

GANDHI WENTZELL LLP

Barristers and Solicitors
Suite 1900, Purdy's Wharf Tower
Halifax, NS B3J 2V9
Tel: 902-425-0405
E-mail: m.toews@gandhiwent.ca

File No. 25,670/4

September 16, 20--

Mr. J. P. and Mrs. J. K. Thoms
89 Chester Highway
Chester, NS B0J 3P0

Dear Mr. and Mrs. Thoms:

Re: Purchase of 59 Seaview Crescent, Martins Point, NS

Further to our meeting today when we reviewed your Agreement of Purchase and Sale, for the above property transaction, our firm is happy to act on your behalf. We greatly appreciate your confidence in referring this transaction to our firm and trust that our legal services will meet with your complete satisfaction.

We are required by the Nova Scotia Barristers' Society to take reasonable steps to document confirmation of your identification in our file prior to the execution of the conveyancing documentation. This we did at our meeting today when you both presented your driver's licence. We propose to maintain a copy of your identification documentation in your conveyancing file.

Upon receipt of the Statement of Registered and Recorded Interests evidencing the migration of the property to the Land Registration system and a copy of a full property survey from the vendor's lawyer, our firm will review the same. We will then carry out the necessary title investigations required to ascertain that there is good and marketable title to the property.

We have today contacted the Tax Collector's office requesting an up-to-date statement of the taxes due and owing and the status of any liens and charges against the property.

Further to our discussions today, please advise us as soon as possible how you want us to register your ownership: as joint tenants or tenants-in-common. We understand that you want to seek advice from your accountant on this matter. Should you decide to put the property in the name of Jackson only, we can make provision for this circumstance in your new Wills.

We also confirm that most finance companies committing mortgage funds require, as a condition of releasing the funds, a Quality Well Certificate one week prior to closing.

A few days prior to the completion date, we will contact you with the time and place of closing and let you know the approximate amount of cash required to complete the transaction. On the closing date, there are two further administrative requirements that we wish to draw to your attention.

First, as the funds are trust funds, and we will be required to forward these funds to the vendor's solicitor, we would request that you arrange to have the money brought to our office in the form of either a bank draft or a certified cheque made payable to "Gandhi Wentzell, In Trust".

2.

In the event that the approximate amount that we advise you to have at the closing is not sufficient, we will accept a certified cheque for the balance. On the other hand, should the amount of your certified cheque exceed the amount required to close we will, of course, refund the balance to you.

Secondly, at the time of purchase, we will require confirmation of a fire insurance policy protecting you and your mortgage company against financial loss from fire, as well as including in that fire insurance policy the Standard Mortgage Clause: "made payable to **"Name of Banking Facility"** as their interest may appear from time to time."

Please make the necessary arrangements with your insurance company. We will require a letter from the insurance company setting out the policy number, the insurance company, the amount of coverage, the effective date, the expiry date, the location of the property, and the full names of the insured, to include the loss payable provision as outlined above to the lending institution with whom you choose to have your mortgage. We will require this letter as soon as possible.

We would also bring to your attention that you will be responsible for checking with the fire marshal and building inspector to make sure that the building is up to all codes.

Please make an appointment to view the property within 24 hours of closing to ensure that you are satisfied with your purchase.

Do feel free to telephone our office if you have any questions.

Yours very truly,

GANDHI WENTZELL LLP

Per:

Melissa Toews

MT/NVR