FORM 9 CERTIFICATE OF SUBSTANTIAL PERFORMANCE OF THE CONTRACT UNDER SECTION 32 OF THE ACT

Construction Act

| City of Toronto |
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| (County/District/Regional Municipality/Town/City in which premises are situated) |
| 33 Dundas St W, Level 4 and 5, Toronto, ON M7A 0A9 |
| (street address and city, town, etc., or, if there is no street address, the location of the premises) |
| This is to certify that the contract for the following improvement: |
| BMO 33 Dundas Level 4 & 5 Interior Office Fitout |
| (short description of the improvement) |
| to the above premises was substantially performed on 6 January 2023 . |
| (date substantially performed) |
| Date certificate signed: 23 February 2023 |
| Date Certificate signed. 231 Column 2020 |
| D. Cash |
| (payment certifier where there is one) (owner and contractor, where there is no payment certifier) |
| Bank of Montreal - Corporate |
| Name of owner: Real Estate |
| Address for service: 130 King St W, 16th Floor, Toronto, ON M5X 1K6 |
| |
| Name of contractor: EllisDon Inc |
| Address for service: 1004 Middlegate Road, Suite 1000 Mississauga, ON L4Y 1M4 |
| Name of payment certifier (where applicable): Turner & Townsend Canada Inc |
| |
| Address: 2 St. Clair Avenue West, Flr 12, Toronto, ON M4V 1L5 |
| (Use A or B, whichever is appropriate) |
| |
| 21097-0012 (LT) PCL 1-15 SEC A2A SUB-SUBLEASEHOLD; UNIT 8 PL D282 TORONTO; TORONTO, |
| CITY OF TORONTO (if a lien attaches to the premises, a legal description of the premises, |
| including all property identifier numbers and addresses for the premises) |
| B. Office to which claim for lien must be given to preserve lien: |
| (if the lien does not attach to the premises, a concise description of the premises, including addresses, and the name and address of the person or body to whom the claim for lien must be given) |