

Worksheet

Standard Assignment

Suite: 1103 Tower: BK9N Date: Jan 16 2021 Completed by: Andrea

Please mark if completed:

- ☐ Original Closing Date January 27, 2021 ✓
- ☐ New Closing Date January 10, 2021 ✓
- ☐ Copy of Date Change Amendment ✓
- ☒ Copy of Assignment Amendment ✓
- ☐ Assignment Agreement Signed by both Assignor and Assignee. ✓
- ☒ Assignment Fee \$ 0.00
 - ☐ Certified Cheque (Amacon City Centre Nine Development Partnership)
 - ☐ Final Statement of Adjustment ✓
- ☒ Agreement must be in good standing. Funds in Trust: \$ 59,380 ✓
- ☒ Assignors Solicitors information ✓
- ☒ Assignees Solicitors information ✓
- ☒ Include Fintrac for Assignee – Occupation and Employer ✓
- ☒ Copy of Assignees ID ✓
- ☒ Copy of Assignees Mortgage Approval ✓
- ☐ \$1000 legal fee cheque to be paid to Aird & Berlis ✓

Assignee Lawyer
Ehsan Ahmed
Ehsanlawoffice@gmail.com
402-7045 Edwards Blvd
Mississauga On L5S 1X2

Assignor's solicitors email address
Tahir Majeed
tahirlaw@hotmail.com and tahir@tmlaw.ca
507-7900 Hurontario St. Brampton, Ontario L6Y 0P6
Tel: 905-796-1198 Fax: 905-499-0026

Note:

Once all 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 Aird & Berlis LLP via email. Please remember that the Assignment fee cheque should be couriered to Amacon.

Administration Notes:

Suite No. 1103, Unit 3, Level 11, (the "Unit")

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE
ASSIGNMENT

BETWEEN:

AMACON DEVELOPMENT (CITY CENTRE) CORP.
(the "Vendor")

- and -

Raghdan Abdelhady (the "Purchaser")

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 28 2016 and accepted by the Vendor on February 29 2016 (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

all references to final closing date of January 27, 2021

Insert: TO THE AGREEMENT OF PURCHASE AND SALE

1 All references to final closing date shall mean February 10, 2021

2 In consideration for the Vendor's agreement to extend the final closing date, the purchaser shall be required to pay a per diem rate of interest on the balance due on final closing of 11% per annum, for each day of extension commencing from January 27, 2021, payable to the Vendor by way of certified funds drawn on solicitor's trust account and delivered with closing funds.

3. The purchaser agrees to pay the Vendor's administration costs in the amount of \$1000.00 by way of certified funds drawn on solicitor's trust account and delivered with closing funds.

4 The purchaser agrees to pay the Vendor's legal fees in the amount of \$1,000.00 by way of certified funds drawn on solicitor's trust account delivered with closing funds and made payable to AIRD & BERLIS LLP.

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

DATED at _____, this 26 day of 01, 2021

IN WITNESS WHEREOF the parties have executed this Amendment

SIGNED, SEALED AND DELIVERED
in the presence of

Witness

Purchaser

DocuSigned by:

Raghdan Abdelhady

4110C7EB80E43B...

DATED at Toronto, this 26 day of January, 2021

AMACON DEVELOPMENT (CITY CENTRE) CORP.

Per:

[Signature]
Name:
Authorized Signing Officer

I have authority to bind the Corporation

BLOCK NINE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

ASSIGNMENT

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

RANIA ABDELHADY (the "Purchaser")

Suite **1103 Tower 9 North Unit 3 Level 11** (the "Unit")

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

Delete: FROM THE AGREEMENT OF PURCHASE AND SALE

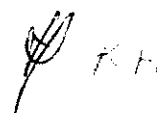
22. The Purchaser covenants not to list for sale or lease, advertise for sale or lease, sell or lease, nor in any way assign his or her interest under this Agreement, or the Purchaser's rights and interests hereunder or in the Unit, nor directly or indirectly permit any third party to list or advertise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

Insert: TO THE AGREEMENT OF PURCHASE AND SALE

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

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

- (i) obtains the written consent of the Vendor, which consent may not be unreasonably withheld;
- (ii) acknowledges to the Vendor in writing, that the Purchaser shall remain responsible for all Purchaser's 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 23 day of February 2016.

Witness: [Signature]

[Signature]
Purchaser: **RANIA ABDELHADY**

DATED at TORONTO this 29 day of FEBRUARY 2016.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: [Signature]

Authorized Signing Officer
I have the authority to bind the Corporation

BLOCK
NINE

SUITE 1103 UNIT 3 LEVEL H

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 26 day of January 2021

A M O N G:

Raghdan Abdelhady

(hereinafter called the "Assignor")

OF THE FIRST PART:

- and -

Khushboo Talreja and Ankur Talreja

(hereinafter called the "Assignee")

OF THE SECOND PART:

- and -

AMACON DEVELOPMENTS (CITY CENTRE) CORP.

(hereinafter called the "Vendor")

OF THE THIRD PART:

WHEREAS:

- (A) By Agreement of Purchase and Sale dated the 28th day of February 2016 and accepted the 29th day of February 2016 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 3, Level 11, Suite 1103, together with 1 Parking Unit(s) and 1 Storage Unit(s) in the proposed condominium known municipally as 4085 Parkside Village Dr, Mississauga, Ontario (the "Property");
- (B) The Assignor has agreed to assign the Agreement and all deposits tendered by the Purchaser thereunder as well as any monies paid for extras or upgrades, monies paid as credits to the Vendor (or its solicitors) in connection with the purchase of the Property to the Assignee and any interest applicable thereto (the "Existing Deposits"), and the Assignee has agreed to assume all of the obligations of the Assignor under the Agreement and to complete the transaction contemplated by the Agreement in accordance with the terms thereof; and
- (C) The Vendor has agreed to consent to the assignment of the Agreement by the Assignor to the Assignee

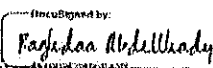
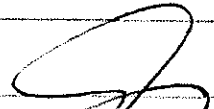

NOW THEREFORE THIS AGREEMENT WITNESSETH THAT in consideration of the sum of Ten Dollars (\$10.00) now paid by the Assignee to the Assignor and for such other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereby agree as follows:

- 1. Subject to paragraph 7 herein, the Assignor hereby grants and assigns unto the Assignee, all of the Assignor's right, title and interest in, under and to the Agreement including, without limitation, all of the Assignor's rights to the Existing Deposits under the Agreement;
- 2. The Assignor acknowledges that any amounts paid by the Assignor for Existing Deposits will not be returned to the Assignor in the event of any default or termination of the Agreement and the Assignor expressly acknowledges, agrees and directs that such amounts shall be held by the Vendor as a credit toward the Purchase Price of the Unit
- 3. Subject to paragraph 4 below, the Assignee covenants and agrees with the Assignor and the Vendor that he/she will observe and perform all of the covenants and obligations of the Purchaser under the Agreement and assume all of the obligations and responsibilities of the Assignor pursuant to the Agreement to the same extent as if he/she had originally signed the Agreement as named Purchaser thereunder
- 4. The Assignee shall be required to pay the full amount of the applicable HST to the Vendor on final closing notwithstanding that the Assignee may qualify for HST Rebate (or equivalent). The HST applicable shall be calculated based on the original purchase price and the consideration for the Transfer/Deed to the Assignee shall reflect the original purchase price as set out in the Agreement. The Assignor and/or Assignee are personally directly responsible for collection and remittance of any HST applicable to any increase in or additional consideration negotiated as between Assignor and Assignee for the purchase of the Property. The Assignor and Assignee expressly acknowledge that the HST Rebate credit contemplated by the Agreement will not be available to the assigning parties and the Assignee will be obliged to seek any HST Rebate available directly on his or her own after final closing. The Vendor shall have no obligation whatsoever either before or after closing to assist or cooperate with the Assignor or Assignee in the collection or remittance of HST on the assignment transaction as between Assignor and Assignee or with any application for HST Rebate or equivalent.

5. Subject to the terms of the Assignment Amendment, the Assignee covenants and agrees with the Assignor and the Vendor not to list or advertise for sale or lease and/or sell or lease the Unit and is strictly prohibited from further assigning the Assignee's interest under the Agreement or this Assignment to any subsequent party without the prior written consent of the Vendor, which consent may be arbitrarily withheld.
6. In the event that the Agreement is not completed by the Vendor for any reason whatsoever, or if the Vendor is required pursuant to the terms of the Agreement to refund all or any part of the Existing Deposits or the deposit contemplated by section 2 above, the same shall be paid to the Assignee, and the Assignor shall have no claim whatsoever against the Vendor with respect to same.
7. The Assignor hereby represents to the Assignee and the Vendor that he/she has full right, power and authority to assign the Agreement to the Assignee.
8. The Assignor covenants and agrees with the Vendor that notwithstanding the within assignment, he/she will remain liable for the performance of all of the obligations of the Purchaser under the Agreement, jointly and severally with the Assignee. For greater clarity, the Assignor may be required to complete the Occupancy Closing with the Vendor.
9. The Vendor hereby consents to the assignment of the Agreement by the Assignor to the Assignee. This consent shall apply to the within assignment only, is personal to the Assignor, and the consent of the Vendor shall be required for any other or subsequent assignment in accordance with the provisions of this Agreement.
10. The Assignee hereby covenants, acknowledges and confirms that he/she has received a fully executed copy of the Agreement and the Disclosure Statement with all accompanying documentation and material, including any amendments thereto.
11. The Assignor shall pay by certified cheque drawn on solicitor's trust account to Aird & Berlis, LLP upon execution of this Assignment Agreement, Vendor's solicitor's fees in the amount of Five Hundred Dollars (\$500.00) plus HST.
12. The Assignor and Assignee agree to provide and/or execute such further and other documentation as may be required by the Vendor in connection with this assignment, including, but not limited to, satisfaction of Vendor's requirements to evidence the Assignee's financial ability to complete the transaction contemplated by the Agreement, Assignee's full contact information and Assignee's solicitor's contact information.
13. Details of the identity of the Assignee and the solicitors for the Assignee are set forth in Schedule "A" and in the Vendor's form of Information sheet. Notice to the Assignee or to the Assignee's solicitor, shall be deemed to also be notice to the Assignor and the Assignor's solicitors.
14. Any capitalized terms hereunder shall have the same meaning attributed to them in the Agreement, unless they are defined in this Assignment Agreement.
15. This Assignment shall enure to the benefit of and be binding upon the parties hereto and their respective heirs, administrators, executors, estate trustees, successors and permitted assigns, as the case may be. If more than one Assignee is named in this Assignment Agreement, the obligations of the Assignee shall be joint and several.
16. This Assignment Agreement shall be governed by and construed in accordance with the laws of the Province of Ontario and the laws of Canada applicable therein.

IN WITNESS WHEREOF the parties have executed this Assignment Agreement.

DATED this 26 day of Jan 2021.

Witness		DocuSigned by: Raghdan Abdulhady 900452E6542424... (Assignor)
Witness		DocuSigned by: Ankur Talreja 900452E6542424... (Assignee)
Witness		DocuSigned by: Khushboo Talreja 900452E6542424... (Assignee)

AMACON DEVELOPMENT (CITY CENTRE) CORP.

Per:
Name:
Title: Authorized Signing Officer
I have authority to bind the Corporation

Schedule "A"

Details of Assignee

ASSIGNEE	NAME:	<u>Ankur Talreja</u>	
	DATE OF BIRTH	<u>1988/10/04</u>	<u>592 188 726</u>
		YYYYMMDD	SIN #
	ADDRESS:	<u>206-1940 Ironstone Dr, Burlington, ON L7L 0E4</u>	
	PHONE:	Tel: <u>(416) 858-5865</u>	
		Cell: _____	
		Facsimile: _____	
	E-mail:	<u>AnkurTalreja@gmail.com</u>	
ASSIGNEE	NAME:	<u>Khushboo Talreja</u>	
	DATE OF BIRTH	<u>1992/03/01</u>	<u>592 188 809</u>
		YYYYMMDD	SIN #
	ADDRESS:	<u>206-1940 Ironstone Dr, Burlington, ON L7L 0E4</u>	
	PHONE:	Tel: <u>(416) 858-4565</u>	
		Cell: _____	
		Facsimile: _____	
	E-mail:	<u>Khushboo.wadh2@gmail.com</u>	
ASSIGNEE'S SOLICITOR:	NAME:	<u>Ehsan Ahmed</u>	
	ADDRESS:	<u>402-7045 Edwards Blvd</u> <u>Mississauga On L5S 1X2</u>	
	PHONE:	Bus: _____	
		Facsimile: _____	
	E-mail:	<u>Ehsanlawoffice@gmail.com</u>	

Tahir Majeed

1. I am the solicitor solely for Raghdad Abdelhady who is selling the said property known as 1103-4085 Parkside Village Drive, Mississauga by assignment to Khushboo Talreja and Ankur Talreja .
2. I declare that I presented the attached consent for signature by Raghdad Abdelhady.
3. I declare that, through visual means and examination of identification provided, I am able to authenticate that the persons whose signature is found on the attached consent are those who signed the documents in my presence, are those that match the identification presented and consent was in fact validly signed.
4. I declare that Raghdad Abdelhady did in fact sign the consent attached witnessed by myself on January 26, 2021 and such signatures were are valid.

DECLARED before me
at the City of Brampton
in the Regional Municipality
of Peel
this 26 day of January
2021.

A COMMISSIONER, ETC.

COMMISSIONER, I

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: 1103 4085 VILLAGE PARK DRIVE 13
MISSISSAUGA ON L5B 0K2
Sales Representative/Broker Name: suleiman aslam
Date Information Verified/Credit File Consulted: 01/02/2021

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: khushboo talreja
2. Address: 230 AVONSYDE BLVD HAMILTON
ON, L8B 1T9
3. Date of Birth: 1992/03/01
4. Nature of Principal Business or Occupation: Accountant (STATE STREET)

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

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

1. Type of Identification Document: Driver Licence
2. Document Identifier Number: T0316-43409-25301
3. Issuing Jurisdiction: ONTARIO Country: CANADA
4. Document Expiry Date: 2024/04/24

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). The individual does not need to be physically present.

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

*See 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. Reasons why measures were unsuccessful (check one):

- ☐ Unrepresented individual did not provide information
☐ 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 or there is no 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 (if applicable):

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

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

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

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

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

D.3 Suspicious Transactions

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

E. Terrorist Property Reports

Don't forget to follow your brokerage's procedures with respect to terrorist property reports. 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: **1103 4085 VILLAGE PARK DRIVE** **13**
MISSISSAUGA **ON L5B 0K2**

Sales Representative/Broker Name: **suleiman aslam**

Date Information Verified/Credit File Consulted: **01/02/2021**

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: **Ankur Talreja**

2. Address: **13 230 AVONSYDE BLVD, HAMILTON**
ON, L8B 1T9

3. Date of Birth: **1988/10/04**

4. Nature of Principal Business or Occupation: **SALES (WHOLE FOOD)**

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

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

1. Type of Identification Document: **Driver Licence**
(must view the original and have a photo. See CREA's FINTRAC materials on REALTOR Link® for examples)

2. Document Identifier Number: **T0316-04608-81004**

3. Issuing Jurisdiction: **ONTARIO** Country: **CANADA**
(issuing applicable Province, Territory, Foreign Jurisdiction or "Canada")

4. Document Expiry Date: **2024/02/04**
(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). The individual does not need to be physically present.

☐ Verify the individual's name and date of birth by referring to a document or source containing the individual's name and date of birth*

- ☐ Name of Source:
- ☐ Account Number**:

☐ Verify the individual's name and address by referring to a document or source containing the individual's name and address*

- ☐ Name of Source:
- ☐ Account Number**:

☐ Verify the individuals' name and confirm a financial account*

- ☐ Name of Source:
- ☐ Financial Account Type:
- ☐ Account Number**:

*See 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. Reasons why measures were unsuccessful (check one):

- ☐ Unrepresented individual did not provide information
☐ 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 or there is no 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 (if applicable):

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

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

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

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

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

D.3 Suspicious Transactions

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

E. Terrorist Property Reports

Don't forget to follow your brokerage's procedures with respect to terrorist property reports. Consult your policies and procedures manual for more information.



Driver's Licence
Permis de conduire

ON
CANADA



12 NAME/NOM

TALREJA,
KHUSHBOO

8 206-1940 IRONSTONE DR
BURLINGTON, ON, L7L 0E4

14 NUMBER
NUMERO

T0316 - 43409 - 25301

4a ISS/DEL

2020/06/12

4b EXP/EXP

2024/04/24

5 DD/REF

GT0470260

16 HGT/HAUT

165 CM

15 SEX/SEX

F

9 CLASS
CATEG

G2


12 REST/
COND

T0316-43409-25301
1992/03/01

Signature



3 DOB/DN 1992/03/01

**Ontario**

Driver's Licence
Permis de conduire

ON
CANADA



1,2 NAME/NOM
TALREJA,
ANKUR

8 206-1940 IRONSTONE DR
BURLINGTON, ON, L7L 0E4

4a NUMBER/
NUMERO **T0316 - 04608 - 81004**

4b ISS/DEL 2020/06/12 4b EXP/EXP 2024/02/04

6 DO/REF GT0452981 16 HGT/HAUT. 174 cm

14 SEX/SEXE M

8 CLASS/
CATEG. G

12 REST/
COND.

3 DOB/DDN 1988/10/04

Ankur

Ankur

T0316-04608-81004
1988/10/04
Ankur



2500-145 King Street West
Toronto, ON M5H 1J8

Tel: 1-877-903-2133
Fax: 1-888-470-2092
hometruster.ca

MORTGAGE LOAN COMMITMENT LETTER OF APPROVAL

Tyler Scott
RBC - Mtg Referral Prgm
Tower 2
6880 Financial Drive
Mississauga ON L5N 7Y5

Date: January 11, 2021

Borrower:	Mr. Ankur Talreja
Co-Borrower(s):	Khushboo Talreja
Mortgage Loan Number:	10586896
Property Address: (the "Property")	1103-4085 PARKSIDE VILLAGE DR, MISSISSAUGA, ON L5B 0K2

We are pleased to advise that your application for a Mortgage Loan with Home Trust Company secured by the Property (the "Mortgage Loan") has been approved subject to the terms and conditions set out in this Commitment Letter and the attached schedules "A", "B" & "C" (if applicable) (together, the "Commitment"). This letter replaces all previous versions.

The Commitment is open for your acceptance for 5 business days from the date of this Commitment Letter, after which the Commitment will expire, and you may be required to resubmit your application.

MORTGAGE LOAN DETAILS:

Mortgage Type:	Residential First Mortgage Fixed CLOSED
Principal Amount:	\$388,000.00
Annual Interest Rate:	3.59%
Term (Months):	12
Amortization (Months):	360
Date of Advance:	January 28, 2021
Interest Adjustment Date*:	February 1, 2021
First Payment Due Date:	March 1, 2021
Monthly Payment*: (Principal and Interest Payment)	\$1,756.06
Estimated Property Tax*:	\$233.33
Total Payment Amount (monthly): (Monthly Payment + Estimated Property Tax)	\$1,989.39
Commitment Fee:	\$3,880.00

*By signing this Commitment, you are acknowledging that the Interest Adjustment Date may change if the Date of Advance changes.

* This Mortgage Loan will be paid monthly, on the first day of each and every month, unless otherwise indicated by the Borrower and Co-Borrower and authorized by Home Trust Company in this Commitment.

* The property tax portion of your regular payment has been estimated. Once the actual property taxes have been determined, the property tax amount will be modified, and your Total Payment Amount may change. You will receive written confirmation setting out the new Total Payment Amount.

Before the Date of Advance, your solicitor will confirm the final Mortgage Loan advance which is subject to deductions such as the commitment fee, interest adjustment and applicable holdbacks i.e. tax, liens and wire fees. There may be other fees including legal fees, please talk to your solicitor about what to expect on the date of advance.

