

Worksheet

Standard Assignment

Suite: 2811 Tower: BLK9S Date: Jan 28/21 Completed by: Andrea

Please mark if completed:

- ☐ Original Closing Date January 29, 2021 ✓
- ☐ New Closing Date February 11, 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: \$ 50.175 ✓
- ☒ 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 ASB

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. 2811, Unit 11, Level 27, (the "Unit")

**AMENDMENT TO AGREEMENT OF PURCHASE AND SALE
ASSIGNMENT**

BETWEEN:

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

- and -

Mohamed Baha Halimeh
(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 Sept 6, 2016 and accepted by the Vendor on Sept 6, 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 29, 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 January 29, 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 \$Nil 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.


^{Mississauga}
DATED at _____ this _____ day of Feb, 2021

IN WITNESS WHEREOF the parties have executed this Amendment.

SIGNED, SEALED AND DELIVERED
in the presence of



Witness



Purchaser

DATED at Toronto this 8 day of February, 2021

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

MOHAMED BAHA HALIMEH (the "Purchaser")

Suite 2811 Tower 9 South Unit 11 Level 27 (the "Unit")

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

Delete: FROM THE AGREEMENT OF PURCHASE AND SALE

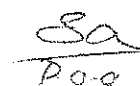
22. The Purchaser covenants not to list for sale or lease, advertise for sale or lease, sell or lease, nor in any way assign his or her interest under this Agreement, or the Purchaser's rights and interests hereunder or in the Unit, nor directly or indirectly permit any third party to list or advertise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

Insert: TO THE AGREEMENT OF PURCHASE AND SALE

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

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

- (i) obtains the written consent of the Vendor, which consent may not be unreasonably withheld;
- (ii) acknowledges to the Vendor in writing, that the Purchaser shall remain responsible for all Purchasers covenants, agreements and obligations under the Agreement;
- (iii) covenants not to advertise the Unit in any newspaper nor list the Unit on any multiple or exclusive listing service;
- (iv) obtains an assignment and assumption agreement from the approved assignee in the Vendor's standard form;
- (v) pays the sum Zero (\$0.00) Dollars plus applicable HST by way of certified funds as an administration fee to the Vendor for permitting such sale, transfer or assignment, to be paid to the Vendor at the time of the Purchaser's request for consent to such assignment.



- (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 6 day of Sept 2016.

Witness:

Purchaser: MOHAMED BAHA HALIMEH

DATED at Mississauga this 6 day of September 2016.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

[Signature]
Authorized Signing Officer
I have the authority to bind the Corporation

ASSIGNMENT OF AGREEMENT OF PURCHASE AND SALE

THIS ASSIGNMENT made this 28 day of January 2021.

AMONG:

Mohamed Baha Halimeh

(hereinafter called the "Assignor")

OF THE FIRST PART:

- and -

Albert Tse Feng Ho and Grace Tin Wac Ho

(hereinafter called the "Assignee")

OF THE SECOND PART;

- and -

AMACON DEVELOPMENTS (CITY CENTRE) CORP.

(hereinafter called the "Vendor")

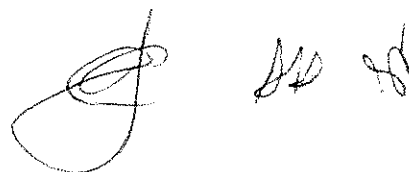
OF THE THIRD PART.

WHEREAS:

- (A) By Agreement of Purchase and Sale dated the 6 day of Sept, 2016 and accepted the 6 day of Sept, 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 11, Level 27, Suite 2811, together with 1 Parking Unit(s) and 1 Storage Unit(s) in the proposed condominium known municipally as 4055 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.

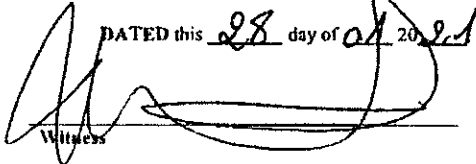
NOW THEREFORE THIS AGREEMENT WITNESSETH THAT in consideration of the sum of Ten Dollars (\$10.00) now paid by the Assignee to the Assignor and for such other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereby agree as follows:

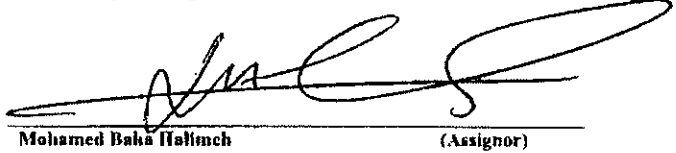
- 1. Subject to paragraph 7 herein, the Assignor hereby grants and assigns unto the Assignee, all of the Assignor's right, title and interest in, under and to the Agreement including, without limitation, all of the Assignor's rights to the Existing Deposits under the Agreement;
- 2. The Assignor acknowledges 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 28 day of Oct, 2011

 Witness


 Mohamed Baha Hallmich (Assignor)

Witness

(Assignor)

Witness

Albert Tse Feng Ho (Assignee)

Witness

Grace Tin Wae Ho (Assignee)

David T. Ho, Barrister & Solicitor
 1100 Central Parkway West, Unit 30
 Mississauga, Ontario, L5C 4E5
 Tel: 905-766-1626
 Fax: 1-866-402-6061
 Email: dho@lawyer.com

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: Albert Tse Feng Ho
DATE OF BIRTH: 1979/09/20 509 069 548
YYYYMMDD SIN #
ADDRESS: 6520 Western Skies Way, Mississauga, ON L5W 1G4
PHONE: Tel: 647 928 8217
Cell: _____
Facsimile: _____
E-mail: atfh1225@yahoo.com

ASSIGNEE

NAME: Grace Tin Wae Ho
DATE OF BIRTH: 1983/10/21 514 943 711
YYYYMMDD SIN #
ADDRESS: 6520 Western Skies Way, Mississauga, ON L
PHONE: Tel: 647 291 3391
Cell: _____
Facsimile: _____
E-mail: grace_tinwae@hotmail.com

ASSIGNEE'S
SOLICITOR:

NAME: David Ho Law Office
ADDRESS: 1100 Central Parkway West, unit 30 Lower Level
PHONE: Bus: 905 766 1626
Facsimile: 866 402 6061
E-mail: dho@lawyer.com

AFFIDAVIT


CANADA)	IN THE MATTER of the property
)	located at Suite 2811, 4055 Parkside
)	Village Drive, Mississauga, Ontario
)	(the "Property")
PROVINCE OF ONTARIO)	
)	AND IN THE MATTER of an assignment
)	of the Property from Mohamed Baha
)	Halimeh to Albert Tse Feng Ho and
)	Grace Tin Wae Ho

I, David T. Ho, Barrister & Solicitor, of the City of Mississauga, in the Province of Ontario, make oath and say as follows:

1. I am the solicitor representing Albert Tse Feng Ho and Grace Tin Wae Ho, being the Assignee relating to the Property.
2. I have examined and verified the Assignees' original, valid, unaltered and unexpired Driver's Licence of Ontario and Canadian Passport.
3. I have made a legible photocopy of the client IDs (both sides) and have verified that such IDs contain my clients' names, document numbers, the names of the issuing authority, the date of issuance and my clients' photographs, as applicable.
4. I further confirm that I have witnessed my clients' execution of all documentation at my office.

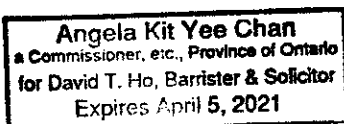
AND I MAKE this solemn declaration conscientiously for no improper purpose.

DECLARED before me at the)
)
City of Mississauga)
)
in the Province of Ontario,)
)
this 1 day of February, 2021.)



David T. Ho


A Commissioner, etc.
[Notary or Commissioner Stamp]



IN THE MATTER OF a sale from Amacon Development (City Centre) Corp. to Mohamed Baha Halimeh of the premises municipally known as 4055 Parkside Village Drive, Suite 2811, 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 before me
at the City of Mississauga
in the Province
of Ontario
this 28 day of January
20

~~Sarah Razzouk~~

S. W. Hilton.
A COMMISSIONER. ETC.



Ontario

Driver's Licence
Permis de conduire

ON
CANADA



1,2 NAME/ NOM

HO,
ALBERT, T.F.

3 6520 WESTERN SKIES WAY
MISSISSAUGA, ON, L5W 1G4

4a NUMBER/
NUMERO

H6001 - 01787 - 90920

4b ISS/ DEL

2018/08/31

4b EXP/ EXP

2023/09/20

5 DO/ REF

GE5683969

16 HGT/ HAUT

176 cm

15 SEX/ SEXE

M

8 CLASS/
CATEG

G

H6001-01787-90920

1879/09/20

12 REST/
COND

X

Albert T.F. Ho

3 DOB/ ODN 1979/09/20



Ontario

Driver's Licence
Permis de conduire

ON
CANADA



1,2 NAME/ NOM

HO,
GRACE, TIN, WAE

3 6520 WESTERN SKIES WAY
MISSISSAUGA, ON, L5W 1G4

4a NUMBER/
NUMERO

H6001 - 30088 - 36021

4b ISS/ DEL

2018/08/31

4b EXP/ EXP

2023/10/21

5 DO/ REF

GE5709667

16 HGT/ HAUT

160 cm

15 SEX/ SEXE

F

8 CLASS/
CATEG

G

H6001-30088-36021

1983/10/21

12 REST/
COND

X

Grace Tin Wae Ho

3 DOB/ ODN 1983/10/21

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: 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: Albert Tse Feng Ho
- 2. Address: 6520 Western Skies Way, Mississauga ON L5W 1G4
- 3. Date of Birth: 1979-09-20
- 4. Nature of Principal Business or Occupation: IT Manager

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: H6001-01787-90920
- 3. Issuing Jurisdiction: Ontario Country: Canada
- 4. Document Expiry Date: 2023-09-20

A.2 Credit File

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

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

A.3 Dual ID Process Method

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

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

*See 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: Jan 10, 2020

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
- ☒ 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.



Individual Identification Information Record

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- (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: 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: Grace Tin Wae Ho
- 2. Address: 6520 Western Skies Way, Mississauga ON L5W 1G4
- 3. Date of Birth: 1983-10-21
- 4. Nature of Principal Business or Occupation: Business Analysis

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: H600130088-36021
- 3. Issuing Jurisdiction: Ontario Country: Canada
- 4. Document Expiry Date: 2023-10-21

A.2 Credit File

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

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

A.3 Dual ID Process Method

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

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

*See 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: Jan 10, 2020

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
- ☒ 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.



Moe Dib - CITYVIEW Realty

From: Leonard Yen <leonardyen@thekeymarket.com>
Sent: Monday, January 25, 2021 10:44 PM
To: info@moedib.com
Subject: Fwd: Fw: Application Conditionally Approved: ALBERT T F HO / 36338939101 / Approbation conditionnelle: ALBERT T F HO / 36338939101

Hi Moe,

This is the approval confirmation from the bank. Would this be satisfactory for the builder?

----- Forwarded message -----

From: Grace Li <grace_tinwae@hotmail.com>
Date: Mon, Jan 25, 2021 at 7:57 PM
Subject: Fw: Application Conditionally Approved: ALBERT T F HO / 36338939101 / Approbation conditionnelle: ALBERT T F HO / 36338939101
To: Leonard Yen <leonardyen@thekeymarket.com>

FYI.

From: Commisso, Cosimo <cosimo.commisso@td.com>
Sent: January 25, 2021 7:26 PM
To: Albert Ho <atfh1225@yahoo.com>; Grace Li <grace_tinwae@hotmail.com>
Subject: RE: Application Conditionally Approved: ALBERT T F HO / 36338939101 / Approbation conditionnelle: ALBERT T F HO / 36338939101

Approved.. subject to appraisal...

Cosimo Commisso | Senior Mobile Mortgage Specialist | Greater Toronto Region | TD Canada Trust
P.. 416-528-7778 | F.. 905-270-2294

LIFETIME ACHIEVEMENT AWARD WINNER

Internal

From: CLK-DO-NOT-REPLY <CLK-DO-NOT-REPLY@td.com>
Sent: Monday, January 25, 2021 7:16 PM
To: Commisso, Cosimo <cosimo.commisso@td.com>
Subject: Application Conditionally Approved: ALBERT T F HO / 36338939101 / Approbation conditionnelle: ALBERT T F HO / 36338939101

Conditional approval has been provided for your application

Application Details

Main Borrower: ALBERT T F HO

Product: Mortgage
Requested Amount: \$392,000.00

Credit Conditions:

SATISFACTORY CONFIRMATION OF DOWN PAYMENT IS REQUIRED / CONFIRMATION
SATISFAISANTE DE LA MISE DE FONDS EST EXIGEE
COPY FIRM PURCHASE & SALE AGREEMENT. IF MLS, LISTING WITH PHOTO REQUIRED /
PHOTOCOPIEZ CONV. ACHAT ET VENTE FERME. SIA-DESCRIPTION ET PHOTO REQUIRES
MMS to provide 2018 NOA for albert to support T1 General / MMS to provide 2018
NOA for albert to support T1 General
MMS to provide 18/19 T4 to confirm employment income is from AEV Media Ltd / MMS
to provide 18/19 T4 to confirm employment income is from AEV Media Ltd
MMS to provide confirmation dividend are paid from AEV Media Limited / MMS to
provide confirmation dividend are paid from AEV Media Limited
MMS to printout for Grace current DD in TD PDA #6093 / MMS to printout for Grace
current DD in TD PDA #6093
MMS to provide Assignment agreement signed by assignor, assignee and builde / MMS
to provide Assignment agreement signed by assignor, assignee and builde
MMS to adjust P+I \$2,043.18 on Smart rental Form and resub is not required/ / MMS
to adjust P+I \$2,043.18 on Smart rental Form and resub is not required/
Market rent to confirm rent is \$1850/month / Market rent to confirm rent is
\$1850/month
FULL APPRAISAL REQUIRED / EVALUATION COMPLETE REQUISE

Une approbation conditionnelle a été accordée à la demande

Détails de la demande

Emprunteur principal: ALBERT T F HO
Produit: Hypothque
Montant demandé: \$392 000,00

Toutes les conditions d'octroi de crédit:

SATISFACTORY CONFIRMATION OF DOWN PAYMENT IS REQUIRED / CONFIRMATION
SATISFAISANTE DE LA MISE DE FONDS EST EXIGEE
COPY FIRM PURCHASE & SALE AGREEMENT. IF MLS, LISTING WITH PHOTO REQUIRED /
PHOTOCOPIEZ CONV. ACHAT ET VENTE FERME. SIA-DESCRIPTION ET PHOTO REQUIRES
MMS to provide 2018 NOA for albert to support T1 General / MMS to provide 2018
NOA for albert to support T1 General
MMS to provide 18/19 T4 to confirm employment income is from AEV Media Ltd / MMS
to provide 18/19 T4 to confirm employment income is from AEV Media Ltd
MMS to provide confirmation dividend are paid from AEV Media Limited / MMS to
provide confirmation dividend are paid from AEV Media Limited
MMS to printout for Grace current DD in TD PDA #6093 / MMS to printout for Grace
current DD in TD PDA #6093
MMS to provide Assignment agreement signed by assignor, assignee and builde / MMS
to provide Assignment agreement signed by assignor, assignee and builde
MMS to adjust P+I \$2,043.18 on Smart rental Form and resub is not required/ / MMS
to adjust P+I \$2,043.18 on Smart rental Form and resub is not required/
Market rent to confirm rent is \$1850/month / Market rent to confirm rent is

\$1850/month

FULL APPRAISAL REQUIRED / EVALUATION COMPLETE REQUISE

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Best regards,

Leonard Yen
Broker of Record
The Key Market Inc. Brokerage
647-709-9993
www.thekeymarket.com