## Worksheet

# Standard Assignment

Suite	LPH2 Tower: BLK9N Date: Jan27/21 Completed by: Andrea
Pleas	mark if completed:
0	riginal Closing DateFebruary 4, 2021 🗸
0	ew Closing DateFebruary 11, 2021
Ŕ	opy of Date Change Amendment
ø	opy of Assignment Amendment
0	ssignment Agreement Signed by both Assignor and Assignee.
0	ssignment Fee \$ 3,500+HST
	<ul> <li>Certified Cheque (Amacon City Centre Nine Development Partnership)</li> <li>Final Statement of Adjustment</li> </ul>
0	greement must be in good standing. Funds in Trust: \$ 68,032.65 – should be \$68,385 there for shortfall of \$352.35.
<b>9</b> /	ssignors Solicitors information
γó	Assignee solicitor Martin Wu Law Office Assignor Solicitor: Sulte 609, 33 City Centre Drive Sarah Razzouk Mistrin Wu Law Office Sarah Razzouk
<b>Q</b> ′	clude Fintrac for Assignee – Occupation and Employer  Mississauga, ON L5B 2N5 Phone: (905) 306-9000 Fax: (905) 306-9002 Email: martin@mwulaw.com  Alio-2600 Edenhurst Drive Mississauga, ON L5A 3Z8 Tell: 905 232 1095 Fax: 905 232 1096
Ø	opy of Assignees ID
Ø'	opy of Assignees Mortgage Approval statement of account
0	1000 legal fee cheque to be paid to Aird & Berlis
Note	
Once	ill the above is completed, email the full package immediately to Stephanie for execution of the Assignment agreement.
Step	inle will execute and the Amacon admin team will forward immediately to Aird & Berlis LLP via email. Please remember that
ine /	signment fee cheque should be couriered to Amacon.
Adn	nistration Notes:

Suite No. LPH2, Unit 2, Level 23, (the "Unit")

# AMENDMENT TO AGREEMENT OF PURCHASE AND SALE ASSIGNMENT

#### BETWEEN:

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

- and -

Hesham Mohamed Arafa (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 Nov 12, 2016 and accepted by the Vendor on Nov 14, 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 February 4, 2021.

#### Insert: TO THE AGREEMENT OF PURCHASE AND SALE

- 1. All references to final closing date shall mean February 11, 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 February 4, 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 day of, 20				
IN WITNESS WHEREOF the parties have executed this Amendment.				
SIGNED, SEALED AND DELIVERED in the presence of  Authentiscar  Hesham M Grafa  01/29/2021				
Witness Purchase Pay 2021 1.27.08 PM EST				
DATED at, this _5 day of, 20\				

AMACON DEVELOPMENT (CITY CENTRE) CORP.

Per:

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

HESHAM MOHAMED ARAFA (the "Purchaser")
Suite LPH2 Tower 9 North Unit 2 Level 23 (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'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 unitateral right and option of terminating this Agreement and the Occupancy License, effective upon delivery of notice of termination to 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 Three Thousand Five Hundred (\$3,500.00) Dollars plus applicable HST by way of certified funds as an administration fee to the Vendor for permitting such sale, transfer or assignment, to be paid to the Vendor at the time of the Purchaser's request for consent to such assignment.

1) \rightarrow 0

- (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.

	AMAC	ON DEVE	LOPMENT	(CITY CENTRE	E) CORF	<b>)</b> .
DATED at MISSISSONS	this <u>IU</u>	day of _	Nda	mbel		2016.

PER: /

Authorized Signing Officer

have the authority to bind the Corporation



#### ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 27 day of January 2021.

AMONG:

#### **Hesham Mohamed Arafa**

(hereinafter called the "Assignor")

OF THE FIRST PART:

- and -

#### **Key Element Holdings Group Incorporated**

(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 12 day of Nov. 2016 and accepted the 14 day of Nov. 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 2, Level 23, Suite LPH2, 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.

- Subject to the terms of the Assignment Amendment, the Assignee covenants and agrees with the Assignor and the Vendor 5. 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.
- In the event that the Agreement is not completed by the Vendor for any reason whatsoever, or if the Vendor is required 6. 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.
- The Assignor hereby represents to the Assignee and the Vendor that he/she has full right, power and authority to assign the 7. Agreement to the Assignee.
- The Assignor covenants and agrees with the Vendor that notwithstanding the within assignment, he/she will remain liable 8. 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.
- The Vendor hereby consents to the assignment of the Agreement by the Assignor to the Assignee. This consent shall apply 9. 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.
- The Assignee hereby covenants, acknowledges and confirms that he/she has received a fully executed copy of the 10. Agreement and the Disclosure Statement with all accompanying documentation and material, including any amendments thereto.
- The Assignor shall pay by certified cheque drawn on solicitor's trust account to Aird & Berlis, LLP upon execution of this 11. Assignment Agreement, Vendor's solicitor's fees in the amount of Five Hundred Dollars (\$500.00) plus HST.
- The Assignor and Assignee agree to provide and/or execute such further and other documentation as may be required by 12. 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.
- Details of the identity of the Assignee and the solicitors for the Assignee are set forth in Schedule "A" and in the Vendor's 13. 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.
- Any capitalized terms hereunder shall have the same meaning attributed to them in the Agreement, unless they are defined 14. in this Assignment Agreement.
- This Assignment shall enure to the benefit of and be binding upon the parties hereto and their respective heirs, 15. 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.
- This Assignment Agreement shall be governed by and construed in accordance with the laws of the Province of Ontario 16. and the laws of Canada applicable therein.

IN WITNESS WHEREOF the parties have executed this Assignment Agreement.

DATED this day of2	) <u></u> -		
	C Authentisch		
1112	Hesham M Arafa 01/29/202		
Witness	Hesham Mohamed Arafa/29/2021 1:27:10 PM EST (Assignor)		
Witness	(Assignor)		
	Wei-Chang Yen 02/04/202		
Witness	Key Element Holdings Group Incorporated  (Assignee) Title: Director I have authority to bind the corporation		
Witness	(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: DATE OF	Key Element Holdings Group Incorporated
	BIRTH	Incorporaton Date: 2020/03/18 Corp# 1196698-7
	ADDRESS:	YYYYMMDD SIN # 30-1100 Central Parkway West, Mississauga, ON L5C
	ADDITEOU.	4E5
	PHONE:	Tel: 647-709-9993 Cell: Wei-Chang Yen Title: Director
	E-mail:	Facsimile: <u>leonard.yen@gmail.com</u>
ASSIGNEE	NAME:	
	DATE OF BIRTH	VOCA MAIDD
	ADDRESS:	YYYYMMDD SIN#
	PHONE:	Tel:
	E-mail:	Cell:
ASSIGNEE'S SOLICITOR:	NAME:	Martin Z. Wu, Martin Wu Law Office
OCCIONON.	ADDRESS:	Suite 609, 33 City Centre Drive Mississauga, ON L5B 2N5
	PHONE:	Bus: (905) 306-9000
	E-mail:	Facsimile: (905) 306-9002 martin@mwulaw.com

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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.

(ii) for a seller when the seller accepts the offer.
Transaction Property Address: 4055 Parkside Village Dr #2811, Mississauga ON L5B0K2
Sales Representative/Broker Name: LEONARD YEN The Key Market Inc.  Date Information Verified/Credit File Consulted: Jan 15, 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: Wei-Chang Yen (Owner of Key Element Holdings Group Inc.)  2. Address: 229 Barondale Dr. Mississauga ON L4Z 3S4
3. Date of Birth: 1982-10-09 4. Nature of Principal Business or Occupation: Real Estate Broker of Record
A.1 Federal/Provincial/Territorial Government-Issued Photo ID
Ascertain the individual's identity by comparing the individual to their photo ID. The individual must be physically present.  1. Type of Identification Document: Driver's License 2. Document Identifier Number: Y2492 3008 2010 000 have a photo see CREA's FINTRAC materials on REALTOR Link® for examples.  3. Issuing Jurisdiction: Ontario 4. Document Expiry Date: 2021 1000 Province Tetritory, Foreign Jurisdiction of "Cenada")  (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.
I Verify the individual's name and date of birth by referring to a document or source containing the individual's name and date of births
O Name of Source: // // // // // // // // // // // // //
Verify the individual's name and address by referring to a document or source containing the individual's name and address to
O Name of Source: (must be velid and not expired; must be recent if no expire date)  O Account Number**: (must be velid and not expired; must be recent if no expire 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.

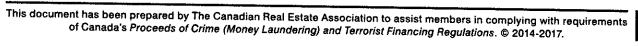
REALTOR

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



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 unsuccesful (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 <b>ਓ</b> No
Measures taken (check one):
☐ Asked if client was acting on behalf of a third party ☑ Other, explain: I am representing myself
Date on which above measures taken:
Reason why measures were unsuccessful (check one):  Client did not provide information  Client explain:
Other, explain:
Indicate whether there are any other grounds to suspect a third party (check one):  No
☐ Yes, explain:
B.2 Third Party Record Where there is a third party, complete this section.
1. Name of third party: 2. Address:
3. Date of Birth: 4. Nature of Principal Business or Occupation:
5. Incorporation number and place of issue (if applicable):
6. Relationship between third party and client:





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

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

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

izen or Resident Physically Present izen or Resident Not Physically Present	
zen or Resident Not Physically Present	
zen or Resident – High Crime Area – No Other Higher Risk Factors Evident	
on or Resident that does not Operate in a High Risk Country (physically present or not	)
1:	
•	
n or Resident that operates in a High Risk Country (physically present or not)	
the state of the s	
e n	en or Resident that does not Operate in a High Risk Country (physically present or not not)  Resident that operates in a High Risk Country (physically present or not)

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.

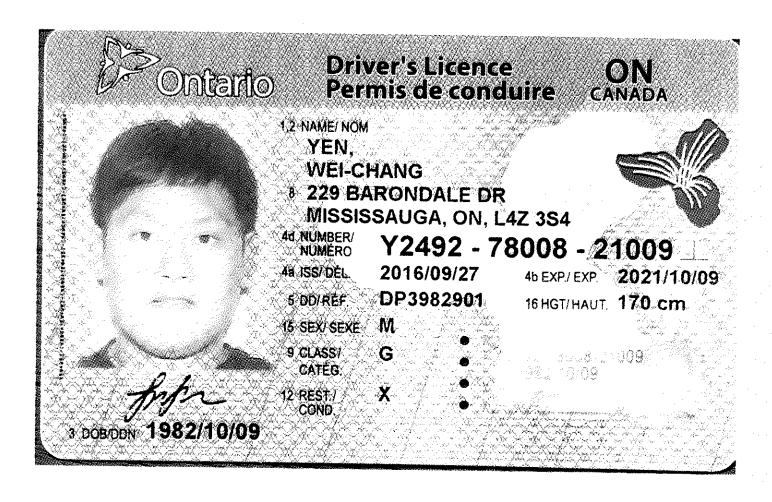


3 of 4

(ask your Compliance Officer w	
D.1. Purpose and Intended Na	ture of the Business Relationship
Check the appropriate boxes.	
Acting as an agent for the purchase or sa	ule of:
☐ Residential property	☐ Residential property for income purposes
☐ Commercial property	☐ Land for Commercial Use
☐ Other, please specify:	
D.2. Measures Taken to Monit	or Business Relationship and Keep Client Information Up-To-Date
D.2.1. Ask the Client if their name, addres information on page one.	s or principal business or occupation has changed and if it has include the updated
D.2.2 Keep all relevant correspondence w	vith the client on file in order to maintain a record of the information you have used to monitor Optional - if you have taken measures beyond simply keeping correspondence on file, specify
D.2.3. If the client is high risk you must co	induct enhanced measures to monitor the brokerage's business relationship and keep their
client information up to date. Optional - co	onsult your Compliance Officer and document what enhanced measures you have applied:
D.3 Suspicious Transactions	
Don't forget, if you see something suspicion procedures manual for more information.	ous during the transaction report it to your Compliance Officer. Consult your policies and



WE8Forms® Aug/2017



IN THE MATTER OF a sale from Amacon Development (City Centre) Corp. to Hesham Mohamed Arafa of the premises municipally known as 4085 Parkside Village Drive. Suite NLPH2. Mississauga

## I, Sarah Razzouk, SOLEMNLY DECLARE that:

- 1. I am an Ontario solicitor in good standing and have knowledge of the matters herein.
- 2. I confirm that my client signed the documents via video call in my presence and that the purchaser's identity was verified.

AND I make this solemn Declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath.

DECLARED remotely by
Hesham Mohamed Arafa
stated as being located
in the City of Mississauga
in the Regional Municipality of Peel
before me
at the
in the .
on the day of . 20
in accordance with O. Reg 431/20,
Administering Declaration Remotely.

A COMMISSIONER, ETC.

Sarah Razzouk