

·SUN·LIFE·ASSURANCE·COMPANY·OF·CANADA·
·HEAD·OFFICE·MONTREAL·

MORTGAGE DEPARTMENT
TORONTO DISTRICT

A. CURRY, LOAN MANAGER
G. N. MACCALLUM, LOAN INSPECTOR
L. S. KILLALY, LOAN INSPECTOR

SUN LIFE BUILDING, VICTORIA & ADELAIDE STS.,

TORONTO 2, ONT.

IN ALL CORRESPONDENCE ABOUT MORTGAGES
PLEASE REFER TO THEIR NUMBERS

September 20, 1940

Mr. D. A. Adams
693 Shaw Street
TORONTO, Ontario

Dear Sir:

Re: National Housing Loan Application.

Your application for a loan under the National Housing Act is receiving due consideration. If it proves acceptable to both our Head Office and the Government we will notify you accordingly and our solicitors will advise you when the Deed is ready to sign.

Your attention is directed to the following points:-

DATE OF FIRST REGULAR MONTHLY PAYMENT. This will be indicated in the Mortgage Deed and we suggest that you make special note of it when signing the document.

INTEREST ON ADVANCES. Your first payment as provided by the Mortgage Deed will be an amount sufficient to cover interest on any advances made by the company during the course of construction or on completion of the building. Such interest will be due and payable one month in advance of the first regular monthly payment.

TAXES. According to the Act and the Mortgage Deed, one-twelfth of the estimated annual taxes must be paid to the company with each regular monthly payment. If the first annual tax on the property is to be levied less than twelve months from the date of your first regular monthly payment, it is obvious that a payment of one-twelfth each month will not be sufficient to provide for that contingency. It will, therefore, be necessary to make suitable arrangements when signing the Mortgage Deed for payment of any additional amount required. There must be an accumulation of funds deposited with the company sufficient to meet taxes in full when they fall due.

INSPECTIONS. We are required to make at least four inspections of the property as follows:-

1. At or about the time of the laying of the footings;
2. At or about the time the roof is completed;
3. Prior to, or during the process of lathing;
4. At completion.

Your co-operation is necessary in order to ensure proper compliance with this regulation and it will be your duty to advise our office when these various stages of construction are reached, and ask for inspections to be made. Otherwise, the loan proceedings may be delayed or even cancelled.

Your attention is particularly directed to the fact that our inspections are of a general nature and relate only to mortgage requirements. They are not intended to relieve you of your obligation to see that plans and specifications are complied with in every detail and that the house is completed in accordance with arrangements made between you and the builder.

LEGAL FEES AND MISCELLANEOUS EXPENSES. Unless other arrangements are made between you and the builder, you are required to pay the legal fees, inspection and appraisal fees and the cost of the survey. It will also be necessary for you to pay the fire insurance premium. These costs are difficult to estimate accurately, but barring unforeseen contingencies, they should be approximately \$ 75.00

CANCELLATION OF LOAN. We would point out at this time that if your loan is approved our commitment is given for a period of two months only. This does not mean that building must be completed within two months from the date of our approval, but that construction must commence and the mortgage deed be completed within that time. Failing this, the commitment will automatically lapse at the end of that period.

Our office may be in a position to offer helpful suggestions from time to time. If there are any points you are not clear on, do not hesitate in approaching us.

This letter is going forward to you in duplicate and we would appreciate having you sign and return one copy for our records.

Faithfully yours,



For Loan Manager

MD

Acknowledged:

.....
(date)

.....
(signature)

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·HEAD·OFFICE·:·MONTREAL·

EL 5141

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SUN LIFE BUILDING, VICTORIA & ADELAIDE STS.,
TORONTO 2, ONT.

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November 1, 1940

Mr. D. A. Adams
693 Shaw Street
TORONTO, Ontario

Dear Sir:

Re: N. H. Tor. 5719

We have received final approval of the
above loan in the amount of \$ 2250. from the Department
of Finance, and we would advise that it is now in order
to proceed with construction.

Yours faithfully,



MD

For Loan Manager.

Copy to Messrs. Jones & Proctor

PARKROAD LAND COMPANY LTD.
92 ADELAIDE STREET WEST
TORONTO

November 4th, 1940.

Mr. and Mrs. D. A. Adams,
693 Shaw Street,
T o r o n t o, Ontario.

Re - West 12' - 316
East 21' - 317
Plan 1911

Dear Sir and Madam:

Your loan has been confirmed by the Government under the National Housing Act for house to be erected on above property.

In accordance with your agreement with us the balance of your deposit of \$100.00 is now due and we shall appreciate if you will let us have this amount forthwith. Payment of the additional amount of \$95.00 may be made any time before house is ready for occupancy.

Yours truly,

PARKROAD LAND COMPANY LIMITED,

J. Haier
Secretary,

JH/S

P. S. Your Builder, Mr. Abel Hann, is anxious to get in touch with you. Will you kindly telephone him at La. 5791 to make arrangements to see him.

Received cheque 100⁰⁰/₁₀₀
Nov 6/40
PARKROAD LAND CO., Limited,

J. Haier President

SUN LIFE ASSURANCE COMPANY OF CANADA
HEAD OFFICE: MONTREAL

MORTGAGE DEPARTMENT
TORONTO DISTRICT
A. CURRY, LOAN MANAGER

SUN LIFE BUILDING, 60 VICTORIA ST.
TORONTO, 2, ONT.

IN ALL CORRESPONDENCE ABOUT MORTGAGES
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January 23, 1942.

Mr. D.A. Adams,
203 Park Ave.,
GLENGROVE POST OFFICE, Ont.

Dear Sir:

Re: Mortgage N.H. Tor. 5719

Further to our letter of December 10th and subsequent conversation on the subject of the encroachment on your property in the form of a sump projecting from the neighbouring lot, we have discussed the subject with Mr. Lawrence of the London Life.

Mr. Lawrence advises us that he has talked over the situation with Mr. McCleave and that it is definitely intended to remove this sump and replace it with another which will not encroach on your property. We understand that this work will be done as early in the Spring as is practical. For our part, we are prepared to accept this undertaking and presume you will also be agreeable. This is based on the assumption that during the winter you are not greatly inconvenienced by the existing situation.

You will note that \$100.00 remains unadvanced on this mortgage. We are prepared to advance these funds if you consider the house completed in all respects.

We would appreciate having your views on the subject.

Yours faithfully,



G.A. Golden,
Loan Inspector.

GAG:BH

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SUN LIFE BUILDING, VICTORIA & ADELAIDE STS.,

TORONTO 2, ONT.

IN ALL CORRESPONDENCE ABOUT MORTGAGES
PLEASE REFER TO THEIR NUMBERS

April 22, 1941.

Mr. & Mrs. D. A. Adams,
693 Shaw Street,
TORONTO, Ontario.

Dear Mr. & Mrs. Adams:

Re: Your Mortgage N.H.Tor. 5719

The National Housing Act Mortgage Deed signed by you provides for the payment on **May 1** of interest on the various advances made to you from time to time. The amount of this interest is **\$24.90** and we shall be obliged if you will let us have your cheque in payment of same on the date mentioned.

The Mortgage Deed also provides that regular monthly payments of **\$14.71** on account of principal and interest shall commence on **June 1, 1941**, and to each such payment is to be added one-twelfth of the estimated amount of annual taxes. We estimate that the monthly payment required to meet your first tax payment due on or about **June 1** is \$ **4.19**. We trust therefore, that you will let us have your cheque for \$ **18.90** on or before **June 1** next, and on the 1st of each month thereafter until further notice.

Your loan has not been fully advanced and it will be necessary to make an allowance for the undisbursed portion from **May 1** to the date when the final disbursement will be made. You will be notified of the amount of this credit when the final advance is made and the credit will be applied to the monthly payment following the date of this last advance.

We realize that the estimate of taxes may not be strictly accurate. However, if you will be good enough to remit to us as requested and forward all assessment notices and tax bills as you receive them, we can make any necessary adjustment in the amount of the monthly deposit at a later date. The tax bills will, of course, be paid from the funds which we accumulate and the receipted bills returned to you.

In all correspondence about this mortgage, we would ask you kindly to quote the reference number given above and also to place the same number on your cheques. Please address any correspondence and all cheques to the Mortgage Department, Sun Life Assurance Company of Canada, 60 Victoria St., Toronto 2, Ontario. A small supply of return envelopes is enclosed for your convenience.

Yours truly,

J. Stevenson
For Loan Manager.

LOS/TQR
B

HAROLD M. SMITH
BARRISTER AND SOLICITOR

TELEPHONE
EMPIRE 8-8373-4

GEORGE E. BELL

SUITE 2005
80 RICHMOND STREET WEST
TORONTO 1, CANADA

December 8th, 1954.

Mr. Donald A. Adams,
203 Glen Park Avenue,
Toronto 10, Ontario.

Dear Mr. Adams:

Re: Beare Mortgage

This will acknowledge receipt of your kind letter of December 7th enclosing a Money Order in the amount of \$5.00 in my favour to cover the Discharge fee herein.

I am now pleased to enclose the following documents:

1. Duplicate Mortgage No. 84353 North York from you and Mrs. Adams to Mrs. Beare.
2. Duly executed Discharge thereof.
3. Sketch of survey prepared by C. Reuben & Sons dated November 16th, 1940.
4. Employers' Assurance Limited Policy No. 11815 with release of the interest of the mortgagee noted thereon.

In the interests of safety, it would be best if you would attend at the Registry Office on Berti Street between Queen and Richmond, and register the Discharge as soon as possible.

Yours very truly,

George E. Bell

GEB:cs
Encls.

Mrs. Mary I. Beare,
Greenbank, Ontario.

-IN ACCOUNT WITH. -

GRAYDON, LAWRENCE & COOK,
Barristers, etc.,
330 Bay Street, Toronto.

BEARE RE ADAMS

First mortgage loan \$2,500.00

To our fee and valuation \$ 36.00

DISBURSEMENTS:

Register mortgage	\$1.50	
Tax on mortgage	2.50	
Sheriff's certificate	2.00	
Tax certificate	.35	
Search	1.00	
Bank Exchange	<u>6.25</u>	13.60

To cheque to R. Robinson covering commission as per borrowers written direction 50.00

To cheque to Sun Life Assurance Co. of Canada to cover amount required to pick up discharge of first mortgage

Principal	\$1550.57	
Int. to date of discharge	30.21	
Discharge fee	<u>5.00</u>	
	<u>\$1585.78</u>	

Less credit balance on tax account 39.48

\$1546.30 1546.30

To cheque to borrower to close

<u>854.10</u>	<u> </u>
<u>\$2,500.00</u>	<u>\$2,500.00</u>

E. & O. E.

DEC. 19/49

HG:VC