



ServiceOntario

PARCEL REGISTER (ABBREVIATED) FOR PROPERTY IDENTIFIER

PAGE 1 OF 1  
PREPARED FOR 777  
ON 2015/09/28 AT 10:51:27

LAND  
REGISTRY  
OFFICE #66

10395-0180 (LT)

\* CERTIFIED IN ACCORDANCE WITH THE LAND TITLES ACT \* SUBJECT TO RESERVATIONS IN CROWN GRANT \*

PROPERTY DESCRIPTION: LT 25 PL 2191 TORONTO (DAVIS HARRIS ANNEX); TORONTO, CITY OF TORONTO

PROPERTY REMARKS:

ESTATE/QUALIFIER:

FEE SIMPLE

LT CONVERSION QUALIFIED

OWNERS' NAMES

NATIONAL ESTONIAN FOUNDATION OF CANADA

RECENTLY:

FIRST CONVERSION FROM BOOK

CAPACITY SHARE

PIN CREATION DATE:

2001/04/23

REG. NUM.	DATE	INSTRUMENT TYPE	AMOUNT	PARTIES FROM	PARTIES TO	CERT/CHKD
** PRINTOUT	INCLUDES ALL DOCUMENT TYPES (DELETED INSTRUMENTS NOT INCLUDED) **					
**SUBJECT,	ON FIRST REGISTRATION UNDER THE LAND TITLES ACT, TO:					
**	SUBSECTION 44(1) OF THE LAND TITLES ACT, EXCEPT PARAGRAPH 11, PARAGRAPH 14, PROVINCIAL SUCCESSION DUTIES *					
**	AND ESCHEATS OR FORFEITURE TO THE CROWN.					
**	THE RIGHTS OF ANY PERSON WHO WOULD, BUT FOR THE LAND TITLES ACT, BE ENTITLED TO THE LAND OR ANY PART OF					
**	IT THROUGH LENGTH OF ADVERSE POSSESSION, PRESCRIPTION, MISDESCRIPTION OR BOUNDARIES SETTLED BY					
**	CONVENTION.					
**	ANY LEASE TO WHICH THE SUBSECTION 70(2) OF THE REGISTRY ACT APPLIES.					
**DATE OF	CONVERSION TO LAND TITLES: 2001/04/23 **					
AT2747717	2011/07/08	TRANSFER	\$715,000	CHYUNG, SOON-SIM	NATIONAL ESTONIAN FOUNDATION OF CANADA	C
AT2747718	2011/07/08	CHARGE	\$1,000,000	NATIONAL ESTONIAN FOUNDATION OF CANADA	ESTONIAN (TORONTO) CREDIT UNION LIMITED	C
AT2747719	2011/07/08	NO ASSGN RENT GEN		NATIONAL ESTONIAN FOUNDATION OF CANADA	ESTONIAN (TORONTO) CREDIT UNION LIMITED	C

NOTE: ADJOINING PROPERTIES SHOULD BE INVESTIGATED TO ASCERTAIN DESCRIPTIVE INCONSISTENCIES, IF ANY, WITH DESCRIPTION REPRESENTED FOR THIS PROPERTY.  
NOTE: ENSURE THAT YOUR PRINTOUT STATES THE TOTAL NUMBER OF PAGES AND THAT YOU HAVE PICKED THEM ALL UP.

**Properties**

PIN 10395 - 0180 LT Interest/Estate Fee Simple  
 Description LT 25 PL 2191 TORONTO (DAVIS HARRIS ANNEX); TORONTO , CITY OF TORONTO  
 Address 72 CHESTER HILL RD  
 TORONTO

**Consideration**

Consideration \$715,000.00

**Transferor(s)**

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

Name CHYUNG, SOON-SIM  
 Address for Service 66 CHARLTON BOULEVARD  
 TORONTO, ONTARIO  
 M2M 1B9

I am at least 18 years of age.

I am not a spouse

This document is not authorized under Power of Attorney by this party.

**Transferee(s)**

Capacity

Share

Name NATIONAL ESTONIAN FOUNDATION OF CANADA  
 Address for Service 956 BROADVIEW AVENUE  
 TORONTO, ONTARIO  
 M4K 2R4

STATEMENT OF THE TRANSFEROR (S): The transferor(s) verifies that to the best of the transferor's knowledge and belief, this transfer does not contravene the Planning Act.

STATEMENT OF THE SOLICITOR FOR THE TRANSFEROR (S): I have explained the effect of the Planning Act to the transferor(s) and I have made inquiries of the transferor(s) to determine that this transfer does not contravene that Act and based on the information supplied by the transferor(s), to the best of my knowledge and belief, this transfer does not contravene that Act. I am an Ontario solicitor in good standing.

**Signed By**

Peter Alfred Bennington Weatherhead 500-27 Queen St. E. acting for Signed 2011 07 08  
 Toronto Transferor(s)  
 M5C 2M6

Tel 4163621369

Fax 4163625013

I am the solicitor for the transferor(s) and I am not one and the same as the solicitor for the transferee(s).

I have the authority to sign and register the document on behalf of the Transferor(s).

Jason Robert Cherniak 15 Wertheim Court, Suite 201 acting for Signed 2011 07 07  
 Richmond Hill Transferee(s)  
 L4B 3H7

Tel 2895973389

Fax 9057099937

I am the solicitor for the transferee(s) and I am not one and the same as the solicitor for the transferor(s).

I have the authority to sign and register the document on behalf of the Transferee(s).

**Submitted By**

JASON R CHERNIAK 15 Wertheim Court, Suite 201 2011 07 08  
 Richmond Hill  
 L4B 3H7

Tel 2895973389

Fax 9057099937

<b>Fees/Taxes/Payment</b>
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Statutory Registration Fee	\$60.00
Provincial Land Transfer Tax	\$10,775.00
Municipal Land Transfer Tax	\$10,025.00
Total Paid	\$20,860.00

**PROVINCIAL AND MUNICIPAL LAND TRANSFER TAX STATEMENTS**

In the matter of the conveyance of: 10395 - 0180 LT 25 PL 2191 TORONTO (DAVIS HARRIS ANNEX); TORONTO, CITY OF TORONTO

BY: CHYUNG, SOON-SIM

TO: NATIONAL ESTONIAN FOUNDATION OF CANADA

## 1. TOM KUTTI

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 NATIONAL ESTONIAN FOUNDATION OF CANADA described in paragraph(s) (1) 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	715,000.00
(b) Mortgages (i) assumed (show principal and interest to be credited against purchase price)	0.00
(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))	715,000.00
(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	715,000.00

**PROPERTY Information Record**

A. Nature of Instrument: Transfer  
LRO 80 Registration No. AT2747717 Date: 2011/07/08

B. Property(s): PIN 10395 - 0180 Address 72 CHESTER HILL RD Assessment 1904075 - 53000800  
TORONTO Roll No

C. Address for Service: 956 BROADVIEW AVENUE  
TORONTO, ONTARIO  
M4K 2R4

D. (i) Last Conveyance(s): PIN 10395 - 0180 Registration No. CT595558  
(ii) Legal Description for Property Conveyed: Same as in last conveyance? Yes  No  Not known

E. Tax Statements Prepared By: Jason Robert Cherniak  
15 Wertheim Court, Suite 201  
Richmond Hill L4B 3H7

**Properties**

*PIN* 10395 - 0180 LT *Interest/Estate* Fee Simple  
*Description* LT 25 PL 2191 TORONTO (DAVIS HARRIS ANNEX); TORONTO , CITY OF TORONTO  
*Address* 72 CHESTER HILL RD  
TORONTO

*PIN* 10395 - 0182 LT *Interest/Estate* Fee Simple  
*Description* PT LT 24 PL 2191 TORONTO (DAVIS HARRIS ANNEX) AS IN CA546523; TORONTO ,  
CITY OF TORONTO  
*Address* 956 BROADVIEW AVENUE  
TORONTO

**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* NATIONAL ESTONIAN FOUNDATION OF CANADA  
*Address for Service* 956 Broadview Ave.  
Toronto, ON M4K 2R4

I, Tom Kutti and Andres Taul, have the authority to bind the corporation.  
This document is not authorized under Power of Attorney by this party.

**Chargee(s)***Capacity**Share*

*Name* ESTONIAN (TORONTO) CREDIT UNION LIMITED  
*Address for Service* 958 Broadview Avenue  
Toronto, Ontario M4K 2R6

**Provisions**

*Principal* \$1,000,000.00 *Currency* Cdn\$  
*Calculation Period* monthly not in advance  
*Balance Due Date* On Demand  
*Interest Rate* Prime Lending Rate minus 1.0%  
*Payments*  
*Interest Adjustment Date*  
*Payment Date* 1st day of each and every month  
*First Payment Date* 2011 08 01  
*Last Payment Date*  
*Standard Charge Terms* 200033  
*Insurance Amount* See standard charge terms  
*Guarantor*

**Additional Provisions**

## COLLATERAL MORTGAGE ADDITIONAL PROVISIONS

## INTEREST

The rate of interest on the Home Equity Line of Credit which will be charged on all advances from the date of each advance will be the Prime Rate charged by Central 1 minus 1%. Prime rate is defined as the Prime rate charged by Central 1 from time to time. The interest rate will vary automatically. If the Chargee/Mortgagee Prime Rate changed during the month, the interest rate will be adjusted no later than the first day of the following month.

Payments are in accordance with the Home Equity Line of Credit Agreement dated the 30th of June, 2011 and are payments of interest only payable on the 1st day of each month commencing with the 1st of August, 2011.

The interest calculation shall be simple interest.

## EQUITY REQUIREMENT

**Additional Provisions**

It is agreed and understood that it is a condition of the Home Equity Line of Credit that the principal residence of the Member(s) against which the Collateral Mortgage is registered must at all times have an equity value equal to at least 20% (twenty percent) of its market value.

In the event that the total value of the loans which encumber the said principal residence is greater than 80% (eighty) of its market value and its equity is thereby reduced to less than 20%, the Member(s) shall forthwith repay sufficient advances on the Home Equity Line of Credit to again meet the equity value requirement of at least 20% of the market value. Any further advances on the Line of Credit would not be available to the Member(s) until the value of the equity, as determined by ETCU, is sufficient to permit further advances to be made to the Member(s).

The Chargor/Mortgagor shall have the privilege to pay the whole or any part of the principal sum hereby secured at any time without notice or bonus.

In the event of a sale of the charged lands by the Chargor/Mortgagor, the Charge/Mortgage, at the option of the Chargee/Mortgagee, shall immediately become due and payable.

The Chargor/Mortgagor agrees to insure the building on the lands and premises against damage by fire, windstorm, hail and water damage to the amount of not less than full replacement value in favour of the Chargee/Mortgagee, provided that such insurance shall not be required to a greater extent than the insurable value of such buildings, and if and whenever the said sum of full replacement value shall be less than the insurable value to increase the insurance to the insurable value, and that the Chargor/Mortgagor will do or suffer nothing whereby any policy of insurance may be vitiated.

No extension of time given by the Chargee/Mortgagee to the Chargor/Mortgagor or anyone claiming under him, or any other dealing by the Chargee/Mortgagee with the owner of owners of the equity of redemption of the said lands and premises or any part thereof shall in any way affect or prejudice the rights of the Chargee/Mortgagee against the Chargor/Mortgagor or any person liable for the payment of the money hereby secured.

This Charge/Mortgage may be renewed by agreement in writing at maturity for any term with payment of principal as may be agreed upon, with or without an increased rate of interest, notwithstanding that there may be subsequent encumbrances. It shall not be necessary to register any such agreement in order to retain priority of this Charge/Mortgage so altered over any instrument registered subsequent to this Charge/Mortgage.

**SECURITY**

The Chargee's security under this Charge is continuing collateral security for the Liabilities, whether or not there is any change in the amount, nature or form of the Liabilities, in any accounts relating to the Liabilities or if the Liabilities are reduced to zero at any particular time. This Charge will not be considered to be void or to have been discharged or redeemed as a result of any such event.

**Signed By**

Jason Robert Cherniak

15 Wertheim Court, Suite 201  
Richmond Hill  
L4B 3H7acting for Chargor Signed 2011 07 08  
(s)

Tel 2895973389

Fax 9057099937

I have the authority to sign and register the document on behalf of the Chargor(s).

**Submitted By**

JASON R CHERNIAK

15 Wertheim Court, Suite 201  
Richmond Hill  
L4B 3H7

2011 07 08

Tel 2895973389

Fax 9057099937

**Fees/Taxes/Payment**

Statutory Registration Fee \$60.00

Total Paid \$60.00