Worksheet

Family Assignment

Timeline of completion: Must be 4 weeks prior to Occupancy or Post Occupancy

Suite: 4211 **Tower:** BV2 **Date:** Dec. 2nd **Completed by:** Aloni

Please mark if completed:

- Assignment Agreement Signed by both Assignor and Assignee ✓
- Certified Deposit Cheque for Top up Deposit to 20% Not Required ✓
- Certified Deposit Cheque for Family Assignment administration fee of $500 +HST payable to <u>Amacon City Centre Seven New Development Partnership</u>. Courier to Dragana at Amacon Head office (Toronto). $0.00 ✓
- Agreement must be in good standing. Funds in Trust: $ 60 780.00. ✓
- 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 ✓

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

<u>Note:</u>

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:

Job occ: Student / IT

Apuo 24/17.
20%.

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

ASSIGNMENT

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

SALEM AL TAMMIMI (the "Purchaser")
Suite **4211** Tower **ONE** Unit **11** Level **41** (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 11, 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 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.

(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 11 day of March 2012.

Witness: ______________________ P2A

Purchaser: **SALEM AL TAMMIMI**

DATED at Mississauga this 11 day of March **2012.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

masql_312.rpt 07mar12

PSV

POSH STYLE VIBE

SUITE <u>4211</u> UNIT <u>11</u> LEVEL <u>41</u>

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 2nd day of December 2017.

A M O N G:

<u>SALEM AL TAMMIMI</u>

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

OF THE FIRST PART;

- and -

<u>HUSSEIN ALTAMIMI</u>

(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 11th day of March 2012 and accepted the 11th 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 11, Level 41, Suite 4211, together with 1 Parking Unit(s) and 1 Storage Unit(s) in the proposed condominium known municipally as 4011 Bricksone Mews, Mississauga, Ontario (the "**Property**");

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

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

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

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

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

3. The Assignee covenants and agrees with the Assignor and the Vendor that he/she will observe and perform all of the covenants and obligations of the Purchaser under the Agreement and assume all of the obligations and responsibilities of the Assignor pursuant to the Agreement to the same extent as if he/she had originally signed the Agreement as named Purchaser thereunder. The Assignee acknowledges that in the event the Vendor does not receive the full benefit of the HST Rebate, (as defined in the Agreement) for any reason whatsoever, the Assignee shall be required to pay the amount of the HST Rebate to the Vendor on Closing in addition to the Purchase Price, as more particularly set out in the Agreement.

4. Subject to the terms of the Assignment Amendment, the Assignee covenants and agrees with the Assignor and the Vendor not to list or advertise for sale or lease and/or sell or lease the Unit and is strictly prohibited from further assigning the Assignee's interest under the Agreement or this Assignment to any subsequent party without the prior written consent of the Vendor, which consent may be arbitrarily withheld.

HA SA

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

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

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

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

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

10. The Assignor shall pay by certified cheque drawn on solicitor's trust account to Aird & Berlis ~~Blaney McMurtry~~, LLP upon execution of this Assignment Agreement, Vendor's solicitor's fees in the amount of zero ~~Five Hundred~~ Dollars (80.00) ~~($500.00)~~ plus HST.

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

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

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

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

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

IN WITNESS WHEREOF the parties have executed this Assignment Agreement.

DATED this 2nd day of December 2017.

Witness — **SALEM AL TAMMIMI (Assignor)**

Witness — **(Assignor)**

Witness — **HUSSEIN ALTAMIMI (Assignee)**

Witness — **(Assignee)**

AMACON DEVELOPMENT (CITY CENTRE) INC.

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

I have authority to bind the Corporation

Schedule "A'

Details of Assignee

ASSIGNEE

NAME: Hussein Altamimi

DATE OF BIRTH: 1997/08/12.
YYYYMMDD SIN #

ADDRESS: 1267 Mount Vernon St Miss. ON.
L5H 4M3

PHONE: Tel: 647-867-7035
Cell:
Facsimile:

E-mail: husseintam89@gmail.com

ASSIGNEE

NAME:

DATE OF BIRTH
YYYYMMDD SIN #

ADDRESS:

PHONE: Tel:
Cell:
Facsimile:

E-mail:

ASSIGNEE'S SOLICITOR:

NAME: Gurpreet Kaur Patheja J.D
Barrister and Solicitor

ADDRESS: 250 Dundas St. W Suite 402 Miss. ON
L5B 1J2

PHONE: Bus: 416-548-6038.
Facsimile: 416-548-6039

E-mail: law.patheja.gurpreet@gmail.com

Assignor's Solicitor: Gurpreet Kaur Patheja J.D.
Barrister and Solicitor

250 Dundas St. W. suite 402
Mississauga, ON. L5B 1J2.
Phone: 416-548-6038.
fax: 416-548-6039.
email law.patheja.gurpreet@gmail.com

Gurpreet Kaur Patheja J.D

Barrister and Solicitor

250 Dundas Street West, Suite 402

Mississauga, ON, L5B1J2

Fax: 416-548-6039

Tel: 416-548-6038

law.patheja.gurpreet@gmail.com

Individual Identification Information Record

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

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

(ii) for a seller when the seller accepts the offer.

Transaction Property Address: 4011 Brickstone Mews Unit 4211 BSV 1

Sales Representative/Broker Name: Fraction Realty

Date Information Verified/Credit File Consulted: Dec. 2. 2017

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: Hussein Altamimi

2. Address: 1207 Mount Vernon St. Mississauga ON L5H 4M3

3. Date of Birth: 1997/08/12

4. Nature of Principal Business or Occupation: Student / IT

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*: Drivers Licence (must view the original and have a photo; see CREA's FINTRAC materials on REALTOR Link for examples)

2. Document Identifier Number: A5615-35109-70812

3. Issuing Jurisdiction: Ontario (insert applicable Province/Territory, Foreign Jurisdiction or 'Canada') **Country:** Canada

4. Document Expiry Date: 2019-01-31 (must be valid and not expired)

A.2 Credit File

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

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

2. Reference Number of Credit File:

A.3 Dual ID Process Method

1. Complete two of the following three checkboxes by ascertaining the individual's identity by referring to information in two independent, reliable, sources. Each source must be well known and reputable (e.g., federal, provincial, territorial and municipal levels of government, crown corporations, financial entities or utility providers). Any document must be an original paper or original electronic document (e.g., the individual can email your 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.

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

Individual Identification Information Record

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

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

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

Date on which above measures taken:

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

B. Verification of Third Parties

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

B.1 Third Party Reasonable Measures

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

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

- ☐ Yes
- ☐ No

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

Date on which above measures taken:

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

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

B.2 Third Party Record

Where there is a third party, complete this section.

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

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Individual Identification Information Record

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

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

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

Low Risk

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

Medium Risk

- ☐ Explain:

High Risk

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

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

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Individual Identification Information Record

D. Business Relationship

(ask your Compliance Officer when this section is applicable)

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

Check the appropriate boxes.

Acting as an agent for the purchase or sale of:

☐ Residential property
☐ Commercial property
☐ Other, please specify: ....

☐ Residential property for Income purposes
☐ Land for Commercial Use

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

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

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

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

D.3 Suspicious Transactions

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

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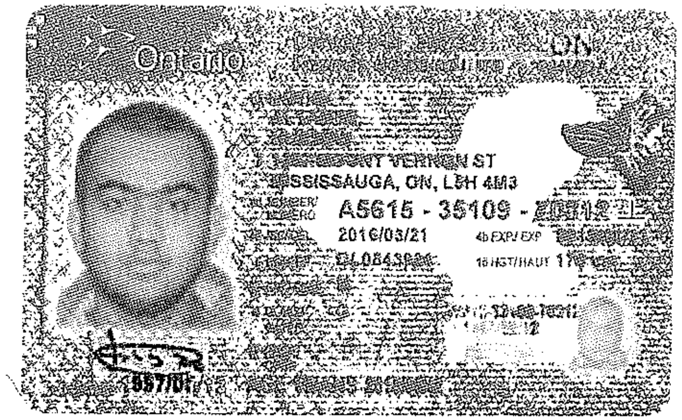

Assignee

MORTGAGE COMMITMENT

STREET CAPITAL
BANK OF CANADA

1 Yonge Street Suite 2401
Toronto, Ontario, M5E 1E5
Tel: (877) 416-7873 | Fax: (877) 905-7873

Underwriter
Joanka Martinez
Tel: (647)259-7873 X 453
Fax: (877)905-7873
E-mail:
joanka.martinez@streetcapital.ca

Date
Nov 22, 2017

Hussein Altamimi
1207 mount vernon Street
mississauga, Ontario, L5H 4M3

Mortgage Reference Number: ASMS-18217

Deal Number: 498266

ADDRESS FOR SERVICE:
4211 - 4011 Brickstone Mews
mississauga, Ontario, L5B 0J7

We are pleased to confirm that your application for a Mortgage Loan has been approved under the following terms and conditions:

BORROWER(S) Hussein Altamimi
GUARANTOR(S):

PURPOSE: Purchase

SECURITY ADDRESS:
4211 - 4011 Brickstone Mews
mississauga, Ontario, L5B0J7

LEGAL DESCRIPTION:
peel

COMMITMENT DATE: Nov 22, 2017	**COMMITMENT EXPIRY DATE:** Mar 22, 2018	**ADVANCE DATE:** Dec 19, 2017
INTEREST ADJUSTMENT DATE: Dec 19, 2017	**FIRST PAYMENT DATE:** Jan 19, 2018	**MATURITY DATE:** Dec 19, 2022

PRODUCT: ARM 3

BASIC LOAN AMOUNT:	$127,638.00	**LTV:**	42.000%
MTG.INSUR.PREMIUM:	$0.00	**INTEREST RATE:**	Prime - 0.75%
TOTAL LOAN AMOUNT:	$127,638.00	**INTEREST TYPE:**	Adjustable
PST ON INSUR.PREMIUM:	$0.00	**TERM:**	5 years 0 months Closed
BASIC P&I AMOUNT:	$568.60	**AMORTIZATION PERIOD:**	25 years 0 months
PROPERTY TAX PAYMENT:	$0.00	**PAYMENT FREQUENCY:**	Monthly
TOTAL PAYMENT:	$568.60	**EST.ANNUAL PROP.TAXES:**	$3,039.00
		TAXES TO BE PAID BY:	Borrower

In this approval and any schedule(s) to this approval, **you and your** mean the Borrower, Co-Borrower and Guarantor, if any, and **we, our and us** mean Street Capital Bank of Canada

All of our normal requirements and, if applicable, those of the mortgage insurer must be met. All costs, including legal, survey, mortgage insurance etc. are for the account of the borrower(s). The mortgage insurance premium (if applicable) will be added to the mortgage. Any fees specified herein may be deducted from the Mortgage advance. If for any reason the loan is not advanced, you agree to pay all application, legal, appraisal and survey costs incurred in this transaction.

This Mortgage Commitment is subject to the details and terms outlined herein as well as the conditions described on the attached schedules.

To accept these terms, this Mortgage Commitment must be signed by all parties and returned to us by no later than Dec 2, 2017after which time if not accepted, shall be considered null and void.

Thank you for choosing Street Capital Bank of Canada for your financing.

THIS COMMITMENT IS CONDITIONAL UPON RECEIPT OF THE FOLLOWING

The following conditions must be met, and the requested documents must be received in form and content satisfactory to Street Capital Bank of Canada no later than ten (10) days prior to the advance of the mortgage. Failure to do so may delay or void this commitment.

Assumption Policies

1 Street Capital Bank of Canada reserves the right to approve all subsequent purchasers prior to mortgage assumption or transfer, otherwise, upon vacating or selling the mortgaged property, this loan becomes due and payable. (Applicant)

Conditions

Applicant
You must satisfy the following conditions at least 10 days before closing:

1. Street Capital Financial Corporation will become a bank and change its name to Street Capital Bank of Canada effective February 1, 2017. By signing below, you acknowledge that should your mortgage transaction close on or after February 1, 2017, this mortgage commitment, as well as all other related mortgage documentation and registrations, will be deemed to be in the name of Street Capital Bank of Canada. There are no other changes to your mortgage as a result of the conversion and name change. (Applicant)

2. In order for the borrower(s) to have the opportunity to apply for creditor Insurance in relation to the mortgage, the borrower(s) requests that Street Capital Bank of Canada provide the information needed to pre-populate the application with Street Capital Bank of Canada's creditor insurance provider on behalf of the borrower(s). Should the borrower(s) not wish to have this information provided to the creditor insurance provider, they may inform Street Capital Bank of Canada in writing via email to Customer.Service@streetcapital.ca or mail to 1 Toronto St., Suite 700, Toronto, ON M5C 2V6, Attention: Customer Service. (Applicant)

3. Your payment frequency has been set as indicated on the first page of this commitment. If you would like to change your payment frequency, please put an 'x' beside the frequency you would like along with the first payment date (below). Note: the following dates are not available for monthly payment frequency: 29th/30th/31st
[ ] Monthly
First Payment Date (within 30 days of advance) ______________________
[ ] Biweekly
First Payment Date (within 14 days of advance) ______________________
[ ] Accelerated Biweekly
First Payment Date (within 14 days of advance) ______________________
[ ] Weekly
First Payment Date (within 7 days of advance) ______________________
[ ] Accelerated Weekly
First Payment Date (within 7 days of advance) ______________________
(Applicant)

4. Please provide the SOLICITOR INFORMATION contact details in the fields below.
*

Solicitor Name: ______________________

Law Office Name: ______________________

Solicitor Email: ______________________

Solicitor Telephone #: ______________________

Solicitor Address: ______________________

*

(Applicant)

5. Street Capital Bank of Canada's mortgage commitment has been based on information presented at the time of application. Should there be a change to the information presented (i.e. - Credit Score, LTV, etc.) the interest rate quoted may be subject to change. Changes in product and/or program may also result in a change to the interest rate quoted. Interest rates offered will be based on current rates at that time. (Applicant)

6. The 'Mortgage Requirements' section in the Solicitor's Guide contains information required to prepare the mortgage. (Applicant)

7. Please be advised that for this Adjustable Rate Mortgage, the discount to prime expires 120 days after the application date. After the conclusion of the 120 days, the deal will be subject to the current ARM discount at that point. (Applicant)

8. This mortgage will be subject to all extended terms set forth in the Street Capital Bank of Canada's standard form of mortgage contract or within the mortgage contract prepared by our solicitors whichever the case may be. (Applicant)

9. Street Capital Bank of Canada will retain a third party service provider to manage the closing of this mortgage transaction. As an agent of Street Capital Bank of Canada, the service provider will instruct and fund this mortgage transaction as well as receive and store (whether electronically or otherwise) Borrower information, including the final report on behalf of Street Capital Bank of Canada. It will also obtain a Lender policy of Title Insurance. The Borrower(s) will be required to pay the "Title Insurance Processing Fee" on closing. This fee includes administration costs and the cost of the Lender policy of Title Insurance. (Applicant)

10. This Commitment shall be open for acceptance by you until 11:59 pm on Dec 2, 2017 after which time, if not accepted, shall be considered null and void. (Applicant)

11. The terms in this commitment cannot be altered unless confirmed in writing by Street Capital Bank of Canada. (Applicant)

12. Notwithstanding the registration of the mortgage and advances made pursuant to same, the terms and conditions of this commitment shall remain binding and effective on the parties hereto. (Applicant)

13. Street Capital Bank of Canada has the sole discretion to renew this mortgage at maturity for any term, with or without change in the interest rate payable under the Mortgage, by entering into one or more written agreements with the mortgagor(s). (Applicant)

14. Prior to releasing any mortgage proceeds, the solicitor will carry out the necessary searches with respect to any liens, encumbrances or executions, that may be registered against the property. (Applicant)

Broker
We will obtain the following:

1. Street Capital Bank of Canada requires confirmation on monthly condominium fees (Broker)

2. Street Capital Bank of Canada requires a full appraisal report confirming a value of $303,900.00 . The appraisal can be ordered through any of the following Appraisal Management Companies: NAS (www.nationwideappraisals.com), Solidifi (www.solidifi.com) or Brookfield RPS (www.brookfieldrps.com). The appraisal fee is to be paid by the borrower(s). (Broker)

3. Street Capital Bank of Canada must receive a copy of the fully executed Agreement of Purchase and Sale along with all schedules listed in the offer, builder's floor plans and specifications, New Home Warranty information (provided by a valid Federal, Provincial or One Off - Progressive, NHW provider), and builder's final statement of adjustments along with confirmation of firm possession date for the property being purchased. Such documents must be deemed acceptable to Street Capital Bank of Canada. (Broker)

4. Street Capital Bank of Canada reserves the right to request additional information if deemed necessary in order to meet its regulatory requirements with respect to the Proceeds of Crime and Terrorist Financing Act of Canada and/or other applicable legislation. (Broker)

5. Street Capital Bank of Canada reserves the right to request the Borrower(s) to retain a solicitor that is on the Lender's approved list, at the Borrower(s) expense. (Broker)

6. Street Capital Bank of Canada requires a standard Street Capital Bank of Canada gift letter form (available at www.streetcapital.ca). executed by all parties, the Borrower(s) and the Donor(s), confirming that the proceeds are a true gift and never have to be repaid. In addition, Street Capital Bank of Canada will require a copy of the Borrower(s) bank statements for verification that the funds were transferred to the Borrower(s). (Broker)

7. The Borrower is responsible to satisfy himself as to the contents of the Lender's Privacy Policy and, when signing the remainder of the mortgage loan documents, will be required to acknowledge that he/she has reviewed the details of said policy. The Lender's Privacy Policy is available on the Lender's web site (streetcapital.ca) or upon request to the Lender. (Broker)

8. Where the Date of Advance of funds for this Mortgage is prior to the Interest Adjustment Date, an Interest Adjustment Payment will be required. The Payment is to be made on the interest adjustment date by way of the pre-authorized payment plan as will be used for the regular ongoing payments and for the amount as set out in the Statement of Disclosure, and provided to the solicitor prior to the advance of funds under this Mortgage. (Broker)

9. Please provide confirmation that the following debts have been paid in full prior to closing, along with confirmation of the source of the debt payout(s)
1)CDA STUDENT LOANS PR debt of $4,408.00
2)TD CREDIT CARDS debt of $2,241.00
. (Broker)

10. Street Capital Bank of Canada requires receipt of a current paystub and employment letter to confirm income for Hussein Altamimi in the amount of $49,500.00. Please be advised that Street Capital Bank of Canada reserves the right to request additional documentation in the event that the documentation provided is deemed to be unsatisfactory. (Broker)

11. Street Capital Bank of Canada requires confirmation of citizenship status for Hussein Altamimi; please choose one of the options below:
_____ I am a Canadian Citizen
_____ I am a Permanent Resident. Please list Country of Citizenship: ______________
_____ I am a Temporary Resident. Please list Country of Citizenship: ______________
(Broker)

Solicitor
Your Solicitor is to provide the following before closing:

1. Solicitor to ensure that the mortgage contains any statements required under the applicable marital property or matrimonial home legislation and that any required spousal/domestic partner consent to the mortgage is properly given. (Solicitor)

2. A Statement of Disclosure will be required to be signed in accordance with applicable law. In addition, certification will be required that all requirements under the Matrimonial Property Act in your province have been met and that the status does not in any way affect Street Capital Bank of Canada's charge. All copies of the Statement of Disclosure must be original signature. These documents will be executed by your Solicitor. (Solicitor)

3. Solicitor to confirm that clients own no other properties other than those disclosed on the application by way of signed affidavit by borrowers (Solicitor)

4. Solicitor's undertaking to confirm applicant(s) identification is legitimate and matches the information provided in the commitment. (Solicitor)

5. Solicitor to confirm that subject Agreement of Purchase and Sale is a bona fide sale/purchase agreement. If the home is currently tenanted, Solicitor to confirm vacant possession prior to completion (Solicitor)

6. Please provide a void cheque with the acceptance of this commitment and complete the Mortgage Pre-Authorized Payment Plan form showing your complete banking information. By signing the form, you authorize the servicing company, to debit the account described therein for the regular mortgage payments as set out in the mortgage loan documents. (Solicitor)

7. Prior to the disbursement of funds, fire hazard and extended coverage insurance must be arranged with first loss payable to the Lender name and address to be reflected in the registered mortgage. Street Capital Bank of Canada may request the mortgage be registered in its name, that of one of its entities or its custodian, Computershare Trust Company of Canada. The Instructions to Solicitor will set out the details for registration.
Fire insurance coverage must be for full replacement value of the building(s) and for an amount not less than the amount of the mortgage. Where the policy provides blanket coverage in an amount that meets this requirement, the Lender will require written confirmation from the insurer that the blanket coverage includes building replacement coverage and that no individual limit exists under the blanket coverage with respect to building replacement. Alternatively, for policies not meeting the foregoing requirements the Lender will accept a Guaranteed Replacement Cost Endorsement to the policy. For rental or income producing properties, a "loss of rental income" must be included in the insurance coverage. (Solicitor)

8. Solicitor to provide Street Capital Bank of Canada written confirmation that the vendor(s) is/are in fact the registered owner(s) on title to the subject property being mortgaged and that the vendor appearing on the Offer to Purchase provided to Street Capital Bank of Canada matches title registration of the property along with length of time current owner has been registered on title. (Solicitor)

9. Street Capital Bank of Canada will require a copy of the FINAL BUILDER STATEMENT OF ADJUSTMENTS and HOME WARRANTY CERTIFICATE in order to confirm any change orders, net taxes and that no cash incentives have been included in the final purchase price. (Solicitor)

10. Solicitor to confirm that subject Agreement of Purchase and Sale is a bona fide sale/purchase agreement. Solicitor to confirm Purchase Price is net of any tax rebate or cash or cash equivalent credit to the Borrower. All schedules and Offer to Purchase are to be obtained. If schedules are missing please confirm that any information or contents contained in the missing are irrelevant to Street Capital Bank of Canada and have no restrictive covenant, have no negative or adverse impact to Street Capital Bank of Canada, title on subject and or marketability of the subject property. (Solicitor)

11. Title to the property must be acceptable to our Solicitor who will ensure that the Borrower(s) have good and marketable title in fee simple to the property and that the property is clear of any encumbrances which might affect the priority of this Mortgage. Street Capital Bank of Canada will require a Lender policy of Title Insurance to be obtained prior to closing. The cost of this Insurance will be payable by the Borrower(s). In order to obtain Title Insurance, the following will be required: (a) confirmation that property taxes are up-to-date; (b) confirmation that adequate fire insurance is in place; (c) a legal description of the property; and (d) the completed forms as required by the service provider assigned by Street Capital Bank of Canada to close this transaction. (Solicitor)

12. Street Capital Bank of Canada refuse any subsequent financial charges to be registered against the subject property without our approval . (Solicitor)

13. Prior to advancement of funds, the solicitor is to obtain an Occupancy Certificate confirming that the property has been inspected and approved for occupancy and/or the New Home Warranty "Unit Enrollment Number" and the "Builders Registration Number". The property must be 100% complete by the mortgage funding date, subject to any seasonal adjustments. In BC, a copy of the occupancy permit must be submitted to the solicitor's office prior to the release of the Builders Lien Holdback and/or the final advance. (Solicitor)

Instructions

1 No deletions from or additions to the Mortgage are permissible unless approved by Street Capital Bank of Canada. (Applicant)

2 The Instructions to Solicitor will set out the Lender name and service address to be used for mortgage registration purposes. Street Capital Bank of Canada may request the mortgage be registered in its name, that of one of its entities or its custodian, Computershare Trust Company of Canada. (Applicant)

3 Street Capital Bank of Canada reserves the right,should the property taxes fall into arrears, to take over the payment of property taxes and bill the mortgagor(s) with their regular principal and interest payments. Any fees and penalties incurred as a result of the property tax arrears will the sole responsibility of the Borrower(s). (Applicant)

4 Street Capital Bank of Canada reserves the right to decline or amend the commitment if the property is not being occupied as your principal residence. (Applicant)

5 You agree that we may share information concerning you with (a) any proposed assignee of this commitment or the mortgage loan, (b) our duly authorized agents and representatives who are engaged in the processing or servicing of your mortgage, (c) any parties necessary or desirable in connection with any sale or securitization of this mortgage loan (d) organizations with which the Lender has strategic alliances who may use such information to provide you from time to time with information on financial products which may be of interest to you and (e) any third persons, including credit bureaux, credit reporting and collection agencies, financial institutions, your past and present employers, creditors and tenants, your spouse or any other person who has information about you for the purposes of recording, evaluating and responding to your application for mortgage financing or related activities. If you prefer that your personal information not be shared with any party referred to in subsection (d) of this Section, you may so advise us in writing at any time and we will not share the information with them. You agree that we and the parties referred to in subsections (a), (b) and (c) of this Section may obtain information about you from any third persons, including credit bureaux, credit reporting and collection agencies as we may deem advisable and such information will be used by us for the purpose of recording, evaluating and responding to your application for mortgage financing or related activities and for ongoing administration of the Mortgage. (Applicant)

6 The Borrower(s) is responsible for the payment of property taxes. The payment of property taxes will be made through a pre-authorized payment plan offered by the Municipality. The Borrower will provide confirmation to Street Capital Bank of Canada that the property has been enrolled in such plan. In addition, the Borrower is responsible for claiming any Home Owner's Grants or tax subsidies available from the municipal tax offices. (Applicant)

7 Street Capital Bank of Canada reserves the right to amend or cancel this application COMMITMENT if the documentation received is not satisfactory and/or if it differs from the information shown on the application. We will also not be liable for any legal fees already incurred by the solicitor assigned to this transaction. (Applicant)

Other

1 ERRORS AND OMISSIONS EXCEPTED (Applicant)

2 Street Capital Bank of Canada, requires that Altamimi, Hussein sign an affidavit confirm that subject property will be occupied as his primary home (Solicitor)

3 Street Capital Bank of Canada, requires 90 days bank statement supporting deposit given to builder (Broker)

4 Street Capital Bank of Canada, requires 3 months bank statement from client primary chequing account reflecting income pay deposit (Broker)

Portability Options

1 The borrower may, when not in default, and upon a bona fide arm's length sale of the property charged hereunder and the purchase of another property, apply for approval to transfer this mortgage as a charge of the same priority and of the same amount to the new property. The completion of the borrower's purchase transaction must occur no later than 30 days after the completion of the borrower's sale transaction. In most cases, an arm's length sale is one where the buyer and seller are unrelated and have no personal or business relationship with each other.
The existing borrower and the new property must both qualify under the lender's underwriting policies, criteria, procedures and documentation requirements and those of any insurer, if applicable, in effect at the time of application. The borrower will be required to pay the port application fee, title insurance processing fee, appraisal fee and insurance premiums, if any, and all other fees and prepayment compensation that may be associated with the granting of the approval to port. (Broker)

Prepayment Policies

1 The following privileges may be used in the same year.

The exercising of either privilege will not affect any of the borrower`s obligations under this mortgage including the continuing regular loan payments as to amount or due date.

Privileges are not cumulative and may not be carried over from one year to the next.

(a) PARTIAL PREPAYMENT

The borrower, when not in default, may prepay partial amounts of principal, without payment of compensation to the lender, on any payment date. Such partial payments must each be a minimum amount of $ 100.00, and total no more than 20% of the original principal amount of this mortgage during each year. This privilege is only available if this mortgage is continuing in force and is not applicable in part to any prepayment in full of this mortgage. Any unused partial prepayment privilege will not reduce the compensation payable on any prepayment in full of this mortgage. This privilege may not be used in the 31 days prior to a prepayment in full of this mortgage.

(b) PAYMENT INCREASE

The borrower, when not in default, shall have the privilege of increasing the then regular loan payment on account of principal and interest, in an amount not to exceed 20% thereof, or reducing the aforesaid increased payment by an amount up to but not exceeding 20%, once during any year. It is understood that the principal and interest portion of the regular loan payment may never be less than the original principal and interest amount.
(Applicant)

2 The borrower may prepay this mortgage in full at any time upon a compensation payment to the lender of three (3) months interest calculated by the lender on the remaining balance and at the interest rate set out in the mortgage form or last renewal, conversion or amendment thereto.
(Applicant)

Rate Adjustment Policies

1 The Borrower, when not in default, and at any time after having made regular payments for one month or more, may convert this adjustable rate mortgage to any closed, fixed rate mortgage that is available for a similar mortgage offered by the Lender at the time the request to convert is received. The fixed term chosen must be such that the maturity date of the fixed term is equal to or greater than five years from interest adjustment date of the Original Term of this adjustable rate mortgage at the time this conversion option is exercised.
The fixed rate will be the rate the Lender then quotes for the term so chosen by the Borrower under this option.
The Lender may require all Borrowers and Guarantors to sign a mortgage conversion or amending agreement, which will contain all the terms and conditions of the mortgage option selected. Or, at the Lender's sole option, a written request to convert, signed by all Borrowers and Guarantors will be accepted, and be binding on all signing parties, in lieu thereof.
The remaining amortization period at the date of conversion will remain unchanged from this adjustable rate mortgage and will be used to calculate the loan payment amount on the fixed rate mortgage. The new interest rate will begin on the first or second scheduled payment date following conversion, whichever the Lender decides, in its sole discretion.
The Lender will not charge an administration fee for converting this mortgage. However, the Borrower must pay to the Lender any applicable administration and processing fees and any interest that results from a change in the frequency of the regular loan payments. The Borrower must also pay all legal expenses related to the conversion documents and their registration, if applicable. If the required fees and expenses are not paid, the Lender may declare the Borrower in default on the mortgage, or add such fees and expenses to the mortgage money or both.
Once this conversion option has been exercised and this mortgage has been converted, all the features and benefits of this mortgage will be rescinded and the features and benefits of the new mortgage will take effect whether or not a conversion or amending agreement is signed by, or delivered to, the Borrower. (Applicant)

2 The interest rate payable under this mortgage is an adjustable rate. The total interest rate will be automatically adjusted with changes to the Lenders Prime Rate, as it may be set from time to time, plus or minus, if any, the specific percentage points per annum set out in this mortgage or any amendment thereto. The Prime Rate is, on any day, the annual rate of interest, compounded semi-annually not in advance, that the Lender establishes from time to time, as its Prime Rate for residential mortgage loans. (Solicitor)

3 Should the actual interest rate charged on the mortgage be less than the amount set out in the Commitment Letter or the mortgage document, the Lender shall not be obligated to communicate this change in rate to the mortgagor. (Broker)

4 Please note that your anticipated closing date is currently outside the Commitment Expiry period. Prior to setting the final advance date, your application will be re-evaluated based on new credit bureau information and current product offerings (which may include amortization, rate and term). Any material change in information from the original application may void this commitment. Street Capital Bank of Canada requires a current paystub and current credit bureau for all applicants within 30 days of closing. (Broker)

Administration & Service Fees

1 If, at any time or from time to time, any default or breach of covenant occurs under any encumbrances registered against the land and which encumbrance has priority over this Mortgage, it shall constitute default under this Mortgage and we may pay all monies and take appropriate action to cure any default or breach under any such encumbrance. All costs, fees, charges, expenses and amounts paid by Street Capital Bank of Canada to cure any default or breach under any such prior encumbrance, shall be charged on the land and secured under this Mortgage and shall be recoverable by us in the same manner as any default or breach of covenant under this Mortgage. (Applicant)

2 There may be a fee charged for any payment that is returned or dishonoured. A fee schedule outlining costs is available at www.streetcapital.ca. (Applicant)

3 The applicant is responsible for any costs relating to the mortgage including legal, appraisal, survey, Title Insurance or Inspection fees, unless otherwise specified in this commitment letter. (Applicant)

Requests for any changes to the terms and conditions of the Commitment will only be considered if your request is received by us in writing at least 5 business days prior to the Advance Date.

Acceptance:

This Commitment shall be open for acceptance by you until 11:59 pm on Dec 2, 2017 after which time, if not accepted, shall be considered null and void.

Street Capital Bank of Canada

Authorized by: ______________________

Joanka Martinez

I / We, hereby authorize Street Capital Bank of Canada to debit the account indicated below with payments on the Mortgage Loan (Including taxes and life insurance premiums, if applicable)

[ ] Chequing/Savings Account **[ ] Chequing Account** **[ ] Current Account No.__________**

Bank ____________________ Branch ____________________

Address ____

Transit No. ____________________ Telephone No. ____________________

A sample "VOID" cheque is enclosed.

I / We Hussein Altamimi warrant that all representations made by me/us and all the information submitted to you in connection with my/our mortgage application are true and accurate. I / We fully understand that any misrepresentations of fact contained in my/our mortgage application or other documentation entitles you to decline to advance a portion or all of the loan proceeds, or to demand immediate repayment of all monies secured by the Mortgage.

I / We, the undersigned borrowers accept the terms of this Mortgage Commitment as stated above and agree to fulfill the conditions of approval outlined herein.

____________________ ____________________ ____________________

WITNESS BORROWER DATE

MANULIFE | Mortgage Protection Plan

HB40FKF9084X1MAM016

Get immediate Mortgage Protection Plan® (MPP) protection at NO COST TO YOU for 30 days, PLUS professional advice from a licensed Life Insurance Advisor.

Complete and return this form by fax to **1.866.677.4329**

1 CHOOSE MPP COVERAGE

BORROWERS' NAMES	DATE OF BIRTH	PREMIUM PAYABLE IN FIRST 30 DAYS	Monthly Life Insurance Quote	INITIAL TO ✓ Apply ✓ Waive (Default)	Monthly Total Disability Insurance Quote	INITIAL TO ✓ Apply ✓ Waive (Default)
1. HUSSEIN ALTAMIMI	12 AUG 1997	$0.00	$9.78		$13.09	
2.		$0.00				

Quoted amount for Life Insurance is based on non-smoker rates. Smokers' rates are 70% higher. The premium and benefit amount for which you are approved may be different based on information you provide about your health. Current sales tax is included in the amount quoted if applicable.

Premiums refunded if cancelled within 60 days

I understand that coverage does not begin until the Insurer receives a valid account from which it is able to collect premiums.

PAYMENT: "X" and complete one — **Pre-Authorized Debit – ATTACH A CHEQUE MARKED "VOID." By signing below, I accept the Pre-Authorized Debit Agreement in the MPP brochure.**

Credit card holder must sign as a borrower below — **MasterCard OR Visa #** Expiry MM / YY

MORTGAGE INFORMATION	BALANCE	MORTGAGE PAYMENT	FUNDING DATE	MORTGAGE NUMBER
	$127,638.00	$868.60 (incl. property tax)	19 Dec 2017	ASMS-16217

CREDITORS' GROUP POLICYHOLDER: Assured Mortgage Service

CHECK

Important instructions - Please check all that apply.

For advisory services: **1. YES, please have a licensed Life Insurance Advisor call me to provide no-obligation insurance advice:** HUSSEIN ALTAMIMI

For MPP coverage:
- **1. I have MPP insurance on this debt and am applying for additional life and/or disability insurance. I understand it will be calculated as described in the MPP brochure under the heading Blend and extend your coverage.**
- **2. I want to delay my coverage start date to match the funding date. If not checked, coverage will start when the Insurer receives my completed form with payment information.**
- **3. I do not wish to have Property Tax included in my MPP Disability Protection. Reduce Disability Insurance Premiums by 34 %.**

2 CONTACT

We will contact you: Please provide us with a telephone number at which you can be reached (and an alternate). If you have asked to be referred, a life insurance licensed representative of Credit Security Insurance Agency Inc. (CSIA) will contact you directly. If you are applying for MPP coverage: (1) we may need to contact you again to obtain additional information needed to complete your application; (2) your answers provided on this application and, if applicable, the follow-up call will form part of your application; (3) if we are unable to contact you to complete the follow-up call, if necessary, within 30 days of the date we receive your application, then only accident insurance coverage will be issued to you. All information you provide, either in connection with this application or to an insurance advisor, is confidential.

HUSSEIN ALTAMIMI

PHONE* ___ ___ - ____ **PHONE*** ___ ___ - ____ *Required

ALTERNATE ___ ___ - ____ **ALTERNATE** ___ ___ - ____

EMAIL **EMAIL**

3 SIGN

I have received and reviewed the MPP brochure. I agree to the collection, use and disclosure of my Personal Information as described in the Privacy & confidentiality notice in it. **To be eligible for insurance I must be a Canadian resident between 18 and 64 years old and be a borrower, co-borrower or guarantor on the mortgage.** If I am ineligible, I have waived. I hereby apply for, or waive my application for, MPP insurance as described in the brochure and on this application.

Authorization: I authorize any person or organization with information about me to send my Personal Information to the Insurer for use in assessing and issuing the insurance for which I am applying. **I understand** the insurance offered is creditors' group insurance and that this insurance is optional. **I understand** that my application will form part of any insurance contract that is issued to me; a photocopy of this application is valid as the original. **I acknowledge and agree** that the premium and coverage for which I am approved may be different than the premium or coverage for which I have applied. **I understand** that I may accept any offer of coverage by continuing to pay premiums for 60 days. **I understand** that I can decline any offer of coverage by contacting the Insurer and if I do so in the first 60 days any premium paid during that time will be refunded to me. **I declare** that any statements made by me on this application form and any future statements made by me in connection with this application are true and complete and **I understand and agree** that if I provide incomplete or inaccurate information on this application or in future statements I make in connection with this application, the insurance may be void and/or no benefit may be paid under this insurance. **I understand** that my mortgage broker receives remuneration for providing administrative duties and if applicable, a referral fee (of $50) for referring me to a licensed Life Insurance Advisor. MPP coverage is issued by The Manufacturers Life Insurance Company. This application is not for use in Québec.

X ______________ DATE SIGNED (DD,MM,YY) X ______________ DATE SIGNED (DD,MM,YY)

HUSSEIN ALTAMIMI

The Manufacturers Life Insurance Company

Mortgage Protection Plan® ("MPP") insurance is the life and/or disability insurance offered on this form under Policy Number GC329/GC337-D. Insurance coverage under MPP insurance is offered through Credit Security Insurance Agency Inc. ("CSIA") and underwritten by The Manufacturers Life Insurance Company ("Insurer", "We", "Us", "Manulife"). ® Registered Trademark of Renesure Canada Inc.; used under licence. Manulife and the Block Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under licence. Manulife, PO Box 4213, Stn A, Toronto, ON M5W 5M3.

Credit Security Insurance Agency Inc. ■ P.O. Box 987, 50 Charles Street E., Toronto, ON M4Y 2N9 ■ 1.866.677.4366 ■ help@mortgageprotectionplan.ca

MANULIFE | Mortgage Protection Plan

HB40FKF9084X1MQM016

HUSSEIN ALTAMIMI

IF APPLYING FOR MPP COVERAGE, PLEASE COMPLETE AND RETURN THIS PAGE ALONG WITH PAGE 1 OF YOUR APPLICATION by fax to 1.866.677.4329

MEDICAL QUESTIONS

Answer these questions if you are applying for MPP coverage (Please ensure that you initial to apply for desired coverages on Page 1):	Hussein			
	NO	YES	NO	YES
1. Have you ever had or been treated for: heart disorder, chest pains, stroke, narrowing or blockage of an artery, aneurysm, blood disorder, cancer, tumours, lung or liver disorder including hepatitis or hepatitis carrier, diabetes, impaired fasting glucose, disorder of the pancreas, chronic fatigue, fibromyalgia or other form of chronic pain, any immune system abnormality, a positive HIV test, AIDS, or been advised by a physician to stop or reduce drug use or alcohol consumption?	☐	☐	☐	☐
2. During the past 3 years have you had or been treated for: mental or nervous disorder (depression, anxiety, stress, etc.), neurological disorder including seizures, high blood pressure, kidney or urinary disorder, gastrointestinal bleeding, back or knee pain, arthritis, other musculoskeletal disorder or any other illness, disease, operation, injury, or congenital defect not listed?	☐	☐	☐	☐
3. Are you currently disabled or under investigation or using medication or other treatment, or have you been advised to have further investigation, treatment, or surgery, or been referred to another doctor?	☐	☐	☐	☐
4. During the past 12 months have you smoked any substance or used tobacco in any form?	☐	☐	☐	☐
5. During the past 3 years have you been absent from work for medical reasons for a month or longer?	☐	☐	☐	☐

By completing this page and signing Page 1 of this application, I declare that:

- I understand and agree that if I provide incomplete or inaccurate information on this form or to any licensed agent, no benefit may be paid to me for any reason, unless otherwise provided by law.
- I HAVE READ AND UNDERSTOOD THE MEDICAL QUESTIONS ABOVE AND THAT THE ANSWERS TO THOSE QUESTIONS ARE MY SOLE RESPONSIBILITY AND ARE COMPLETE AND TRUE. I understand that my mortgage broker is not qualified to provide advice.

The Manufacturers Life Insurance Company

Manulife

MANULIFE | Mortgage Protection Plan

60-Day Money-Back Guarantee

Review your coverage in detail, and if you change your mind within the first 60 days you will receive a full refund of any premiums paid.

MORTGAGE PROTECTION PLAN® ("MPP") PROVIDES A QUICK, EASY AND AFFORDABLE INSURANCE SOLUTION – NOW COMBINED WITH PROFESSIONAL ADVICE!

Buying a home is likely one of the single largest purchases you will make in your lifetime. It is also an investment in your family's financial future – an investment that needs to be protected.

Prepare for life's complications – plan ahead!

Did you know that **65% of Canadians** would have trouble covering their living expenses, including the mortgage, for more than a few months if the primary wage earner died?*

What would your family do if something unfortunate happened to you and they were left to make the mortgage payments on their own?

We've got you covered for 30 days at no cost!

Mortgage Protection Plan® insurance is optional life and disability insurance coverage, insured by The Manufacturers Life Insurance Company ("Manulife"). It can protect your investment while helping secure your family's financial well-being in the event of your death or disability.

PLUS, you will pay no premiums for the first 30 days of any MPP coverage you apply for. This complimentary period gives you time to review your needs with our licensed professionals and make the most suitable insurance choices **before** spending one cent.

No-obligation insurance advice

Simply check the instruction box on your MPP application, and a licensed Life Insurance Advisor representing CSIA will call you to review your insurance needs and to provide you with premium quotes for Term insurance.

Every eligible applicant is approved for some kind of coverage.

You won't be denied coverage regardless of your health. You are eligible to apply if you're a Canadian resident between 18 and 64 years old and are a borrower, co-borrower or guarantor on a residential mortgage up to $1,000,000. Even if you don't qualify for full life and/or disability coverage, you can receive accidental death and/or accidental disability insurance at a reduced premium.

You have the option of immediate protection.

Your coverage can begin the minute the insurer receives your application and premium payment information. Or you have the option to delay the coverage start date to match with your mortgage funding date. If you want to delay coverage, check the box, "I want to delay my coverage start date to match the funding date" on your application.

One phone call may be all it takes to complete your application.

When you apply for MPP insurance, you may be asked some questions about your health on your application and/or via a medical interview over the phone. Your answers will determine if medical tests are required, which would be completed at a mutually convenient time. If your insurance is to start immediately, you will continue to be covered while we complete the medical review of your file. In the event that tests are required, they will be handled with absolute confidentiality. Based on those results, we will then determine your available coverage level and premium payments. You'll receive confirmation of your coverage by mail.

Coverage is portable with your mortgage.

You will not lose your coverage (or have to re-qualify) no matter how many times you change homes or lenders in the future, and premiums (based on your original mortgage amount and amortization period) don't increase with changes in your health or because you get older.

Blend and extend your coverage

You may apply for additional insurance to cover a **significant change**[1] to your mortgage, if you are eligible.

If you have MPP insurance and are applying for additional insurance, it's important to tick "I have MPP insurance on this debt and am applying for additional life and/or disability insurance" on your application. This will tell us that you're applying for an increase in coverage.

The additional coverage will work as follows:

- If you already have life coverage with us, and are applying for life coverage now, your initial life insurance benefit under the new certificate will equal your new refinanced debt minus your initial life insurance amount on your existing certificate.
- If you already have disability coverage with us, and you are applying for additional disability now, your initial disability benefit under the new certificate will equal your new mortgage payment amount minus the initial mortgage payment amount on your existing certificate.

The additional coverage premium will be calculated using your current age and the current rates available, and you'll keep your existing coverage at your existing premium. However, the combined insurance may not cover your full debt or payment. Please see your certificate for details.

The Insurer is The Manufacturers Life Insurance Company

* Source: LIMRA, Life Insurance Ownership 2013 Household Trends.

Mortgage Protection Plan® (MPP) insurance provides options of two important products for mortgage protection.

Creditor Life Insurance and Total Disability Insurance can help protect your mortgage not just in the event of death, but also if a serious accident or illness leaves you unable to work.

Life Insurance

Benefits

The life insurance benefit will equal the mortgage balance owing if: you have a traditional mortgage, you buy enough life insurance to cover your mortgage, and you don't make a **significant change**[1] to your mortgage. Traditional mortgages go down steadily as you regularly pay off principal and interest; therefore, your life insurance benefit goes down over time.

Alternatively, if you don't have a traditional mortgage (e.g. you have a line of credit), or aren't fully insured, or you've made a significant change to your mortgage, then your life insurance may not cover the whole mortgage debt. Instead, the benefit covers your debt up to the amount that would have been owed under a traditional mortgage that started the day you bought the life insurance and had a mortgage amount equal to your life insurance on that day. See your Certificate for calculation details.

Maximum Coverage

Manulife will insure up to $1 million per person under all MPP insurance and CSP insurance[3] combined.

In addition, Maximum Coverage is subject to the Overall Benefit Maximums on the next page.

When does my life insurance end?

Whichever happens first:

- Your 70th birthday
- The date on which you pay off your mortgage
- The end of the initial amortization period
- The date on which you decide to cancel your protection
- The date insurance premiums are 31 days overdue
- The date on which a life insurance benefit becomes payable
- The date your Certificate becomes void due to misrepresentation

Life Bridge Benefit

As soon as we receive a completed life insurance claim form and the supporting documentation requested (including evidence that the insured person died by accident if they have accidental death coverage), we will start to pay the Life Bridge Benefit to your lender.[4]

General Exclusions

Your insurance benefit will not be paid if death or disability is associated with:

(1) suicide, attempted suicide or self-inflicted injury within 2 years of the coverage start date;

(2) committing or provoking a criminal offence including assault or driving while impaired (whether or not you are charged);

(3) any act of war or insurrection, unless you are a member of the Canadian Armed Forces or Canadian Forces Reserve;

(4) alcohol abuse or drug use that is not in strict accordance with a Physician's prescription;

(5) any other exclusion outlined in your Certificate.

If you only qualify for Accidental Death coverage, for benefits to be payable the death must be caused solely and directly by an accident while the coverage is in force and the death must happen within 1 year of the accident.

Total Disability Insurance

Benefits

The disability benefit amount we pay is based on your mortgage payment at the time of claim, if you have a traditional mortgage** and don't make a **significant change**[1] to it. If you have joint coverage, your benefit is 50% of that amount; if you have single coverage, your benefit is 100% of that amount.

We can pay this amount to your lender each month if you are **totally disabled**[2] for at least 60 days. No benefit is paid for this 60-day qualification period or during any regular seasonal layoff, if you're seasonally employed.

**If you have a non-traditional mortgage, your disability benefit equals your Initial Mortgage Payment. In that case, if you make a significant mortgage change and your monthly mortgage payment changes after you apply for insurance, or if there are two borrowers, then your disability insurance benefit may be less than your actual monthly payment.

Maximum Coverage

Manulife will insure up to $10,000 per month per person under all MPP insurance and CSP insurance[3] combined, for a maximum of 24 months.

In addition, Maximum Coverage is subject to the Overall Benefit Maximums on the next page.

When does my disability insurance end?

Whichever happens first:

- Your 65th birthday
- The date on which you pay off your mortgage
- The end of the initial amortization period
- The date on which you decide to cancel your protection
- The date insurance premiums are 31 days overdue
- The date your Certificate becomes void due to misrepresentation

NOTE: All disability benefits end when your disability insurance ends.

Disability Bonus Payment

We'll make one extra disability benefit payment after you get back on your feet, unless you've already received the maximum number of payments.

Additional Disability Exclusions

Your insurance benefit will not be paid if disability is associated with:

(1) any exclusions listed under General Exclusions;

(2) normal pregnancy or childbirth;

(3) cosmetic or elective surgery; or

(4) a pre-existing condition which results in your disability at any time before the first anniversary from the date coverage starts.

"Pre-existing condition" means any medical condition for which you consulted a Physician or for which you received treatment in the 12 months prior to the date coverage starts.

If you only qualify for Accidental Disability coverage, for benefits to be payable the disability must be caused solely and directly by an accident while the coverage is in force and the disability must start within 1 year of the accident.

To make a claim: **The claimant can call 1-866-677-4366 and be provided with the claim forms to be completed.**

[1] **Significant change** means more funds are advanced under your mortgage after the beginning of the Certificate, or your mortgage amortization period is altered so that the mortgage won't end at the same time as the initial amortization period would have ended.

[2] If you work at least 20 hours per week for at least 40 weeks in the 12 months before you become disabled, or if you are seasonally employed and work at least 20 hours per week for 13 consecutive weeks in that period, then you are **totally disabled** if you can't perform the essential duties of your normal job due to illness or injury. Otherwise, you are **totally disabled** if you can't do at least 2 of the following activities of daily living without another person's help: eating; getting out of bed; dressing; toileting; walking.

[3] CSP insurance means Credit Security Plan insurance, an optional creditor group insurance product insured by Manulife and offered by lenders, that is issued on or after December 1, 2016.

[4] If you have a traditional mortgage and your life insurance covers the whole debt, the benefit will equal your monthly mortgage payment. Otherwise, the benefit may be lower.

MANULIFE | Mortgage Protection Plan

Please don't leave your mortgage unprotected and your family's home at risk.

Ask your mortgage broker for an MPP insurance application and apply today!

About Us

"We", "us" or "our" in this brochure means The Manufacturers Life Insurance Company ("Manulife"). MPP insurance is offered by Credit Security Insurance Agency Inc. ("CSIA"), insured by Manulife and administered and managed by Benesure Canada Inc. ("Benesure").

Please Check Your Coverage

When we receive your application, you will be sent a copy of your Certificate of Insurance ("Certificate"). The Certificate sets out the terms of your insurance coverage, and may include a notice of conditional coverage. We encourage you to read this document carefully. If you are not approved for the coverage you have requested you will be notified. If you provide incomplete or inaccurate information including information about your health or smoking status, then your insurance may be void and no benefits may be paid for any reason. If you were not eligible to apply, then your insurance will be void.

Changes to Your Mortgage

It is important to tell us when there are changes to your mortgage as this may impact your coverage. If you pay off your mortgage and do not replace it with a new one, then your coverage ends and you must notify us so we stop collecting premiums. If you make a significant change to your mortgage, you will not be insured for the full amount you owe. You can apply for an increase in coverage to address changes to your mortgage. New terms and conditions may apply to the new insurance coverage.

Overall Benefit Maximum

We will never pay more than the debt owing. If more than one person is insured with respect to your debt and two or more die or are totally disabled at the same time, the total share of benefit shall never exceed the Maximum Coverage described on the previous page. If your application for new MPP insurance coverage would exceed this maximum, your new MPP insurance coverage will be reduced so it doesn't, and any excess premiums will be refunded.

This brochure is a summary, not a contract.

This brochure is designed to outline the benefits for which you may be eligible and does not create any contractual or other rights. All of your rights and benefits will be governed solely by the Certificate we issue to you and the Group Policy issued to your mortgage broker.

Role of your mortgage broker

Your mortgage broker is not a licensed life insurance agent. Your mortgage broker's role is to have you complete the preprinted application form ("Application"). You may wish to speak to a licensed agent; if you need advice about this product, please contact one at the phone number below. For other insurance advice, you can consult a licensed agent of your choice. Your mortgage broker is the group policyholder for this MPP insurance coverage, and receives remuneration for providing administrative duties, such as providing you with this insurance information. Third party administrators acting on behalf of your mortgage broker, such as Broker Support Centre Inc., may also receive remuneration for providing administrative duties.

Privacy & confidentiality notice

The specific and detailed information requested on the application form and in the telephone interview(s) is required to process the MPP insurance application. We may need more information to assess your application, and may get it from you or from other sources. When you sign an application, you agree that we and our service providers can collect, use and disclose your personal information as described in detail in the privacy policy on the Manulife website. You agree that Manulife and our service providers can use this information to process waivers, to assess your application, and/or to process your request for a referral to a licensed Life Insurance Advisor. The advisor may gather, use and retain your personal information to determine whether other insurance products underwritten by the Insurer are suitable for you. We may also use your personal information to administer your insurance coverage including any claims, to collect premiums when they are due, for statistical analysis and to communicate with you regarding your insurance or related financial products and services. You also agree that Manulife can share information about your insurance with your mortgage broker and the lender who loaned the money that this insurance relates to, and their service providers. You agree that they and their service providers can use this information to assist you with any questions about the insurance, including about claims, and for statistical analysis and regulatory oversight. Your mortgage broker and lender and their service providers may also use it to communicate with you about financial services that may interest you, such as additional insurance coverage that may be available in future. Your consent to the use of your personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to us at: Privacy Officer, Manulife, P.O. Box 1602, Del. Stn 500-4-A, Waterloo, ON N2J 4C6. You acknowledge that, if you do not agree that your information may be used for the purposes stated above, other than communicating with you about other financial services that may interest you, then it may not be possible to accept your application. To protect the confidentiality of your information, we will establish a "financial services file" from which this information will be used for the purposes described above. Access to this file will be restricted to Manulife employees, our mandataries, service providers, administrators and agents who are responsible for the assessment of risk (underwriting), marketing and administration of insurance, and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations, and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your file is secured in our offices. You may ask to review the personal information it contains and make corrections by writing to Manulife.

Pre-authorized debit agreement ("PAD") for personal premium payments

By signing the Application, you confirm you are an owner of the account for which you have provided a void cheque, and authorize premiums for any insurance purchased from us or our agents to be collected without further notification to you before payments commence. Monthly payments, which will be confirmed in the Coverage Summary sent with your Certificate of Insurance, can commence as early as the day after your Application is submitted, and will be collected on the first day of each month. If your bank or financial institution does not honour an automatic monthly withdrawal the first time it is presented for payment, we will attempt to withdraw that payment again within 30 days. We reserve the right to ask for an alternate method of payment if your payment is not honoured. All one-time or automatic withdrawals from your bank account will be treated as personal withdrawals as defined by the Canadian Payments Association in Rule H-1. You can cancel your payment authorization at any time by written notice to us. You understand that cancelling this PAD agreement may result in a loss of insurance coverage unless we receive another form of payment. You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on your recourse rights or your right to cancel, or to obtain a sample cancellation form, you may contact your financial institution or visit **www.cdnpay.ca**.

Accessible formats and communication supports are available upon request.
Visit **Manulife.com/accessibility** for more information.

If you have any questions, call today:
Tel: (866) 677-4366 / Fax: (866) 677-4329 Email: help@mortgageprotectionplan.com
P.O. Box 987, 50 Charles Street E. Toronto, ON M4Y 2N9

Manulife

Mortgage Protection Plan (MPP) insurance is underwritten by The Manufacturers Life Insurance Company ("Manulife") and administered by Benesure Canada Inc. ("Benesure"). Credit Security Insurance Agency Inc. ("CSIA") and its appointed agents provide insurance sales services. Benesure and CSIA are wholly-owned subsidiaries of Manulife. ® Registered trademark of Benesure Canada Inc. used under licence. Manulife and the Block Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under licence. Manulife, PO Box 4213, Stn A, Toronto, ON M5W 5M3. © 2016 The Manufacturers Life Insurance Company.

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AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

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

SALEM AL TAMMIMI (the **"Purchaser"**)

Suite **4211** Tower **ONE** Unit **11** Level **41** (the **"Unit"**)

It is hereby understood and agreed between the Vendor and the Purchaser that the following change(s) shall be made to the above-mentioned Agreement of Purchase and Sale, and except for such change(s) noted below, all other terms and conditions of the Agreement shall remain as stated therein, and time shall continue to be of the essence.

DELETE: FROM THE AGREEMENT OF PURCHASE AND SALE
NA

INSERT: TO THE AGREEMENT OF PURCHASE AND SALE
Notwithstanding any notice to the contrary which may have been received from the Vendor or its solicitors prior to the date hereof, the parties expressly agree that the final closing date shall be January 8th 2018.

All other terms and conditions to remain the same and time to continue to be of the essence.

Dated at **Mississauga, Ontario** this 2nd day of December **2017.**

SIGNED, SEALED AND DELIVERED
In the Presence of:

Witness

Purchaser - SALEM AL TAMMIMI

Accepted at ______________ this ______ day of ______________ **2017.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

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