Mortgage Commitment

Schedule A

FirmName:	CENTUM Right Mortgage Group Inc.	**Lender Name:**	Street Capital Financial Corporation
Attention:	Sunita Bakshi	**Lender Reference #:**	87816
Application Reference #:	CRIZ-420	**Mortgage Insurance Reference #:**	17156949

OTHER

☐ You agree that we may share information concerning you with (a) any proposed assignee of this commitment or the mortgage loan, (b) our duly authorized agents and representatives who are engaged in the processing or servicing of your mortgage, (c) any parties necessary or desirable in connection with any sale or securitization of this mortgage loan and (d) organizations with which the Lender has strategic alliances who may use such information to provide you from time to time with information on financial products which may be of interest to you (e) any third persons, including credit bureaux, credit reporting and collection agencies, financial institutions, your past and present employers, creditors and tenants, your spouse or any other person who has information about you for the purposes of recording, evaluating and responding to your application for mortgage financing or related activities. If you prefer that your personal information not be shared with any party referred to in subsection (d) of this Section, you may so advise us in writing at any time and we will not share the information with them.

☐ The Mortgage is to be prepared in the name of Street Capital Mortgage Corporation.

☐ Where the Date of Advance of funds for this Mortgage is prior to the Interest Adjustment Date, an Interest Adjustment Payment will be required. The Payment is to be made on the interest adjustment date by way of the pre-authorized payment plan as will be used for the regular ongoing payments and for the amount as set out in the Statement of Disclosure, and provided to the solicitor prior to the advance of funds under this Mortgage.

☐ A statutory declaration indicating that the property will be occupied by the applicant(s) as their principal residence.

☐ Street Capital Financial Corporation reserves the right to amend or cancel this application COMMITMENT if the documentation received is not satisfactory and/or if it differs from the information shown on the application. We will also not be liable for any legal fees already incurred by the solicitor assigned to this transaction.

☐ Street Capital Financial Corporation requires confirmation of closing costs in the amount of 1.5%. Funds must come from non-borrowed cash equity. Such confirmation must be acceptable to Street Capital Financial Corporation.

☐ Street Capital Financial Corporation requires that Fire Insurance, acceptable to the Lender,with loss payable to Street Capital Financial Corporation must be arranged prior to any advance of funds.

☐ Street Capital Financial Corporation reserves the right to decline or amend the commitment if the property is not being occupied as your principal residence.

☐ Street Capital Financial Corporation reserves the right,should the property taxes fall into arrears, to take over the payment of property taxes and bill the mortgagor(s) with their regular principal and interest payments. Any fees and penalties incurred as a result of the property tax arrears will the sole responsibility of the Borrower(s).

PREPAYMENT POLICIES

☐ Title to the property must be acceptable to our Solicitor who will ensure that the Mortgagor(s) have good and marketable title in fee simple to the property and that it is clear of any encumbrances which might affect the priority of this Mortgage. Alternatively, Street Capital Financial Corporation will accept Title Insurance from a Title Insurance provider acceptable to the Lender.

☐ This mortgage will be subject to all extended terms set forth in the Street Capital Financial Corporation's standard form of mortgage contract or within the mortgage contract prepared by our solicitors whichever the case may be.

☐ There may be a fee charged for any payment that is returned or dishonoured.

☐ The interest rate payable under this mortgage is an adjustable rate. The total interest rate will be automatically adjusted with changes to the Lenders Prime Rate, as it may be set from time to time, plus or minus, if any, the specific percentage points per annum set out in this mortgage or any amendment thereto. The Prime Rate is, on any day, the annual rate of interest, compounded semi-annually not in advance, that the Lender establishes from time to time, as its Prime Rate for residential mortgage loans.

☐ The Borrower(s) is responsible for the payment of property taxes. The payment of property taxes will be made through a pre-authorized payment plan offered by the Municipality. The Borrower will provide confirmation to Street Capital Financial Corporation that the property has been enrolled in such plan. In addition, the Borrower is responsible for claiming any Home Owner's Grants or tax subsidies available from the municipal tax offices.

☐ Street Capital Financial Corporation reserves the right to approve all subsequent purchasers prior to mortgage assumption or transfer, otherwise, upon vacating or selling the mortgaged property, this loan becomes due and payable.

	Date:	Initials: