partnership agreement, articles of association).
5. Source of Record:
Record may be paper or an electronic version. If record is in paper format, a copy must be kept. If record is an electronic version, a record of the entity's registration number and type and source of record must be kept.
6. Registration number:

B. Verification of Third Parties (if applicable)

NOTE: Complete this section of the form when a client is acting on behalf of a third party. Where you cannot determine if there is a third party, but there are reasonable grounds to suspect the client is acting on behalf of a third party, you must keep a record of that fact.

1. Name of other entity: N/A
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:



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 Corporation or Entity
- ☐ Foreign Corporation or Entity that does not operate in a High Risk Country
- ☐ Other, explain:

Medium Risk

☐ Explain:

High Risk

- ☐ Foreign Corporation or Entity that operates in a High Risk Country
- ☐ 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 if you don't know)

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

Check the appropriate boxes.

Acting as an agent for the purchase or sale of:

☐ Land for Commercial Use

☐ Commercial property

☒ Other, please specify: *Residential Property*

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

D.2.1. If the client is a corporation, ask if its name and address and name of its directors have changed and if they have include the updated information on page one. If the client is an entity other than a corporation, ask if its name, address and principal place of business has changed and if they have include the updated information on page one.

D.2.2 Keep all 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.



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.



Oct 28, 2017

Received

Alan V

Ontario
Driver's Licence
Permis de conduire
CANADA

17 NAME/NO
AIN, SYED, Q
18 ADDRESS/ADR
419 BURLOAK DR
OAKVILLE, ON, L6L 6W8
19 NUMBER/NO
A4454 - 73076 - 90728
20 ISS/DEL
2014/07/18
21 SEX/SEX
M
22 CLASS/CL
G
23 REST/RES
X
24 COND/CON
1989/07/28

15 HEIGHT/HAUT
165 cm
16 DATE OF BIRTH/DATE DE NAISSANCE
1989/07/28
17 PHOTO

Ontario
Driver's Licence
Permis de conduire
CANADA

17 NAME/NO
JAMALUDDIN, SALEM
18 ADDRESS/ADR
419 BURLOAK DR
OAKVILLE, ON, L6L 6W8
19 NUMBER/NO
J0336 - 68567 - 86214
20 ISS/DEL
2017/02/14
21 SEX/SEX
F
22 CLASS/CL
G
23 REST/RES
X
24 COND/CON
1978/02/14

15 HEIGHT/HAUT
169 cm
16 DATE OF BIRTH/DATE DE NAISSANCE
1978/02/14
17 PHOTO



RBC Royal Bank

May 18, 2017

SYED AIN; SALMA M JAMALUDDIN
419 BURLOAK DR
OAKVILLE, ON L6L 6W8

Royal Bank of Canada
OAKVILLE ON-BRONTE
2329 LAKESHORE RD W
OAKVILLE, ON L6L 1H2
Tel: 1-800-769-2511
Fax: 1-905-469-2383

Dear SYED AIN; SALMA M JAMALUDDIN,

Thank you for choosing RBC Royal Bank

Re: Residential mortgage application number .

We are pleased to confirm that you are pre-approved for a mortgage with RBC Royal Bank® based on the information you have provided and subject to our standard lending criteria.¹ Please review all of the details below and contact us if you have any questions or if any of the information is incorrect.

You are pre-approved for a mortgage loan of: \$ 320,000.00

Application Details:

Purchase price / property value of:	\$ 400,000.00
With a down payment of:	\$ 80,000.00
Estimated annual property taxes of:	\$ 2,800.00
Amortization:	25.00 years.
Interest rate:	2.5900000 % per year — calculated semi-annually, not in advance.
Term:	60 months
Type:	Fixed Closed
Principal and Interest Payment:	\$ 1,447.88 Monthly
HomeProtector® Premium*:	\$ 0.00 ³
Total Payment:	\$ 1,447.88
Rate commitment expiry date:	September 15, 2017
One-time Processing Fee:	\$ 250.00, if applicable

Your interest rate is guaranteed until September 15, 2017 and is also subject to our standard lending criteria.¹ If your rate commitment expires please contact me to review and update your pre-approval.



We will require a property valuation supporting the market value in accordance with our standard lending criteria.¹ Additional documentation may be required based on your individual situation at the time of a full application. We recommend if you are purchasing a property that you do not waive your financing conditions until we provide you with a final approval. RBC® has alternative financing options to discuss with you if you cannot satisfy all of the requirements.

It is important that you consider protecting your mortgage with life and disability or critical illness insurance. This coverage will help to protect what's important to you and your family.

Thank you for the opportunity to assist you in finding the best possible financing solution for your home. If you have any questions, please do not hesitate to call me at 1-905-616-3365. I will be happy to help.

Sincerely,

MATT SPARLING
Mortgage Specialist
Cell: 1-905-616-3365.
E-mail: matthew.sparling@rbc.com

¹ Your mortgage application and rate guarantee will be subject to our standard lending criteria as well as the criteria of a mortgage default insurer if applicable. We reserve the right to revoke your mortgage pre-approval if the information you provided at the time of application has changed or no longer meets our standard lending criteria

³ This creditor's group insurance program, underwritten by The Canada Life Assurance Company, is subject to terms, conditions, exclusions and eligibility restrictions. The costs set out in this letter are estimates only, you will receive confirmation of the actual cost of insurance at the time you apply for coverage. Approval for coverage is not guaranteed. Please see the HomeProtector Certificate of Insurance for full details on the terms and conditions of coverage, including eligibility requirements and how costs are calculated.



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 be completed for all individuals who are involved in the purchase or sale of real estate.

- (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: 2801 - 510 Curran Place, Mississippi, MS 39204

Sales Representative/Broker Name: Nation Realty

Date Information Verified/Credit File Consulted: Nov. 11/17

A. Verification of Individual

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

1. Full legal name of Individual: Salma M. Samadudin

2. Address: Mrs. Zuckerk. Dr., Oakville, Ont. L6L 6W8

3. Date of Birth: Feb 14, 1978

4. Nature of Principal Business or Occupation: IT Assistant

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

1. **Type of Identification Document:** Passport

1. Type of Identification Document: ...
2. Document Identifier Number: ...
3. Issuing Jurisdiction: ...

3. Issuing Jurisdiction: ... CA
 Document number: N 0556-6847-89279

4. Document Entered: _____
 Issued Applicant: _____
 Country: CANADA

3. Issuing Jurisdiction: CA Insert applicable ICAO Annex 1 territory (foreign jurisdiction or "Canada")

4. Document Expiry Date: FEB 17 2008 (must be valid and not expired) Country: CANADA

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

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 address by referring to two independent, reliable, sources.

- ☐ 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 if does not have 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**:
- (Do not include and not a full postal code or expiry date)

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

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



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Individual Identification Information Record

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

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

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

Date on which above measures taken:

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

B. Verification of Third Parties

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

B.1 Third Party Reasonable Measures

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

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

- ☐ Yes
- ☒ No

Measures taken (check one):

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

Date on which above measures taken: Nov 11/17

Reason why measures were unsuccessful (check one):

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

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

- ☐ No
- ☐ Yes, explain:

B.2 Third Party Record

Where there is a third party, complete this section.

1. Name of third party:
2. Address:

3. Date of Birth:

4. Nature of Principal Business or Occupation:

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

6. Relationship between third party and client:



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WE-BE Crime @ April 2017

Individual Identification Information Record

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

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

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

Low Risk

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

Medium Risk

- ☐ Explain:

High Risk

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

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



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Individual Identification Information Record

D. Business Relationship

(ask your Compliance Officer when this section is applicable)

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

Check the appropriate boxes.

Acting as an agent for the purchase or sale of:

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

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

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

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

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

D.3 Suspicious Transactions

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



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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: 2801-510 Cassin Rd Mississauga ON L5B 6W8

Sales Representative/Broker Name: Mission Realty

Date Information Verified/Credit File Consulted: Nov. 11/17

A. Verification of Individual

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

- 1. Full legal name of individual: Syed A. Ahmed
- 2. Address: 413 Rutland St. Toronto, ON M6K 6W8
- 3. Date of Birth: July 28, 1969
- 4. Nature of Principal Business or Occupation: Administrative

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: Driver's License
- 2. Document Identifier Number: A 74 8 9 1 5 2 7 6 5 2 4 2 8
- 3. Issuing Jurisdiction: Ontario
- 4. Document Expiry Date: July 28, 2018

Country: CANADA

A.2 Credit File

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

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

- 2. Reference Number of Credit File:

A.3 Dual ID Process Method

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

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

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



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Individual Identification Information Record

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

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

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

Date on which above measures taken:

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

B. Verification of Third Parties

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

B.1 Third Party Reasonable Measures

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

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

- ☐ Yes
- ☒ No

Measures taken (check one):

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

Date on which above measures taken: Nov 11/17

Reason why measures were unsuccessful (check one):

☐ Client did not provide information

☐ Other, explain:

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

☐ No

☐ Yes, explain:

B.2 Third Party Record

Where there is a third party, complete this section.

1. Name of third party:
2. Address:

3. Date of Birth:

4. Nature of Principal Business or Occupation:

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

6. Relationship between third party and client:



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WERF 01/15/2017

Individual Identification Information Record

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

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

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

Low Risk

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

Medium Risk

- ☐ Explain:

High Risk

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

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



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VIEB-0015-06 April 2017

Individual Identification Information Record

D. Business Relationship

(ask your Compliance Officer when this section is applicable)

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

Check the appropriate boxes.

Acting as an agent for the purchase or sale of:

☒ Residential property

☐ Commercial property

☐ Other, please specify:

☐ Residential property for income purposes

☐ Land for Commercial Use

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

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

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

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

D.3 Suspicious Transactions

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



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