Mortgage Commitment

Schedule A

Response: Dec-29-2010 11:09:23 AM EST

FirmName:	Your Mortgage Connection	**Lender Name:**	FirstLine Mortgages
Attention:	Tino Brelak	**Lender Reference #:**	110123219
Application Reference #:	JRAI-6080	**Mortgage Insurance Reference #:**	

CONDITIONS

☐ Your broker/specialist will provide the name, address and telephone number of the solicitor or service provider handling this transaction at least 10 days before closing. If the chosen solicitor does not maintain a trust account at CIBC, he or she must provide the solicitor's interim report on title and request for funds at least 4 business days before closing. If we have not received all documents within this time, the closing may be delayed. You are responsible for any additional costs associated with this.

PAYMENT FLEXIBILITY OPTIONS

☐ All payments must be made by way of automatic payment. Weekly or bi-weekly payments may only be made on a Friday. Semi-monthly payments may only be made on the 1st and 15th of the month. Monthly payments may only be made on the 1st of the month. You may change your payment frequency, upon request.

If you select a non-monthly payment frequency and fail to make a payment when due; we have the option to require you to make all following payments on a monthly basis.

INSTRUCTIONS

☐ Your solicitor is instructed to register the mortgage document with the following information:
Interest Adjustment Date of: Feb 1, 2011,
First Payment Date of: Mar 1, 2011,
Maturity Date of: Feb 1, 2016 and
Monthly Principal and Interest amount of: $refer to standard charge terms.

Please note that the final registration details will be confirmed on the disclosure statement.

☐ You must pay all municipal, school and local improvement taxes on the property covered by this commitment. Taxes must be paid when they are due and you agree to provide us with a copy of the receipted tax bill within 30 days after the due date of the final instalment.

If you do not provide us with a receipted tax bill, you agree to reimburse us for any costs we incur to obtain a tax search and for making up for any deficiencies.

☐ If you decide to make any amendments to the terms of this commitment, your request must be received at least 5 business days before the closing date. If, as a result of any amendments, the final rate exceeds the interest rate on this commitment or the qualifying rates in effect at the time of this commitment, we have the right to re-qualify your mortgage application.

☐ We will cancel this commitment if there has been any material change to your financial status as stated in your application or if there have been any unapproved material changes to the mortgage premises that would adversely affect the value of the property.

☐ You must return a copy of your signed acceptance of this commitment to our office no later than 10 days from the date of this letter. If you do not, we will cancel the commitment with no further notice.

☐ By accepting this commitment, you agree to provide us with all supporting documentation required to satisfy the above-mentioned conditions at least 7 days before the advance date. If we do not receive all documentation within the specified time, we have the option of cancelling this commitment.

OTHER

☐ You certify that all information in the mortgage application is correct and you authorize us to conduct a full credit check on you.

☐ FirstLine Mortgages, a division of CIBC Mortgages Inc., has obtained a credit bureau report on you in connection with your mortgage application. If you want to review your credit bureau file please contact TransUnion Canada, 325 Milner Avenue, Suite 1501, Toronto, Ontario M1B 5N1 1-866-525-0262 and/or Equifax Canada, Consumer Relations Department, Box 190, Jean Talon Station, Montreal, Quebec H1S 2X2 1-800-465-7166.

During the course of our relationship we may collect financial information about you. This information includes:

- information about your mortgage,
- information about your transactions using our products and services,
- information to identify you or qualify you for products and services, and
- information we need for regulatory purposes.

We may collect this information from a number of different sources including your application for this mortgage, references you provide, credit reporting agencies, other financial institutions, service providers, our internal records and from individuals authorized to act on your behalf.

	Date:	Initials: