Worksheet
Standard Assignment
Post Occupancy

Suite: 4702 **Tower:** PSV 2 **Date:** ____________ **Completed by:** Moni

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 Aird & Berlis LLP in Trust ✓
- Certified Deposit Cheque for Assignment fee as per the Assignment Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). $ (0.00) ✓
- Agreement must be in good standing. Funds in Trust: $____________ ✓
- 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:

Donovan - Lawyer (Student)
Taiesha - RN

Layers information: Cory A. Mills
Lexon Law Professional Corporation
1020 Matheson Boulevard east,
unit 10.
Mississauga, ontario,
L4W 4J9
905 277 - Laws (5297)
Fax: 905 785-6258
email: cmills@lexonlawyers.com

May 25/17.
2017.

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

ASSIGNMENT

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

WAIL ARNOUS (the **"Purchaser"**)
Suite **4702** Tower **ONE** Unit **2** Level **46** (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 February 25, 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) ~~Five Thousand ($5,000.00)~~ 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 25th day of February 2012.

Witness: ______________________   Purchaser: **WAIL ARNOUS**

DATED at Mississauga this 25 day of February, **2012.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

PSV

POSH STYLE VIBE

SUITE 4702 UNIT 2 LEVEL 46

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 25th day of November 2017.

A M O N G:

WAIL ARNOUS

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

OF THE FIRST PART;

- and -

DONOVAN HUGH FRANCIS AND TAIESHA STEWART-FRANCIS

(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 25th day of February 2012 and accepted the 25th day of February 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 2, Level 46, Suite 4702, 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.

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 ~~Five Hundred~~ zero Dollars (~~$500.00~~ $0.00) plus HST. DF TMSF

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 25th day of November 2017.

Witness	**WAIL ARNOUS (Assignor)**
Witness	(Assignor)
Witness	**DONOVAN HUGH FRANCIS (Assignee)**
Witness	**TAIESHA STEWART-FRANCIS (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: Donovan Hugh Francis

DATE OF BIRTH 1976/04/27
YYYYMMDD **SIN #** ______

ADDRESS: 3312-310 Burnhamthorpe Rd W. Miss. ON. L5B 4P9.

PHONE: **Tel:** 647-783-4593
Cell: ______
Facsimile: ______

E-mail: dnvnfrncs@yahoo.com

ASSIGNEE

NAME: Taiesha Stewart-Francis

DATE OF BIRTH 1981/05/22
YYYYMMDD **SIN #** ______

ADDRESS: 3312-310 Burnhamthorpe Rd W. Miss. ON. L5B 4P9.

PHONE: **Tel:** 647-785-4385
Cell: ______
Facsimile: ______

E-mail: tee-shwa@yahoo.com

ASSIGNEE'S SOLICITOR:

NAME: Cory A. Mills - Lexon Law Professional Corp.

ADDRESS: 1620 Matheson Blvd. East Unit 10 Miss. ON L4W 4J9.

PHONE: **Bus:** 905-277-5297
Facsimile: 905-785-6258.

E-mail: cmills@lexonlawyers.com

Assignors Solicitor: John Sedrak
50 Burnhamthorpe Rd West
Unit 701
Mississauga, ON.
L5B 3C2.
Ph: 905-232-1529.
Fax: 905-232-3323

PSV - Block 7 - PSV

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

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

WAIL ARNOUS (the "**Purchaser**")

Suite **4702** Tower **ONE** Unit **2** Level **46** (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 25th day of November **2017.**

SIGNED, SEALED AND DELIVERED
In the Presence of:

Witness

Purchaser - WAIL ARNOUS

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.

maMS_amd.rpt 27sept16

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 PSV1 unit 4702

Sales Representative/Broker Name: Inzation Realty

Date Information Verified/Credit File Consulted: Nov. 25. 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 using an agent or mandatary to verify the identity of an individual, see procedure described in CREA's materials on REALTOR Link®. 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.

1. Full legal name of Individual: Donovan Hugh Francis

2. Address: 3312-310 Burnhamthorpe Rd. W
Mississauga ON L5B 4P9

3. Date of Birth: 1976/04/27

4. Nature of Principal Business or Occupation: Student (LAW)

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 be valid and have a photo. See CREA's FINTRAC materials on REALTOR Link® for examples)

2. Document Identifier Number: F7192-15947-60427

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

4. Document Expiry Date: 2019-10-01 **Country:** Canada
(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. Consult the credit file at the time you ascertain the individual's identity. If any of the information does not match, you will need to use another method to ascertain client identity. The individual does not need to be physically present.

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

2. Reference Number of Credit File:

A.3 Dual ID Process Method

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

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

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

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

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

Individual Identification Information Record

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

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

Transaction Property Address: ....

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

A. Verification of Individual

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

1. Full legal name of Individual: ....
2. Address: ....

3. Date of Birth: ....
4. Nature of Principal Business or Occupation: ....

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

Ascertain the individual's identity by comparing the individual to their photo ID. The individual must be physically present.
1. Type of Identification Document*: .... (must view the original and have a photo. See CREA'S FINTRAC materials on REALTOR Link for examples)
2. Document Identifier Number: ....
3. Issuing Jurisdiction: .... (insert applicable Province/ Territory, Foreign Jurisdiction or "Canada") **Country:** ....
4. Document Expiry Date: .... (must be valid and not expired)

A.2 Credit File

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

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

2. Reference Number of Credit File: ....

A.3 Dual ID Process Method

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

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

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

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

Individual Identification Information Record

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

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

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

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

Date on which above measures taken: ....

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

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

B. Verification of Third Parties

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

B.1 Third Party Reasonable Measures

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

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

☐ Yes
☐ No

Measures taken *(check one)*:

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

Date on which above measures taken: ....

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

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

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

☐ No
☐ Yes, explain: ....

B.2 Third Party Record

Where there is a third party, complete this section.

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

Individual Identification Information Record

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

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

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

Low Risk

☐ Canadian Citizen or Resident Physically Present

☐ Canadian Citizen or Resident Not Physically Present

☐ Canadian Citizen or Resident – High Crime Area – No Other Higher Risk Factors Evident

☐ Foreign Citizen or Resident that does not Operate in a High Risk Country (physically present or not)

☐ Other, explain:

Medium Risk

☐ Explain:

High Risk

☐ Foreign Citizen or Resident that operates in a High Risk Country (physically present or not)

☐ Other, explain:

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

Individual Identification Information Record

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

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

Check the appropriate boxes.

Acting as an agent for the purchase or sale of:

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

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

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

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

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

D.3 Suspicious Transactions

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

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 PSV1 Unit 4702

Sales Representative/Broker Name: Maihan Realty
Date Information Verified/Credit File Consulted: NOV. 25th 2019

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: TAIESHA STEWART-FRANCIS
2. Address: 3312-310 Burnhamthorpe Rd W.
Mississauga ON L5B 4P9
3. Date of Birth: 1981/05/22
4. Nature of Principal Business or Occupation: Registered Nurse

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: S8335-13202-15529
3. Issuing Jurisdiction: Ontario
(If applicable: Province, Territory, Foreign Jurisdiction or "Canada")
4. Document Expiry Date: 2019-12-31 (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 Holding the Credit File:

2. Reference Number of Credit File:

A.3 Dual ID Process Method

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

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

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

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

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

Individual Identification Information Record

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

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

Transaction Property Address: ....

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

A. Verification of Individual

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

1. Full legal name of Individual: ....
2. Address: ....

....
3. Date of Birth: ....
4. Nature of Principal Business or Occupation: ....

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

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

A.2 Credit File

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

....
2. Reference Number of Credit File: ....

A.3 Dual ID Process Method

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

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

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

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

Individual Identification Information Record

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

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

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

Date on which above measures taken: ....

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

B. Verification of Third Parties

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

B.1 Third Party Reasonable Measures

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

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

- ☐ Yes
- ☐ No

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

Date on which above measures taken: ....

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

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

B.2 Third Party Record

Where there is a third party, complete this section.

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

Individual Identification Information Record

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

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

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

Low Risk

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

Medium Risk

- ☐ Explain:

High Risk

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

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

Individual Identification Information Record

D. Business Relationship

(ask your Compliance Officer when this section is applicable)

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

Check the appropriate boxes.

Acting as an agent for the purchase or sale of:

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

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

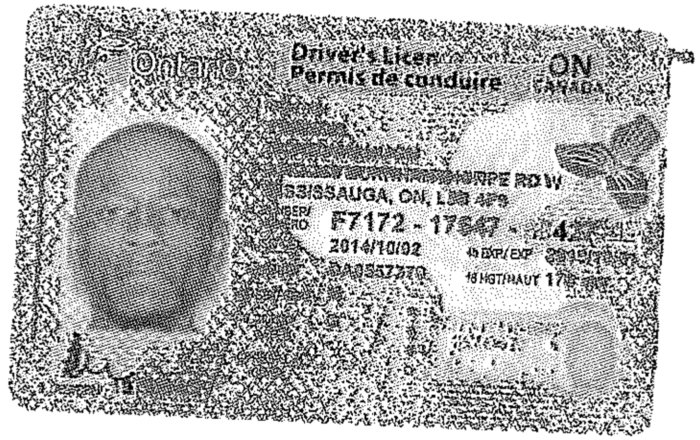
D.2.1. Ask the Client if their name, address or principal business or occupation has changed and if it has include the updated information on page one.

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

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

D.3 Suspicious Transactions

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


Ontario
Driver's Licen
Permis de conduire
ON
CANADA
SSISSAUGA, ON, L5B 4P9
F7172 - 17647 -
2014/10/02
4b EXP/EXP
16 HGT/HAUT


Ontario
ON
MISSISSAUGA, ON, L5B 4P9
S8235 - 73208 -
2015/01/02
4b EXP/EXP
16 HGT/HAUT

Scotiabank®

To: Donovan Francis
Taleshа Stewart-Francis
310 Burnhamthorpe Rd W, Unit 310
Mississauga, ON
L5B 4P9

C/O: FRANCES ROBINSON
Scotiabank Home Financing Advisor

From: Scotiabank Home Financing Advisor
79 Wellington Street West, Unit 3400
Toronto, ON
M5K 1K7
Phone:
Fax:

Application ID: 8133033

Date Issued: Nov 27, 2017

Property Address: 4011 Brickstone Mews, Unit 4702, Mississauga, ON, L5B 0J7

We are pleased to confirm that your application has been approved under the following terms and conditions.

Basic Loan Amount	$418,500.00	**Advance Date**	Dec 19, 2017
Insurance Premium	$12,973.50	**Term**	**
Total Loan Amount	$431,473.50	**Amortization**	**
Interest Rate	**	**Monthly Payment**	**
** See Interest Rate Section for more information		(Principal + Interest Only)	
Interest Rate Set Date	Already Set	**Taxes to be paid**	through Scotiabank
Guarantor(s)			

Payment Frequency or First Payment Date Options (Selection is mandatory):

Payment Frequency Options listed below are for new mortgage(s) only. Payment amount does not include tax portion if taxes are to be paid through Scotiabank.

Please Note: Any changes to the Advance Date may result in a change to your first mortgage payment date and any change will be reflected in the Mortgage Repayment Terms Confirmation Notice you will receive shortly after your Advance Date. Please ensure sufficient funds are available in your bank account to cover the mortgage payment.

New Mortgage 5 Year Closed Fixed Rate SPR

☐ $2,117.95 Monthly payments on ________________ within 30 days after the Closing Date excluding 29th, 30th, or 31st of the month.

☐ $1,058.98 Bi-weekly payments on every second ________________ within 16 days after the Closing date (Mon – Fri only).

☐ $529.49 Weekly payments on every ________________ within 9 days after Closing Date (Mon – Fri only).

☐ $1,058.98 Semi-monthly payments on ________________ either the 1st or 15th, whichever comes first after the Closing date.

PREPAYMENT POLICIES

Prepayment

Our standard prepayment privileges apply. Full details on prepayment privileges, Match-a-Payment® and Miss-a-Payment® Options can be obtained from your servicing branch.

INTEREST RATE

Rate

We guarantee you the interest rate(s) and term(s) as indicated in this document, provided your mortgage is advanced by the Rate Hold Guarantee Expiry Date of March 26, 2018.

Mortgage Component 1: Interest Rate of 3.34% on a 5 years and 0 month term
If this is a blended interest rate, the new reduced or reset interest rate applies to the new term only.

STEP-Insured

Your Scotia Total Equity Plan® (STEP®) product breakdown is outlined below:
Global limit approved $372,000.00.
Collateral mortgage is to be registered for $581,250.00.
Total amount to be disbursed on closing $431,473.50.

Mortgage Component(s)
Principal amount $431,473.50, Term: 5 year closed, Rate: 3.34%, Am: 25 years, 0 months, P&I Pymt $2,117.95.
**The applicable interest rate guarantee is outlined in the Rate Adjustment section of this commitment.

CONDITIONS OF APPROVAL

Mortgage Payment Setup

Before we submit the mortgage documents to your solicitor you are required to meet with a Client Solutions Advisor or Financial Advisor at the Scotiabank branch of your choice to set up your mortgage payment details. Scotiabank will contact you to schedule this meeting. Please bring two (2) pieces of identification, one of which is government issued photo identification, to this meeting.

Offer and Listing

You are to provide a copy of the complete signed and accepted purchase agreement and, if applicable, the Multiple Listing Service (MLS) agreement.

New Home Warranty

You are to provide confirmation, satisfactory to us, that the builder is providing an independent New Home Warranty on the unit and the name of the New Home Warranty provider.

New Construction - Completion

As required by provincial laws for construction liens, a percentage of the mortgage amount is to be held back by your Solicitor/Notary until construction is complete, a certificate of occupancy is issued, and where applicable, the required time has passed. Speak to your Solicitor/Notary for more information on construction lien holdbacks.

Owner Occupied Property

You must occupy the subject property as your principal residence.

Downpayment - Own Resources

You are to provide us with verification, satisfactory to us, that $46,500.00 for the down payment is available from your own resources. You must provide 90 days of history. If the funds are held in one or more deposit accounts, you must provide the most recent account history for each account. We may ask for additional account history.

Income

Verification is to be provided by way of a recent paystub or notification of pay deposit dated no earlier than 60 days before the application date and any one of the following:

- Signed letter on employers letterhead, or
- Two most recent bank statements showing direct payroll deposits, or
- T4 for the most recent tax year, or
- Notice of Assessment with T1 General/ CRA my Account Assessment for the most recent tax year.

Donovan Francis in the amount of $55,000.00
Taiesha Stewart-Francis in the amount of $58,557.98

Income Verification -- Additional Documentation Required

To verify your income level, you will provide us with bank account statements, satisfactory to us, that show your employer's regular payroll deposits to your account for at least two months.

Closing Costs

You are to provide verification that you have available from your own resources, in addition to the down payment, 1.50% of the purchase price to cover closing costs.

Income - Rental

To confirm that you are receiving a monthly rental income for $2200.00, you will provide us with:
• An appraiser's Schedule A, or
• An appraiser's Market Rent Estimate contained in the main body of a full or desktop appraisal or in the Schedule A section of a full or desktop appraisal or a standalone Market Rent Estimate Report (sometimes referred to as a Standalone Schedule A), or
• 3 months bank statements showing rental income deposits, or
• T1 General including Statement of Real Estate Rentals for most recent tax year, or
• Financial statements prepared by a practicing accountant, or
• Copies of leases for the current tenants. Leases that are more than 3 years old must be supported by either 3 months bank statements showing rental income deposits or T1 General including Statement of Real Estate Rentals for most recent tax year.
You must obtain your tenant's permission before submitting any copies of leases to support your rental income. Evidence of the tenant's consent is not required by us.

Debt Payout

You are to pay out the debts listed below from your own resources and provide confirmation of payout to us before the closing date:
student loans, Acct#9351447, $9,595.00
general bank of canada, Acct#26709, $792.00
rbc loc, Acct#12294195001, $29,163.00
desjardins visa, Acct#4530930320767000, $1,194.00
amex, Acct#3733523841500, $1,610.00
td visa, Acct#4520020021518486, $4,856.00

Property - Taxes

You are to make tax payments to us with your regular loan payments and we will pay the property taxes when they become due.

Sq Footage

HFA to provide: Confirmation of sq footage on subject property

MORTGAGE DEFAULT INSURANCE CONDITIONS

Default Insurer - Fees

The approval and mortgage are subject to the requirements of the mortgage default insurer. The mortgage insurance premium of $12,973.50 plus $1,037.88 for sales tax on the insurance premium will be deducted from the advance.

SOLICITOR / NOTARY CONDITIONS

Title Insurance Requirement

Your solicitor will advise you if title insurance is required to complete this transaction, If title insurance is required all costs incurred will be your responsibility.

Solicitor

This transaction will be completed by a solicitor/notary. We will instruct the solicitor/notary upon receipt of acceptance of this conditional approval and the requested information. For refinance transactions, the solicitor/notary will be responsible to pay out existing non-Scotiabank debts from the mortgage proceeds.

Second Mortgage

Secondary financing is not permitted.

Statutory Declaration

Solicitor to obtain: Statutory Declaration to confirm Donovan and Talesha Francis will occupy this property as their primary residence

GENERAL CONDITIONS

Condition Fulfillment

You will pay all fees associated with arranging this mortgage, which includes any legal, survey, appraisal, and insurance mortgage costs.
All costs incurred to arrange this mortgage are your responsibility.

Due on sale

The mortgage cannot be assumed by subsequent purchaser(s).

Signed Commitment

Return to us this signed Commitment Letter (and Bridge Loan Commitment Letter if applicable), and Solicitor/Notary information.

All borrowers and guarantors, as applicable, are required to sign the acceptance page of this commitment and return it to us by December 09, 2017.

Yours truly,

FRANCES ROBINSON

Scotiabank Home Financing Advisor
(519) 716-1607

Scotiabank®

Application ID: 8133033	Property: 4011 Brickstone Mews, Unit 4702, Mississauga, ON, L5B 0J7	Issued: Nov 27, 2017

CUSTOMER AUTHORIZATION / ACKNOWLEDGEMENT

In this Commitment Letter, "we", "our" and "us" mean any Scotiabank Group Member or the collective Scotiabank Group and include any program or joint venture any of these parties participates in; "you" and "your" mean the borrower and co-borrower(s) (if applicable) and guarantor(s) (if applicable). "Service" means any personal banking, insurance, brokerage or financial product or service offered by us. You agree that all information that you give us will, at any time, be true and complete.

We may collect your personal information, use it, and disclose it to any person or organization in order to: confirm your identity; understand your needs; determine your eligibility for our Services; satisfy applicable legal and regulatory requirements; manage and assess our risks; and prevent or detect fraud or criminal activity. We may keep and use information about you for as long as it is needed for the purposes described in this Commitment Letter.

In addition, we may offer you Services that we think may be of interest to you, and give information about you to other members of the Scotiabank Group so that these companies may tell you directly about their Services. Your consent to this is not a condition of doing business with us and you may withdraw it at any time.

When you apply for, accept, or guarantee a loan or credit facility or otherwise become indebted to us, we may use, give to, obtain, verify, share and exchange financial, credit and other information about you with others including your employer, credit bureaus, mortgage insurers, creditor insurers, reinsurers, registries, other companies in the Scotiabank Group, Investigative Bodies such as the Bank Crime Prevention and Investigation Office and other persons with whom you may have financial dealings, as well as any other person as may be permitted or required by law. We may do this throughout the relationship we have with you. You authorize any person whom we contact in this regard to provide such information to us.

We may ask you for your SIN to verify and report credit information to credit bureaus and credit reporting agencies as well as to confirm your identity. You may refuse to consent to its use or disclosure for purposes other than as required by law.

We do not provide directly all the services related to your relationship with us. We may use third party service providers to process or handle personal information on our behalf and to assist us with various services. Some of our service providers are located outside of Canada. As a result, your personal information may be accessible to regulatory authorities in accordance with the law of these jurisdictions. When personal information is provided to our service providers, we will require them to protect the information in a manner that is consistent with Scotiabank Group privacy policies and practices.

Third Party Determination - By signing this Commitment Letter you confirm that the product(s) and/or service(s) offered to you herein will not be used for or on behalf of any individual or entity other than you and the other parties named in the Commitment Letter for whose benefit such products and services are intended unless information about such individuals or entities was previously disclosed to the Bank on a Scotiabank Group Third Party Determination form.

Solicitor/Notary Contact Information

Name:	Firm Name:
Address:	
Phone:	Fax:

Any disclosure statement in connection with the loan you are applying for will be given at the time that you enter into the Personal Credit Agreement.

Please correspond in: ☐ English ☐ French

Applicable in the Province of Quebec only: It is the express wish of the parties that this Authorization and all documents relating to it be drawn up and executed in English. Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

Each borrower is entitled to receive separate agreements and cost of borrowing disclosure documents related to the account(s). All agreements and cost of borrowing disclosures related to the account(s) will be sent to the address of the primary borrower and separate documents will also be sent to each co-borrower at his/her address that appears in our records. This includes the initial disclosure statement and credit agreement, as well as all subsequent periodic statements, agreements, disclosure or other notices related to the account(s).
Alternatively, a co-borrower may consent to all documentation being provided on his/her behalf by providing it only once to the address of the primary borrower. The co-borrower agrees that we may rely on this consent through all subsequent extensions, renewals and amendments related to the account(s), until such time as the co-borrower gives us notice in writing that he/she wishes to change his/her disclosure preference. A co-borrower may change his/her disclosure preference at any time in the future by contacting his/her Scotiabank branch.
If you have consented to all documentation being provided on your behalf by providing it only once to the address of the primary borrower, this is reflected below by checking "Disclosure - No" next to your name.
Each co-borrower acknowledges that he/she has been advised of his/her ability to receive separate disclosure and any checking of "Disclosure - No" next to his/her name below reflects his/her wishes.

The terms and conditions detailed in this mortgage commitment are hereby accepted this ________ day of __________________, 20________.

____
Donovan Francis

____
Taiesha Stewart-Francis

Receive Notices
☐ No

Home Financing Solutions

The Bank of Nova Scotia
Mississauga, ON
Square One Shopping Centre
100 City Centre Dr
Mississauga, ON L5B 2C9
Abrar Rathore (416) 505-3586

Scotiabank®

Banking Solutions, Personalized for You!

November 27, 2017

Dear **Donovan Francis, Taiesha Stewart-Francis,**

Congratulations on your recent mortgage approval, and thank you for choosing Scotiabank for your home financing needs. Based on the information provided in your mortgage application, we are pleased to offer you a customized banking package to meet your unique needs.

Get a new Scotiabank credit card with a credit limit of **$5,000!**[1]
Overdraft Protection in the amount of **$750!**[2]
Plus, a variety of unsecured borrowing solutions with a pre-approved credit limit of **$14,500!**[1]

Receive $300[3] and get more from your everyday banking by opening one of the following bank accounts:

Scotiabank Momentum Chequing Account
- Earn 1% cashback on your debit purchases to a maximum of $300 each year[4]
- Unlimited self-service transactions

Scotia One™ Account
- Monthly fee waived when you maintain a minimum daily balance of $4,000
- Unlimited self-service and teller transactions

Choose a credit card that rewards you

- Whatever your needs, Scotiabank has a credit card to suit your lifestyle. Whether it's travel, cash back, merchandise, entertainment rewards, a low interest rate or no annual fees – we have the credit card for you[5].

And choose a smart Line of Credit

ScotiaLine® Personal Line of Credit
- Low introductory interest rate of Scotiabank **Prime + 1.50% for the first 6 months** on a new ScotiaLine Personal Line of Credit. Plus, pay as little as interest-only monthly.[6]
- Pay as little as interest-only monthly and access funds anywhere Visa is accepted

Scotiabank Mortgage Protection Your Scotiabank Mortgage gives you access to a range of Scotia Mortgage Protection coverage options to help you plan for a more secure tomorrow. To ensure you get the insurance coverage that's right for you, we offer three types of **optional** insurance coverage – Disability Protection, Critical Illness Protection; and Life Protection.[7]

Also make sure to talk to us about insurance protection for your *ScotiaLine®* Personal Line of Credit and your Scotiabank® *Credit Card*.

We appreciate your business. Your Advisor will contact you soon to discuss how these special offers can help you become better off.

Enjoy more free time by managing your Scotiabank mortgage digitally

Use your Scotiabank mortgage number to activate digital banking today and:

- Change your payment amount and frequency*.
- Check your mortgage details, including your principal balance, payment amount, remaining amortization and more.
- Access helpful tools like the Mortgage-Free Faster and Mortgage Payment Calculators.
- Go paperless and receive electronic statements and notices.

*Subject to the terms and conditions of your mortgage.

How to activate your Scotia OnLine® and Mobile access

1. Go to **scotiabank.com** or download our Mobile Banking app.

2. On your desktop, click **"Activate Now"** under the **"Sign in"** button. On your mobile app, tap **"Activate Mobile Banking"**.

3. Select **Mortgage** under the "Product" dropdown, and enter your account number and personal details.

4. Create your username and password, and sign in.

All offers may be changed, extended or withdrawn without notice, and cannot be duplicated or combined with any other offer. These offers cannot be transferred.

Terms and Conditions

[1] Offers are subject to change if material changes to the mortgage approval are made, including but not limited to, mortgage amount, borrowers, income and credit history. You have been presented this offer for Scotiabank Credit products on the basis of your financial information and other credit information. We reserve the right to withdraw this offer, even if you have already accepted, and decline to issue this offer if we become aware of any unfavourable information, any adverse change in your financial position or any adverse change in your account status with us. This offer is only eligible to those who have reached the age of majority and in the case of a Scotiabank credit card must a Canadian citizen or Canadian resident.

[2] If you accept and use Overdraft Protection, a $5.00 fee applies in each month in which your account is overdrawn a day or more. In addition, interest is also payable on overdrawn balances, calculated daily at 21% (per annum), and charged monthly. Account must have a positive balance at least once every 30 days. A $5.00 handling fee will also be charged for each item that is paid while your account is overdrawn more than the authorized limit.

[3] To qualify for the time limited $300 bonus, you must (1) open a Scotiabank Momentum Chequing Account or Scotia One™ Account (each an "Eligible Account") at any Scotiabank branch within 120 days of your Scotiabank mortgage approval and (2) set up your payroll so that it is deposited into your Eligible Account or set up a minimum of 2 pre-authorized transactions for a minimum of $25 per transaction. Your payroll or pre-authorized transactions must clear the account within 60 days of account opening. Employees of The Bank of Nova Scotia ("Scotiabank") and individuals who are/were previously holders or joint holders of a Scotiabank Momentum Chequing Account, Scotia® Moneyback Account, Scotia One Account, Powerchequing® Account, Basic Banking Account, Basic Banking Plan, Scotia Value® Account, or Student Banking Advantage® Plan are not eligible. The Eligible Account must be open and in good standing until the time of payout. The Eligible Account is not in "good standing" if (i) it has a negative balance exceeding the authorized overdraft limit or (ii) it has been in continuous overdraft for a period of three (3) consecutive months. The $300 bonus will be deposited into the Eligible Account within 120 days of account opening. Maximum one offer per customer. This offer is non-transferable and cannot be duplicated or combined with any other offer. Scotiabank may withdraw or change this offer at any time without notice.

[4] Receive 1% cashback on the first $30,000 spent annually on qualified purchases using the ScotiaCard debit card. Conditions apply. Visit http://www.scotiabank.com/momentumchequing or a Scotiabank branch for full details.

[5] Review the applicable Application Disclosure Statement you will receive from your Client Solutions Advisor for information on rates and fees and additional information about the credit card you wish to select. If your credit card includes a promotional annual fee waiver for the first year, we will waive the annual fee for the primary card and any additional supplementary cards during the promotional period.

[6] The introductory interest rate of Prime + 1.50% takes effect when the ScotiaLine Personal Line of Credit account is opened and will then continue for six months from that date. After the promotional period, the rate for your balances that were at Prime + 1.50% will increase to the regular interest rate of Scotiabank Prime plus an adjustment factor of up to 8.9% (to be disclosed after credit adjudication).

[7] The maximum coverage amount for Critical Illness coverage is $500,000 per Mortgage or for all Mortgages combined. For Life coverage, the maximum coverage amount is $750,000 per Mortgage or for all Mortgages combined. The maximum monthly benefit amount for Disability coverage is $3,500 plus your Mortgage Disability premium (including applicable taxes), for up to a maximum of 24 months. Life and Critical Illness insurance coverage is underwritten by The Canada Life Assurance Company. Disability insurance is underwritten by Sun Life Assurance Company of Canada under Group Policy # 57899.