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

OTHER

We may use your personal information to open, process, insure, maintain and collect upon your mortgage, and we may disclose your personal information, including information about your mortgage, to credit reporting agencies. We will also use and disclose your personal information according to FirstLine's privacy policies which are outlined in FirstLine's brochure, 'Your privacy is Protected'. This privacy policy may be amended, replaced or supplemented from time to time. You can get information on our current privacy policy by contacting us or visiting www.firstline.com.

You agree that we may enter into this mortgage on behalf of another entity, as an agent or nominee, and also that we may assign this mortgage to another entity. In these cases, the entity is known as the 'beneficial owner'. We can do this whether or not the beneficial owner is named in this mortgage. We may disclose your personal information to the beneficial owner, its agent, and any person or entity to which the beneficial owner assigns the mortgage. We may also disclose your personal information to any service provider. A service provider is any person or entity that:
is involved in the servicing maintenance, collection or operation of the mortgage; or provided services or benefits to you under the mortgage, including loyalty programs.

Your personal information includes all information provided by you or obtained by us in connection with your mortgage application, and ongoing information and documentation about you and your mortgage sufficient for the beneficial owner, agent, assignee and service provider to administer and exercise their rights under it.

If the mortgage is insured, the insurer may obtain a credit report and other information about me, from any credit bureau or reporting agency.

Specific Consents:

(a) You agree that we may tell you about products and services through direct mail, telephone and other direct means

(b) You agree that we may share information within the CIBC group, so that the CIBC group may tell you about products and services.

If you don't wish to consent to the above, you can contact us at (416) 865-1999 or 1-800-970-0700 at any time. You will not be refused credit or other services just because you withdraw your consent. The CIBC group includes CIBC and its subsidiaries that currently offer deposits, loans, mutual funds, securities trading, mortgages, trust and insurance services.

☐ FirstLine Mortgages also provides mortgage life insurance. Your mortgage life insurance premiums are automatically added to your regular mortgage payments for your convenience.

Based on your mortgage application, the estimated premium to insure all qualified borrowers would be $ tbd plus PST (if applicable), a month.

If you are interested, ask your broker/specialist for a customer brochure and application/certificate of insurance for you to read. Complete, sign and return it with this commitment.

If we do NOT receive an application for mortgage life insurance from the broker/specialist by the closing date, you will NOT be covered.

☐ Federal regulations require us to give you a disclosure statement that provides information about your mortgage. This information includes the details of the loan and the total cost to you of borrowing. The regulations require that we give you the disclosure statement at least two clear business days before you enter into the mortgage, so you can review the information. Under the regulations, you can agree to receive the disclosure statement at a later time. By signing below you agree that we can give you the disclosure statement no later than the time you enter into the mortgage.

If you do not agree and require the disclosure statement be sent to you at least two clear days prior to entering into the mortgage, you can contact us at 1 800 970-0700. In some cases the time of our receipt of your request may delay your mortgage closing.

Also, by signing below, you:

1. acknowledge that you have received and read a signed copy of this commitment;
2. accept all of the terms and conditions of this commitment; and
3. accept notices from us by mail, fax, e-mail or internet.

☐ If you sell or transfer your property
Our written approval must be obtained before your property is transferred to anyone else, or before an agreement is made to transfer your property to anyone else. At our option we may require that the entire loan amount be paid immediately (including the outstanding principal amount, accrued interest, any prepayment charges and any other amounts owing), if any of the following occurs:

- if you transfer your property without first applying to us in writing for approval of the terms of the transfer and approval of the person that you wish to transfer your property to; or

	Date:	Initials: