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

OTHER

- if you transfer your property without first obtaining our written approval of the terms of the transfer and our written approval of the person that you are transferring to; or
- if the person you transfer your property to does not enter into an assumption agreement with us that is satisfactory to us. In an assumption agreement that is satisfactory to us, the person that you transfer your property to will agree to assume this mortgage and any amendments to it and any related agreements, and to be bound by all the terms, conditions and obligations of the mortgage, amendments and related agreements.

If we accept any payment from any person who we have not first approved in writing, that will not mean that we have granted our prior written approval or that we have given up our right to require you to pay the entire loan amount immediately.

You agree to give us sufficient information to enable us to decide whether to give our written approval. After we have received this information, we will make our decision as soon as possible.

If you exercise this privilege, there may be an administration and processing fee. You must pay us these fees immediately. If you do not, we may declare that the mortgage is in default, or add these amounts to the loan amount, or do both.

☐ It is your responsibility to make sure the property has unit insurance covering all fixtures and improvements, and that the insurance is not allowed to lapse during the term of the mortgage. Any losses payable must be to CIBC Mortgages Inc. as first mortgagee and the policy must include the Standard Mortgage Clause.

☐ We thank you for considering us for your mortgage needs. We are dedicated to providing our customers with innovative mortgage products at competitive prices. For details on our mortgage products, please ask your broker/specialist.

PORTABILITY OPTIONS

☐ The interest rate, term remaining and principal balance on this mortgage may be transferred to a new mortgage on a new property. However, we will re-qualify both you and the new property. You may be required to pay a CMHC/Genworth/AIG United Guaranty premium (plus PST, if applicable) to transfer the mortgage to a new property.

PREPAYMENT POLICIES

☐ MAKING LUMP-SUM PAYMENTS WITH A PREPAYMENT CHARGE

In addition, you may make a partial prepayment greater than the 20% allowed or prepay all of the outstanding principal amount. If you are not prepaying the entire outstanding principal amount, your partial prepayment can only be made on a regular payment date. Also, in these cases, you must pay 3-months' interest costs on the amount prepaid. The interest costs will be calculated in the following way:

- if your are making a PARTIAL prepayment, the prepayment charge will be calculated using the CIBC Prime Rate in effect on the date of prepayment; or

- if you are prepaying ALL OF THE OUTSTANDING PRINCIPAL AMOUNT, the prepayment charge will be calculated using the CIBC Prime Rate in effect on the date we prepare the mortgage payout statement.

☐ If you have met all your obligations under the mortgage, you may convert your mortgage to another FirstLine brand mortgage with an interest rate and terms that we offer to you at the time you convert the mortgage. The following conditions apply:

- if you have an Adjustable Rate Mortgage, you may convert your mortgage to any type of mortgage offered by us at the time under the FirstLine brand with a fixed interest rate, a fixed regular payment amount and a term of three years or longer;

- if you have an Auto 6 Plus (6 Month Convertible) Mortgage or Auto 12 Plus (12 Month Convertible) Mortgage, you may convert to any type of mortgage then offered by us under the FirstLine brand having a term of more than one year;

- you must apply in writing to our Mortgage Servicing Division. Your request for conversion must be signed by all borrowers and guarantors;

- we may require you to sign a mortgage conversion or amending agreement, which will contain all changed terms and conditions of the mortgage option you select;

- you will receive a discount of 0.30% per year or more below FirstLine's posted interest rate on the date of conversion for the mortgage option you select. If we provide you with a mortgage conversion or amending agreement, the date of conversion will be set out in the agreement. Otherwise the date of conversion will be the date we receive your request for conversion signed by all borrowers and guarantors;

- the new payments at the new interest rate will begin on the first or second scheduled payment date following conversion, whichever we