



CIBC 2013 Annual Mortgage Statement

*0003877

RONNY HEIST & VERONICA SMITH
1913 8A AVE N
LETHBRIDGE AB T1H 1C7

Borrower(s)
RONNY HEIST, VERONICA SMITH

For January 1 to December 31, 2013

Mortgage loan number
005137619

Property address
1913 8A AVE N
LETHBRIDGE AB

Mortgage loan type
CIBC Mortgage loan

Term 5 Year Closed **Rate type** Fixed

Maturity date
November 1, 2017

Annual interest rate
3.090%

Interest rate discount¹ 2.150%

Mortgage loan summary

Regular principal payments made in 2013	\$4,307.26
Total interest paid in 2013	6,403.34
Principal balance on December 31, 2013	\$206,213.79

Payment details

Payment frequency (1 st of each month)	Monthly
Principal & interest payment	\$892.55

CIBC Mortgage Life Insurance or Creditor Insurance for CIBC Mortgages
Type of insurance you have with your mortgage loan No coverage

Contact information

1 888 264-6843
Contact us by phone for questions on this statement.

www.cibc.com

CIBC Mortgages Inc.
National Servicing Centre
P.O. Box 115, Commerce Court
Postal Station
Toronto ON M5L 1E5

Things you should know

Statement period - Transactions other than your regular mortgage loan payments may not be on this statement if made after December 27.

Years remaining to pay off your mortgage loan
29 years and 2 months

Creditor Insurance for CIBC Mortgages - We offer optional creditor group insurance on all our mortgages covering life, disability and job loss. To learn more please visit your branch or call 1 866 321-3639. Creditor Insurance for CIBC Mortgages is underwritten by The Canada Life Assurance Company and is subject to certain terms, conditions, limitations and exclusions.

¹The interest rate discount you received at the time you entered or renewed your mortgage loan.

See reverse for important information.



Date Apr 3, 2013	Name RONNY HEIST	Social insurance No. 733 045 744	Tax year 2012	Tax centre Winnipeg MB R3C 3M2
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Summary

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Line	Description	\$ Amount
150	Total income	106,252
	Deductions from total income	380
236	Net income	105,872
260	Taxable income	105,872
350	Total federal non-refundable tax credits	4,121
6150	Total Alberta non-refundable tax credits	3,711
420	Net federal tax	16,999.56
428	Net Alberta tax	6,876.15
435	Total payable	23,875.71
437	Total income tax deducted	27,961.99
482	Total credits	27,961.99
	(Total payable minus Total credits)	4,086.28
	Balance from this assessmentCR	4,086.28
	Direct depositCR	4,086.28

Andrew Treusch
Commissioner of Revenue

Date Apr 3, 2013	Name RONNY HEIST	Social insurance No. 733 045 744	Tax year 2012	Tax centre Winnipeg MB R3C 3M2
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Your 2013 RRSP Deduction Limit Statement

The back of this notice contains important information. Amounts marked with an asterisk (*) cannot be less than zero.

RRSP deduction limit for 2012	\$104,034
Minus: Allowable RRSP contributions deducted for 2012	\$0
Unused RRSP deduction limit at the end of 2012	\$104,034
Plus: 18% of 2012 earned income of \$105,872 = (max. \$23,820) ..	\$19,056
Minus: 2012 pension adjustment	\$0
	\$19,056 *
	\$123,090
Minus: 2013 net past service pension adjustment	\$0
Plus: 2013 pension adjustment reversal	\$0
Your RRSP deduction limit for 2013	\$123,090 *(A)

You have \$0 (B) of unused RRSP contributions available for 2013. If this amount is more than amount (A) above, you may have to pay a tax on the excess contributions.