

CONFIRMATION AND INSTRUCTION

RE: Transfer of property 2267 Bonnylyn Court, Oakville, On from Hui Liu to Guiyung Wang

The undersigned instruct you, Gang Wu, the solicitor, to prepare and register the documents for a transfer of the above property as instructed *without providing any legal advice in relation to the transfer despite the advice from Gang Wu that other options and independent professional advice should be sought before making the transfer and without conducting any title or off-title searches. No title insurance is to be ordered on closing and please consult your title insurance company as to if the existing policy will cover the transferee.* The undersigned confirm that we have obtained independent professional advice regarding the above transfer and we are daughter and mother relationship.

The undersigned hereby acknowledge the advice of Gang Wu that he is acting for both parties by taking the instructions of the undersigned in preparing and registration of the transfers only and that if either of you have any concerns regarding the transfer, an independent legal advice should be obtained before completion of the transfer and consent to you acting for both parties notwithstanding the advice.

The undersigned also acknowledge the advice of Gang Wu that all information received in connection with this transaction from either party can not be treated as confidential insofar as the other party is concerned with a recommendation that the other party obtains independent legal advice with respect to the transaction. The undersigned further acknowledge the advice of Gang Wu that in the event of a conflict of interest between the parties, it may be necessary for Gang Wu to discontinue acting for either party if the conflict can not be resolved.

The undersigned acknowledge the advice of Gang Wu that the mortgagee, if any, should be advised of the proposed transfer and an approval from the mortgagee may be required before the transfer.

The undersigned confirms having the opportunity to obtain independent legal advice (ILA), having been aware of the availability of ILA, and having specifically decided not to obtain ILA or have already obtained such advice.

Dated this 17<sup>th</sup> day of January, 2023

X 刘慧  
Hui Liu

X 王桂云  
Guiyun Wang

## ACKNOWLEDGEMENT AND DIRECTION

TO: Gang Wu  
(Insert lawyer's name)

AND TO: GANG WU PROFESSIONAL CORPORATION  
(Insert firm name)

RE: Land Transfer Tax Statement - 2267 Bonnylyn Court, Oakville, On ("the transaction")  
(Insert brief description of transaction)

### This will confirm that:

- I/We have reviewed the information set out in this Acknowledgement and Direction and in the documents described below (the "Documents"), and that this information is accurate;
- You, your agent or employee are authorized and directed to sign, deliver, and/or register electronically, on my/our behalf the Documents in the form attached.
- You are hereby authorized and directed to enter into an escrow closing arrangement substantially in the form attached hereto being a copy of the version of the Document Registration Agreement, which appears on the website of the Law Society of Ontario as the date of the Agreement of Purchase and sale herein. I/We hereby acknowledge the said Agreement has been reviewed by me/us and that I/We shall be bound by its terms;
- The effect of the Documents has been fully explained to me/us, and I/we understand that I/we are parties to and bound by the terms and provisions of the Documents to the same extent as if I/we had signed them; and
- I/we are in fact the parties named in the Documents and I/we have not misrepresented our identities to you.
- I, \_\_\_\_\_, am the spouse of \_\_\_\_\_, the (Transferor/Chargor), and hereby consent to the transaction described in the Acknowledgment and Direction. I authorize you to indicate my consent on all the Documents for which it is required.

### DESCRIPTION OF ELECTRONIC DOCUMENTS

The Document(s) described in the Acknowledgement and Direction are the document(s) selected below which are attached hereto as "Document in Preparation" and are:

- ☐ A Transfer of the land described above.
- ☐ A Charge of the land described above.
- ☐ Other documents set out in Schedule "B" attached hereto.

Dated at Oakville, this 17<sup>th</sup> day of Jan., 2023

### WITNESS

(As to all signatures, if required)

\_\_\_\_\_  
X 王桂云  
GUIYUN WANG

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



## ACKNOWLEDGEMENT AND DIRECTION

TO: Gang Wu  
(Insert lawyer's name)

AND TO: GANG WU PROFESSIONAL CORPORATION  
(Insert firm name)

RE: Transfer - 2267 Bonnylyn Court, Oakville, On ("the transaction")  
(Insert brief description of transaction)

This will confirm that:

- I/We have reviewed the information set out in this Acknowledgement and Direction and in the documents described below (the "Documents"), and that this information is accurate;
- You, your agent or employee are authorized and directed to sign, deliver, and/or register electronically, on my/our behalf the Documents in the form attached.
- You are hereby authorized and directed to enter into an escrow closing arrangement substantially in the form attached hereto being a copy of the version of the Document Registration Agreement, which appears on the website of the Law Society of Ontario as the date of the Agreement of Purchase and sale herein. I/We hereby acknowledge the said Agreement has been reviewed by me/us and that I/We shall be bound by its terms;
- The effect of the Documents has been fully explained to me/us, and I/we understand that I/we are parties to and bound by the terms and provisions of the Documents to the same extent as if I/we had signed them; and
- I/we are in fact the parties named in the Documents and I/we have not misrepresented our identities to you.
- I, \_\_\_\_\_, am the spouse of \_\_\_\_\_, the (Transferor/Chargor), and hereby consent to the transaction described in the Acknowledgment and Direction. I authorize you to indicate my consent on all the Documents for which it is required.

### DESCRIPTION OF ELECTRONIC DOCUMENTS

The Document(s) described in the Acknowledgement and Direction are the document(s) selected below which are attached hereto as "Document in Preparation" and are:

- ☐ A Transfer of the land described above.
- ☐ A Charge of the land described above.
- ☐ Other documents set out in Schedule "B" attached hereto.

Dated at Oakville, this 17<sup>th</sup> day of Jan., 20 23.

### WITNESS

(As to all signatures, if required)

\_\_\_\_\_  
Y 刘慧  
HUI LIU

X [Signature]  
SPOUSE CONSENT

This document has not been submitted and may be incomplete.

**Properties**

PIN 24786 - 0082 LT Interest/Estate Fee Simple  
Description PCL 21-1, SEC M128 ; LT 21, PL M128 ; S/T H53232; TOWN OF OAKVILLE  
Address 2267 BONNYLYN COURT  
OAKVILLE

**Consideration**

Consideration \$0.00

**Transferor(s)**

The transferor(s) hereby transfers the land to the transferee(s).

Name LIU, HUI  
Acting as an individual  
Address for Service 2267 Bonnylyn Court, Oakville, On L7N 3P3  
I am at least 18 years of age.  
My spouse has consented to this transaction.  
This document is not authorized under Power of Attorney by this party.

HL

WU

**Transferee(s)**

Capacity

Share

Name WANG, GUIYUN  
Acting as an individual  
Date of Birth 1963 03 04  
Address for Service 2267 BONNYLYN COURT  
OAKVILLE

Registered Owner

GW

**Calculated Taxes**

Provincial Land Transfer Tax

\$13,587.58



**LAND TRANSFER TAX STATEMENTS**

In the matter of the conveyance of: 24786 - 0082 PCL 21-1, SEC M128; LT 21, PL M128; S/T H53232, TOWN OF OAKVILLE

BY: LIU, HUI

TO: WANG, GUIYUN

Registered Owner

## 1. WANG, GUIYUN

I am

- ☐ (a) A person in trust for whom the land conveyed in the above-described conveyance is being conveyed;
- ☐ (b) A trustee named in the above-described conveyance to whom the land is being conveyed;
- ☒ (c) A transferee named in the above-described conveyance;
- ☐ (d) The authorized agent or solicitor acting in this transaction for \_\_\_\_\_ described in paragraph(s) ( ) above.
- ☐ (e) The President, Vice-President, Manager, Secretary, Director, or Treasurer authorized to act for \_\_\_\_\_ described in paragraph(s) ( ) above.
- ☐ (f) A transferee described in paragraph ( ) and am making these statements on my own behalf and on behalf of \_\_\_\_\_ who is my spouse described in paragraph ( ) and as such, I have personal knowledge of the facts herein deposed to.

2. I have read and considered the definition of "single family residence" set out in subsection 1(1) of the Act. The land being conveyed herein:  
contains at least one and not more than two single family residences.

## 3. The total consideration for this transaction is allocated as follows:

(a) Monies paid or to be paid in cash	\$0.00
(b) Mortgages (i) assumed (show principal and interest to be credited against purchase price)	\$855,629.00
(ii) Given Back to Vendor	\$0.00
(c) Property transferred in exchange (detail below)	\$0.00
(d) Fair market value of the land(s)	\$0.00
(e) Liens, legacies, annuities and maintenance charges to which transfer is subject	\$0.00
(f) Other valuable consideration subject to land transfer tax (detail below)	\$0.00
(g) Value of land, building, fixtures and goodwill subject to land transfer tax (total of (a) to (f))	\$855,629.00
(h) VALUE OF ALL CHATTELS - items of tangible personal property	\$0.00
(i) Other considerations for transaction not included in (g) or (h) above	\$0.00
(j) Total consideration	\$855,629.00

## 6. Other remarks and explanations, if necessary.

- The information prescribed for the purposes of section 5.0.1 of the Land Transfer Tax Act is required to be provided for this conveyance. The information has been provided as confirmed by \_\_\_\_\_.
- The transferee(s) has read and considered the definitions of "designated land", "foreign corporation", "foreign entity", "foreign national", "Greater Golden Horseshoe Region", "specified region", "spouse" and "taxable trustee" as set out in subsection 1(1) of the Land Transfer Tax Act and O. Reg 182/17. The transferee(s) declare that this conveyance is not subject to additional tax as set out in subsection 2(2.1) of the Act because:
- (c) The transferee(s) is not a "foreign entity" or a "taxable trustee".
- The transferee(s) declare that they will keep at their place of residence in Ontario (or at their principal place of business in Ontario) such documents, records and accounts in such form and containing such information as will enable an accurate determination of the taxes payable under the Land Transfer Tax Act for a period of at least seven years.
- The transferee(s) agree that they or the designated custodian will provide such documents, records and accounts in such form and containing such information as will enable an accurate determination of the taxes payable under the Land Transfer Tax Act, to the Ministry of Finance upon request.
- SOLICITOR STATEMENT (To be completed when the declarant is an individual licensed to practice law in the province of Ontario): I have fulfilled my obligations as the solicitor of Guiyun Wang for the conveyance, in relation to the Law Society of Upper Canada's Rules of Professional Conduct and its By-Laws, as well as the Land Transfer Tax Act, and have reviewed with the transferee(s) their obligations under the Land Transfer Tax Act that are material to the conveyance described in this document.

**PROPERTY Information Record**

- A. Nature of Instrument: Transfer  
LRO 20 Registration No. Date:  
PIN 24786 - 0082 Address 2267 BONNYLYN COURT Assessment 2401040 - 21094000  
OAKVILLE Roll No
- C. Address for Service: 2267 BONNYLYN COURT  
OAKVILLE
- D. (i) Last Conveyance(s): PIN 24786 - 0082 Registration No.  
(ii) Legal Description for Property Conveyed: Same as in last conveyance? Yes ☒ No ☐ Not known ☐

## ACKNOWLEDGMENT AND INSTRUCTION

TO: Gang Wu

RE: Mortgage Loan from Bank of Montreal (Mortgagee)  
2267 Bonnylyn Court, Oakville, Ontario L6J 5Y3  
Closing Date: JAN 18, 2023

---


The undersigned hereby acknowledge the advice of Gang Wu, the solicitor, that Gang Wu is acting for the undersigned and the Mortgagee and consent to you acting for both parties notwithstanding the advice.

The undersigned further acknowledge that Gang Wu is acting for the undersigned and consent to you acting for the undersigned in the same transaction notwithstanding the advice.

The undersigned also acknowledge the advice of Gang Wu that all information received in connection with this transaction from any party can not be treated as confidential insofar as the other party is concerned with a recommendation that the other party obtain independent legal advice with respect to the transaction.

The undersigned further acknowledge the advice of Gang Wu that in event of a conflict of interest between the parties, it may be necessary for Gang Wu to discontinue acting for any party if the conflict can not be resolved.

Dated at Thornhill this 17<sup>th</sup> day of JAN, 2023

✓   
\_\_\_\_\_  
Guiyun Wang



ACKNOWLEDGMENT OF RECEIVING STANDARD CHARGE TERMS AND DIRECTION  
RE FUNDS

TO: Bank of Montreal

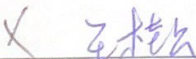
RE: Bank of Montreal Mortgage No.: 3554686031  
Mortgage Loan to Guiyun Wang  
2267 Bonnylyn Court, Oakville, Ontario L6J 5Y3  
Closing Date: JAN 18, 2023

---

The undersigned hereby acknowledge and confirm having received a true copy of the Charge including all schedules and of Standard Charge Terms # 201506 filed by Bank of Montreal, before executing the above noted Charge.

You are hereby authorized and directed to make the proceeds of the above noted mortgage transaction payable to Gang Wu, in trust or as he may in writing direct and this shall be your good and sufficient authority for so doing.

Dated at Thornhill this 17<sup>th</sup> day of JAN, 2023

X 

\_\_\_\_\_  
Guiyun Wang

**Residential Mortgage  
Ontario  
Electronic Registration Document  
Mortgage**

In this document, the **mortgage** is a charge to be given to Bank of Montreal as follows:

Address: 2267 Bonnylyn Court  
Oakville, Ontario L6J 5Y3

Property identifier (PIN): 24786-0082 LT

Borrower(s): Guiyun Wang

The charge is to be substantially in the form of the attached copy of the charge "in preparation," with any changes that the person authorized in the Acknowledgement and Direction makes to the charge shown in that copy.

**Acknowledgement and Direction**

Lawyer's name: Gang Wu

Firm name (if applicable): Gang Wu Professional Corporation

This gives authority to each of the following: Bank of Montreal, a person named above, a firm named above (including any member of the firm), and an employee or agent of any of those persons.

**You**, the borrower or each of the borrowers signing below, confirm:

- You have reviewed this document and the information in the attached copy of the charge, and this information is complete and accurate.
- You authorize and direct the persons described above to sign, deliver and register electronically on your behalf:
  - the mortgage described in **Mortgage** above, and
  - any other document that we require to complete the loan under the mortgage.

Date: JAN , 2023.

Witness: (as to all signatures, if there is more than one)

Name: Gang Wu

- You authorize and direct the persons described above to enter into on your behalf any escrow closing arrangement for the mortgage.
- The effect of the attached copy of the charge has been fully explained to you, and you understand that you are a party to and are bound by the terms of the mortgage as if you had signed it.
- You are in fact a party named below and you have not misrepresented your identity to any person who is given authority above.

*Borrower*

  
Name: Guiyun Wang

*Borrower*

Name:



LRO # 20 Charge/Mortgage

In preparation on 2023 01 12 at 11:21

This document has not been submitted and may be incomplete.

yyyy mm dd Page 1 of 2

### Properties

PIN 24786 - 0082 LT Interest/Estate Fee Simple  
Description PCL 21-1, SEC M128 ; LT 21, PL M128 ; S/T H53232, TOWN OF OAKVILLE  
Address 2267 BONNYLYN COURT  
OAKVILLE

### Chargor(s)

The chargor(s) hereby charges the land to the chargee(s). The chargor(s) acknowledges the receipt of the charge and the standard charge terms, if any.

Name WANG, GUIYUN  
Acting as an individual  
Address for Service 2267 Bonnylyn Court, Oakville, Ontario L6J 5Y3  
I am at least 18 years of age.  
This document is not authorized under Power of Attorney by this party.

### Chargee(s)

Capacity

Share

Name BANK OF MONTREAL  
Acting as a company  
Address for Service 865 Harrington Court, Burlington, Ontario L7N 3P3

### Provisions

Principal \$1,235,000.00 Currency CDN  
Calculation Period Half-yearly, not in advance  
Balance Due Date 2024/02/01  
Interest Rate See Schedule  
Payments \$7,032.35  
Interest Adjustment Date 2023 02 01  
Payment Date monthly on the 1st  
First Payment Date 2023 03 01  
Last Payment Date 2024 02 01  
Standard Charge Terms 201506  
Insurance Amount See standard charge terms  
Guarantor

9W

### Additional Provisions

See Schedules

### File Number

Chargor Client File Number : 23-005  
Chargee Client File Number : 3554686031

## Residential Mortgage Ontario Schedule

The mortgage consists of the terms in this document and the **General Terms**. This document is made up of the electronic Charge/Mortgage or the paper Charge/Mortgage of Land and this schedule. This document shows the basic terms of the loan and other specific terms. The General Terms are contained in our standard terms filed as No. **201506**. In the mortgage, **you** means each person giving security under the mortgage (except in part 13 of the General Terms). **We** means Bank of Montreal. Other expressions have the meanings in the General Terms.

### 1. Other basic terms of the loan.

1.1 **Mortgage product.** You have a 1 year fixed rate closed term.

1.2 **Interest rate.** For a fixed rate term, 5.590% per year, calculated half-yearly not in advance. For a variable rate term, see section 1.3

1.3 **Variable rate terms.** This section 1.3 applies if you have a variable rate term.

1.3.1 **General Terms.** Part 3 of the General Terms contains terms for our variable interest rates.

1.3.2 **Current interest rates.**

- On , our prime rate was % per year.
- On that date, your interest rate was % per year, calculated monthly not in advance.
- This is equivalent to % per year calculated half-yearly not in advance.

1.3.3 **Other.**

### 2. Added terms for Ontario.

**Terms included by law.** Subsection 7(1) of the Ontario *Land Registration Reform Act* includes terms in a mortgage unless the mortgage

excludes them. Those terms and any similar terms in any future law that applies in Ontario are excluded from the mortgage.

### 3. Special Terms.

**Non-Resident Tax Clause.** If a withholding or other tax is payable under the law of any jurisdiction for any payment you make to us, you must pay both the tax, and any tax on the tax. If we ask, you must give us a copy of the receipt. You must send us all assessments, bills and other notices about the taxes as soon as you receive them. If you must withhold the tax from a payment to us, or we bear the tax in another way, you must pay us on demand what's needed to ensure that we actually receive the full amount under the mortgage or contract free of the tax. We can choose to collect withholding or other taxes from you or, if we choose not to collect them, we can later choose to collect them. We'll use them to pay those taxes.

### 4. Guarantee.

Each person who agrees to this document as a guarantor guarantees the mortgage on the terms set out in part 13 of the General Terms.

GW