

**ACKNOWLEDGMENT OF RECEIPT
OF COVENANTS AND CONDITIONS**

TO: Royal Bank of Canada

RE: ~~CONFIDENTIAL~~ first mortgage to Royal Bank of Canada
~~CONFIDENTIAL~~ 1000 10th Street, Moncton
 PID No.: ~~CONFIDENTIAL~~
 Loan Number: 47004594-001

We, the undersigned, being the mortgagors in the above transaction, hereby acknowledge receiving a full copy of the covenants and conditions filed as No. RBC-2567, and we understand that the said covenants and conditions are incorporated by reference into such mortgage and we agree to be bound thereby.

DATED at Moncton, this day of March, 2020.

WITNESS:

Nitin Gawde

WITNESS:

Manisha Gawde

FUNDS SUMMARY

RE: ~~XXXX~~ purchase from ~~XXXX~~
McCoy Street, Moncton
PID No.: ~~XXXXXX~~
Closing Date: March 25, 2020
Our File No.: 20-144

To vendor's solicitor on closing -		
Stephane Brun		\$339,252.32
Taxes		5,037.34
From 1st mortgagee - Royal Bank of Canada		
Principal of Mortgage	340,860.00	
Less CMHC Fee	-13,110.00	(327,750.00)
Legal Fees	\$750.00	
HST (15%)	112.50	
<u>DISBURSEMENTS:</u>		
Subject to HST		
CRO		
Photocopies	\$35.00	
Postage	30.00	
Telephone/Faxes	10.00	
Couriers	10.00	
File Administration	25.00	
On-Line Registry Access	25.00	
Software Transaction Charge	17.50	
Subsearch Fee	25.00	
Tax Certificate	20.00	
Water Certificate	20.00	
Bank Fee	40.00	
	7.50	
	265.00	
HST (15%)	39.75	
<u>Not Subject to HST</u>		
Registration of Transfer	\$85.00	
Registration of Mortgage	85.00	
Land Transfer Tax	3,450.00	
Title Insurance	299.00	
	3,919.00	
Total Legal Fees, Disbursements and HST		5,086.25
Client to bring in a bankdraft payable to Nicole E. Druckman P.C. Inc. in trust in the amount of:		\$21,625.91
E. & O. E.		

~~XXXX~~

~~XXXX~~

Form 55

AFFIDAVIT OF MARITAL STATUS
Land Titles Act, S.N.B. 1981, c.L-1.1, s.81

Deponent: Nitin Gawde
36 McCoy Street
Moncton, NB E1G 0K6

Spouse of Deponent: Manisha Gawde

I, the deponent, make oath and say:

1. That I am a person conveying an interest in the attached instrument and have personal knowledge of the matters hereinafter deposed to;
2. That the name of my spouse is as specified above;
3. That I have no former spouse with a right under the Marital Property Act to any interest in or possession of the subject land;
4. That the subject land has been occupied by me and my spouse as our marital home;
5. That I acquired the property under the name Nitin Gawde and I am conveying the property under the name Nitin Gawde in order to conform with the Naming Conventions Regulation - Land Titles Act;
6. I am not a non-resident of Canada within the meaning of Section 116 of the Income Tax Act (Canada) and nor will I be a non-resident of Canada at the time of closing.;
7. That I am the full age of nineteen years.;
8. That I am not a tax payer or collector pursuant to the *Revenue Administration Act*.;
9. That I am not now, nor have I ever been a director of a company that was a "collector" or "tax payer" as defined by the *Revenue Administration Act* of New Brunswick.

SWORN TO at the
City of Moncton in the
County of Westmorland
and Province of New Brunswick
on the day of March, 2020.

BEFORE ME:

Nicole Druckman
Commissioner of Oaths,
Being a Solicitor

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Nitin Gawde

Form 55

AFFIDAVIT OF MARITAL STATUS
Land Titles Act, S.N.B. 1981, c.L-1.1, s.81

Deponent: ~~Manisha Gawde~~
~~3604 Cox Street~~
Moncton, NB E1G 0K6

Spouse of Deponent: Nitin Gawde

I, the deponent, make oath and say:

1. That I am a person conveying an interest in the attached instrument and have personal knowledge of the matters hereinafter deposed to;
2. That the name of my spouse is as specified above;
3. That I have no former spouse with a right under the Marital Property Act to any interest in or possession of the subject land;
4. That the subject land has been occupied by me and my spouse as our marital home;
5. That I acquired the property under the name Manisha Gawde and I am conveying the property under the name Manisha Gawde in order to conform with the Naming Conventions Regulation - Land Titles Act;
6. I am not a non-resident of Canada within the meaning of Section 116 of the Income Tax Act (Canada) and nor will I be a non-resident of Canada at the time of closing.;
7. That I am the full age of nineteen years.;
8. That I am not a tax payer or collector pursuant to the *Revenue Administration Act*.;
9. That I am not now, nor have I ever been a director of a company that was a "collector" or "tax payer" as defined by the *Revenue Administration Act* of New Brunswick.

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~~Manisha Gawde~~