Mortgage Commitment

Response: May-07-2014 11:04:04 AM EST

BROKER INFORMATION

Name: Origination Mortgage Corp.

Address: 2061 Abbott Street Kelowna BC V1Y 1C5

Attention: Steve Nicholson | Application Reference #:OMGC-293

LENDER INFORMATION

Name: TD Canada Trust

Address: 3500 Steeles Avenue East Tower 3 Level 2 Markham ON L3R0X1

Lender Reference #: 1094649 | Mortgage Insurance Reference #:

APPLICANT INFORMATION

Applicant: Garry Chan

Hia Inthavixay

Property Information

Address: 4350 Underwood AVE North Vancouver BC V7K2R6

With reference to the above, TD Canada Trust is pleased to provide a mortgage loan offer, under the following terms and conditions:

Loan		Terms		Payment	
Purchase/Value	$ 1,630,000.00	Mortgage Type	First	Principal and Interest	$ 5,842.03
Downpayment	$ 407,500.00	Term Type	Closed	Taxes (Estimated)	$ 1,125.00
Amount	$ 1,222,500.00	Interest Rate	3.090%	Taxes Paid By	Borrower
Insurance Premium		Term (Months)	60	Total Installment	$ 6,967.03
Total Loan	$ 1,222,500.00	Amortization (Months)	300		
Other Mortgages		Frequency	Monthly	Commitment Expires	04-Sep-2014
Closing Date	29-May-2014				

LENDER AUTHORIZATION

All of our normal requirements and, if applicable, those of the mortgage insurer must be met. All costs including legal, survey, mortgage insurance, etc. are for the account of the applicant(s). The mortgage insurance premium (if applicable) will be added to the mortgage. This mortgage is subject to the details and terms outlined as well as the conditions described on the attached Schedule A.

Approved by: Hassan Siddiquie

TD CANADA TRUST

CLIENT ACCEPTANCE

I/We the undersigned applicant(s) accept the terms of this mortgage as stated above and agree to fulfill the conditions of approval as outlined on the attached Schedule A to the lender's satisfaction. I/We further certify that the information given on the mortgage application is true and correct.

Applicant: Garry Chan	Signature ______________________	Date ______________
Applicant: Hia Inthavixay	Signature ______________________	Date ______________

INITIAL

FirmName:	Origination Mortgage Corp.	**Lender Name:**	TD Canada Trust
Attention:	Steve Nicholson	**Lender Reference #:**	1094649
Application Reference #:	OMGC-293	**Mortgage Insurance Reference #:**	

CONDITIONS OF APPROVAL

CONDITIONS

☐ Appraisal Report Required
Satisfactory appraisal addressed to TD Canada Trust as prepared by an AIC or CNAREA designated appraiser to meet our RESIDENTIAL standards for conventional mortgages in all respects to be sent by the appraiser directly to the following TD NAS generic id TD.NASBroker@td.com
A) Loan to value not to exceed 75% (Value of House on maximum 5 acres - excluding outbuildings, if applicable).
B) Property not to be Hotel suite, Rental pool or Quarter ownership
C) The dwelling square footage must be minimum 850 for House, and 600 Condo
D) If the appraisal does not meet TD Canada Trust guidelines of conventional financing, the mortgage may require CMHC/Genworth insurance.
Note: Appraisals will not be accepted if not addressed to TD. A letter of transmittal with attached appraisal report will be requested in these cases.
(Source of Business)

☐ Our TD Canada Trust servicing branch will be:
____
____
____
____

Our solicitor acting on behalf of this transaction will be:
____
____
____
____

TD Canada Trust reserves the right to request that you retain another solicitor of our choice at your sole expense, rather than the one you have indicated. (Applicant)

☐ KYC-Employer/Business Address
Please provide complete employer/business details to include legal address, postal code and phone number. Please note that we can no longer accept P.O Boxes.
(Source of Business)

☐ Satisfactory confirmation of DOWNPAYMENT, without recourse to borrowing. Verification via copies of statements that INCLUDES BANK ACCOUNT NUMBER AND BANK TRANSIT NUMBER confirming a savings history of at least 90 days. If this is an insured mortgage application, we also require verification of 1.5% of the purchase price to cover closing costs. PLEASE NOTE THAT BANK BOOKS WILL NOT BE ACCEPTED FOR DOWNPAYMENT VERIFICATION UNLESS OWNERSHIP CAN BE CONFIRMED TO THE SATISFACTION OF TD CANADA TRUST. (Applicant)

☐ Approval subject to receipt of 2 yrs NOAs for Hia Inthavixy to confirm income from Multiple Realty inc. as disclosed (Source of Business)

☐ Receipt of an MLS listing with photo of the subject property. (Applicant)

☐ Approval subject to receipt of confirmation of liquid assets/savings as disclosed in the application - $765,000 minimum - Amortization 25 years (Source of Business)

☐ This is a BRANCH FULFILLMENT MORTGAGE. Under this program, the clients will sign mortgage documents at the TD Canada Trust servicing branch.

PRE-AUTHORIZED PAYMENT PLAN: Upon acceptance of the mortgage commitment, the client is required to complete the following and attach a VOID CHEQUE (fax copy to TD IMAC)

MORTGAGE PAYMENT OPTIONS:
Is the payment coming from a TD Canada Trust Account ?
If Yes, please provide: the Bank Account #____________________ and Branch Transit #__________________
If No, please provide: the Name of the Financial Institution _________________ and your Account #_______________
You will need to take the original voided cheque on this bank account with you to your lawyer when you complete your mortgage documentation. (Applicant)

INITIAL

	Date:	Initials:

Mortgage Commitment			**Schedule A**
Response: May-07-2014 11:04:04 AM EST			
FirmName:	Origination Mortgage Corp.	**Lender Name:**	TD Canada Trust
Attention:	Steve Nicholson	**Lender Reference #:**	1094649
Application Reference #:	OMGC-293	**Mortgage Insurance Reference #:**	

CONDITIONS

- [ ] For Hia Inthavixay Please provide 2 of the following for employment with Co-op Housing :
  * Current LETTER OF EMPLOYMENT on company letterhead confirming information as disclosed in the application. Must include:
  * Applicants Name
  * Salary
  * Name and Title of person signing the letter.
  * Current Pay Stub identifying employer and including full deductions.
  * Confirmation of Direct Pay Deposit via Current Bank Account Statement. (Applicant)

- [ ] Approval Contact Info
  Thank you for your submission. Please forward all supporting documentation for this approval to: Fax: 1-888-837-9055 or Email to : TDPCMBRK@TD.COM
  Please note that we require all conditions to be satisfied 10 days prior to closing to ensure a comfortable customer experience. Thank you for your Business!

  Approved by Hassan Siddiquie, Email: hassan.siddiquie@td.com Phone: 1-888-282-0618 or 416-944-6020

  Document Review will be completed by Amir El-Masri who can be contacted at T : 1-888-990-9357 or 416-345-0352, F: 1-888-837-9055, Email : Amir.El-Masri@td.com.
  (Source of Business)

- [ ] Please be advised that the Condition Notification will be communicated to you via your email address that is stored on Morty and the Condition Notification will no longer be sent via fax. (Source of Business)

- [ ] Copy of firm Purchase Agreement including all schedules, amendments and waivers. (Applicant)

- [ ] Void Cheque (Source of Business)

- [ ] The terms in this commitment cannot be altered unless confirmed in writing by TD Canada Trust.

- [ ] For Hia Inthavixay Please provide 2 of the following:
  * Current LETTER OF EMPLOYMENT on company letterhead confirming information as disclosed in the application. Must include:
  * Applicants Name
  * Salary
  * Name and Title of person signing the letter.
  * Current Pay Stub identifying employer and including full deductions.
  * Confirmation of Direct Pay Deposit via Current Bank Account Statement. (Applicant)

- [ ] Confirmation that RENTAL PROPERTIES are self-supporting and rental income is as stated on application:
  - by current lease agreements, and
  - applicable mortgage statements (Source of Business)

- [ ] Receipt of a signed approval and all applicable conditions within 10 days of approval date or this approval may be cancelled without further notice. (Applicant)

- [ ] For Hia Inthavixay :Receipt of LETTER FROM EMPLOYER confirming length of employment, full time status at Co-op Housing and BASE salary of $35,000.00 as stated. Please note that if the letter includes commissions, bonuses, or overtime they should be included separately, and the bank willrequire 2 years NOTICE OF TAX ASSESSEMENTS to confirm. As well, letters must also state if the client is currently on probation, seasonal, contract, or employed permanent part-time or otherwise. (Applicant)

- [ ] I/We accept the Offer to provide mortgage financing and agree to be bound by the terms, conditions and provisions contained herein. I/We hereby authorize TD Canada Trust, its successor and/or assigns, to make whatever credit/payoff inquiries it deems necessary in connection with my/our credit application or in the course of review or collection of any credit extended in reliance on the application. I/We hereby authorize any person or consumer reporting agency to compile and furnish any information it may have or obtain in response to such credit inquiries. I/We authorize this document to be reproduced by a copy machine to facilitate multiple credit and payoff inquiries.

- [ ] Power of Attorney disclaimer
  Use of Power of Attorney to close a transaction must have TD Canada Trust approval.
  * TD needs to be advised of the relation between applicant and POA, the reason the applicant can not be present to close the transaction, the applicant and Attorney must be TD Canada Trust clients (current account # required to confirm
  (Source of Business)

- [ ] For Hia Inthavixay :Receipt of LETTER FROM Multiple Realty confirming length of employment, full time status and the fact that she is employed on a commission basis. (Applicant)

- [ ] Solicitor to confirm that Hia Inthavixy and Hia I Inthavixay are one and the same person (Solicitor)

INITIAL

	Date:	Initials:

FirmName:	Origination Mortgage Corp.	**Lender Name:**	TD Canada Trust
Attention:	Steve Nicholson	**Lender Reference #:**	1094649
Application Reference #:	OMGC-293	**Mortgage Insurance Reference #:**	

CONDITIONS

☐ Approval subject to receipt and satisfactory review of current dated credit bureaus for both clients (Source of Business)

☐ For Garry Chan Please provide 2 of the following:
* Current LETTER OF EMPLOYMENT on company letterhead confirming information as disclosed in the application. Must include:
* Applicants Name
* Salary
* Name and Title of person signing the letter.
* Current Pay Stub identifying employer and including full deductions.
* Confirmation of Direct Pay Deposit via Current Bank Account Statement. (Applicant)

☐ COLLATERAL CHARGE - Mortgage Loan Agreement

TD Canada Trust Mortgage Loans are now secured by a collateral charge. Customers have the opportunity to register the collateral charge for an amount greater than the approved principal amount of the mortgage loan, up to a maximum of 125% of the property value.

Please complete the following: (Client to initial by the appropriate response and sign below.)

( ) Yes, please register the collateral charge for $________________ (which can be up to a maximum of 125% of the APPRAISED property value).
( ) No, please register for the MORTGAGE LOAN amount

Client(s) to sign here: ____ (Applicant)

OTHER

☐ TD CANADA TRUST

Privacy Agreement

In this Agreement, the words "you" and "your" mean any person who has requested from us, or offered to provide a guarantee for, any product or service offered by us. The words "we", "us" and "our" mean TD Canada Trust, which is part of the TD Bank Financial Group ("TDBFG"). TDBFG means The Toronto-Dominion Bank and its affiliates, which provide deposit, investment, loan, securities, trust, insurance and other products or services. The word "Information" means personal, financial and other details about you that you provide to us and we obtain from others outside our organization, including through the products and services you use.
You acknowledge, authorize and agree as follows:

COLLECTING AND USING YOUR INFORMATION
At the time you begin a relationship with us and during the course of our relationship, we may collect Information including:
- details about you and your background, including your name, address, date of birth, occupation and other identification, all of which are required under law
- records that reflect your business dealings with and through us
- your financial preferences and activities.

This Information may be collected from you and from sources outside our organization, including from:
- government agencies and registries, law enforcement authorities and public records
- credit reporting agencies
- other financial institutions
- other service providers, agents and other organizations with whom you make arrangements
- references you have provided
- persons authorized to act on your behalf under a power of attorney or other legal authority.
You authorize those sources to give us the Information.

We will limit the collection and use of Information to what we require in order to serve you as our customer and to administer our business, including to:
- verify your identity
- evaluate and process your application, accounts, transactions and reports
- provide you with ongoing service
- analyze your financial needs and activities to help us serve you better
- help protect you and us against fraud and error
- help manage and assess our risks, operations and relationship with you
- comply with applicable laws and requirements of regulators, including self-regulatory organizations.

DISCLOSING YOUR INFORMATION
We may disclose Information, including as follows:
- with your consent

INITIAL

	Date:	Initials:

OTHER

- in response to a court order, search warrant or other demand or request, which we believe to be valid
- to meet requests for information from regulators, including self-regulatory organizations of which we are a member or participant, to satisfy legal and regulatory requirements applicable to us
- to suppliers, agents and other organizations that perform services for you or for us or on our behalf
- when we buy or sell all or part of our businesses or when considering such transactions
- to help us collect a debt or enforce an obligation owed to us by you
- where permitted by law

SHARING INFORMATION WITHIN TDBFG
Within TDBFG we may share Information, other than health-related Information, for the following purposes:
- To manage your total relationship within TDBFG, including servicing your account, as well as our business risks and operations.
- To comply with legal or regulatory requirements.
- To allow other businesses within TDBFG to tell you about products and services. If you prefer, you may choose not to have us share your Information in this way.

ADDITIONAL COLLECTIONS, USES AND DISCLOSURES
Social Insurance Number (SIN) - If requesting products, accounts or services that may generate interest or other investment income, we will ask for your SIN for revenue reporting purposes. This is required by the Income Tax Act (Canada). If we ask for your SIN for other products or services, your choice to provide it is optional. When you provide us with your SIN, we may also use it as an aid to identify you and to keep your information separate from that of other customers with a similar name, including through the credit granting process. You may choose not to have us use your SIN as an aid to identify you with credit reporting agencies.

Credit Consent - For a credit card, line of credit, loan, mortgage or other credit facility, or a deposit account with overdraft protection, hold and/or withdrawal or transaction limits, we will obtain information and reports about you from credit reporting agencies and other lenders at the time of and during the application process, and on an ongoing basis to review and verify your creditworthiness and/or establish credit and hold limits. You may choose not to have us conduct a credit check in order to assess an application for credit. Once you have such a facility or product with us, we may from time to time disclose your Information to other lenders and credit reporting agencies seeking such Information, which helps establish your credit history and supports the credit granting and processing functions in general. If you have a credit product with us, you may not withdraw your credit consent.

Insurance - If you are applying for, requesting prescreening for, modifying or making a claim under an insurance product that we insure, reinsure, administer or sell, we may, if necessary, collect, use, disclose and retain health-related Information about you. We may collect this information from you or any health care professional, medically-related facility, insurance company or other person who has knowledge of your Information. We may also obtain a personal investigation report.

We may use your Information to:
- ensure you are eligible for coverage
- administer your insurance and our relationship with you
- investigate and adjudicate your claims
- help manage and assess our risks.

We may share your Information with any health-care professional, medically-related facility, insurance company or other person who has knowledge of your personal Information, to allow them to properly answer questions when providing us with Information about you. We may share lab results about infectious diseases with appropriate public health authorities.

If we collect your health-related Information for the purposes described above, it will not be shared within TDBFG, except to the extent that other TDBFG companies insure, reinsure, administer or sell relevant coverage and the disclosure is required for the purposes described above. Your health-related Information may be shared with administrators, service providers, reinsurers and prospective insurers and reinsurers of our insurance operations, as well as their administrators and service providers for these purposes.

Marketing Purposes - We may also use your Information for marketing purposes, including to:
- better understand your financial needs and activities so that we may tell you about other products and services that may be of interest to you, including those offered by our affiliates and third parties we select
- determine your eligibility to participate in contests, surveys or promotions, and to conduct and administer contests that you enter
- conduct research and surveys to assess your satisfaction with us as a customer, and to develop products and services to meet your needs
- contact you by telephone, fax and automatic dialing-announcing device, at the numbers you have provided us, or by internet, mail and other methods.

With respect to these marketing purposes, you may choose not to have us:
- contact you occasionally either by mail, telephone, email, fax, internet or all of these methods, with offers that may be of benefit to you
- contact you to participate in customer research and surveys.

INITIAL

FirmName:	Origination Mortgage Corp.	**Lender Name:**	TD Canada Trust
Attention:	Steve Nicholson	**Lender Reference #:**	1094649
Application Reference #:	OMGC-293	**Mortgage Insurance Reference #:**	

OTHER

Telephone discussions - When speaking with one of our telephone service representatives, we may monitor and/or record your telephone discussions for our mutual protection, to enhance customer service and to confirm our discussions with you.

MORE INFORMATION
Please read our Privacy Code - "Protecting Your Privacy" for further details about this Agreement and our privacy policies. Visit www.td.com/privacy or contact us for a copy.

You acknowledge that we may amend this Agreement and our Privacy Code from time to time to reflect changes in legislation or other issues that may arise. We will post the revised Agreement and Privacy Code on our website listed above. We may also make them available at our branches or other premises or send them to you by mail. You acknowledge, authorize and agree to be bound by such amendments.

If you wish to opt-out or withdraw your consent at any time for any of the opt-out choices described in this Agreement, you may do so by contacting us at 1-866-567-8888. Please read our Privacy Code for further details about your opt-out choices.

Third Party Statement
Will this credit facility be used by or on behalf of a person other than the Applicant or Joint Applicant?
[ ] Yes (complete Third Party Statement form #592018)
[ ] No

PURPOSE OF ACCOUNT
At this time, this credit facility is intended to be used primarily for the following purpose:
___ to purchase real estate property
___ to improve / renovate real estate property
___ to purchase personal property
___ to refinance / consolidate existing debt
___ to have available credit for future use
___ other (explain):

____

Applicant: ______________________ Co-Applicant: ______________________

Date: ______________________ Date: ______________________
(Source of Business)

	Date:	Initials:

INITIAL

FIXED CREDIT

DISCLOSURE STATEMENT

Pursuant to the *Mortgage Brokers Act* and
The *Business Practices and Consumer Protection Act*

Lender: TD Canada Trust

The Borrower may use the following phone number to obtain information about the Mortgagor's account during the Lender's ordinary business hours: (250) 212-2010

Broker: Steve Nicholson, Origination Mortgage Corp.

Borrower: Garry Chan, Hia I Inthavixay

Property: 4350 Underwood Avenue North Vancouver, British Columbia V7K 2R6

Effective Date of Disclosure Statement: May 7, 2014

Mortgage Terms and Details

1 The interest rate on the mortgage is: Variable

2 The initial annual interest rate is: 3.090 %

and the compounding period is: Semi Annually

3 Total mortgage amount: $ 1,222,500.00

4 The total interest paid: $ 174,749.32

5 The Total Cost of Credit (Calculation details are in 'Cost of Credit Details' section): $ 174,749.32

6 (1) If the mortgage amount advanced is to be repaid in accordance with a specific schedule of payments:

(a) To be advanced as follows: as per mortgage commitment

(b) The term of the mortgage is: 5 years

(c) The amortization period is: 25 years

(d) The maturity date is: May 29, 2019

(e) Payments in the amount of $ 5,842.03 are to be made by the Borrower as follows: Monthly (timing) commencing June 29, 2014 for a term of 5 years

(f) Prepayments can be made under the following conditions:
as per mortgage commitment

OR

(2) If the amount advanced is not to be repaid in accordance with a specific schedule of payments, outstanding balance (or portion thereof) must be paid out under the following circumstances:
as per mortgage commitment
(Alternatively, reference the specific provisions of the credit agreement that describes those circumstances.)

Interest

7 The date on which interest begins to accrue is: May 29, 2014

AND if a grace period is given, the details are: as per mortgage commitment

8 Interest for each payment period is calculated against the balance owing. Unpaid interest will be compounded under the following circumstances:
as per mortgage commitment

9 Where the annual interest rate may change, the method of determining the annual interest is:
as per mortgage commitment

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Cost of Credit Details

10 Total Mortgage Amount: $ 1,222,500.00

11 Fees, Charges and Payments deducted from mortgage amount from Lender

(a) Lender fee:	$
(b) Broker Fee if deducted by lender:	$
(c) Estimated Inspection/Appraisal costs:	$
(d) Estimated Survey costs:	$
(e) Loan pay outs:	$
(f) Other charges, fees and payments:	
(i)	$
(ii)	$
(iii)	$
(g) Default Insurance (CMHC/Genworth/Other):	$
Total deducted from mortgage amount:	$ 0.00

Total amount from lender: $ 1,222,500.00

12 Value Received by the borrower for proceeding with the transaction

(a) Total from Lender less deductions:	$ 1,222,500.00
(b) Estimated appraisal if borrower has unrestricted use at or prior to completion:	$
(c) Estimated survey if borrower has unrestricted use at or prior to completion:	$
(d) Estimated loan pay outs:	$
(e) Cashback received from lender:	$
(f) Default Insurance (CMHC/Genworth/Other):	$
(g) Other Value Received:	
(i)	$
(ii)	$
(iii)	$

Total Value Received by the borrower: $ 1,222,500.00

13 Value Given by the borrower for proceeding with the transaction

(a) Commencing June 29, 2014, 60 Monthly payments of $ 5,842.03 will be paid by the borrower.

Total Payments:	$ 350,521.80
(b) Remaining mortgage balance on maturity date:	$ 1,046,727.52
(c) Other Value Given by Borrower at or prior to completion	
(i) Legal fees where choice of legal firm is restricted:	$
(ii) Title Insurance:	$
(iii)	$
(iv)	$
(v)	$

Total Value Given by the borrower: $ 1,397,249.32

14 Cost of Credit (Value Given Less Value Received): $ 174,749.32

15 The Annual Percentage Rate[1] (APR) is: 3.090 %

The APR is not the contract rate of the mortgage. It is the interest costs, plus the non-interest costs required to obtain the mortgage, expressed as a percentage of the average mortgage balance over the term of the mortgage.

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16 Payments not included in the cost of credit

Payments contained in the transaction the borrower derives a direct and unrestricted benefit from:

(a)	Estimated legal fees if freely chosen by borrower:	$
(b)	Estimated appraisal if borrower has unrestricted use at or prior to completion:	$
(c)	Estimated survey if borrower has unrestricted use at or prior to completion:	$
(d)	Land Title Registration Fees:	$
(e)	Other Payments not included in the cost of credit:	
	(i)	$
	(ii)	$
	(iii)	$

Total Payments not included in the cost of credit: $ 0.00

Security

17 In addition to the Mortgage, the following security was granted for Credit:

(a)

(b)

(c)

Other Charges:

18 Other Charges possibly applicable to borrower

(a) Default Charges:

(b) Discharge Fee:

(c) NSF:

(d) Other Charges:

(i)

(ii)

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Certification and Acknowledgement

I, Steve Nicholson of Origination Mortgage Corp., 2061 Abbott Street Kelowna, British Columbia, V1Y1C5
the Lender / Broker in this Mortgage, have fully completed the above statement.

Signature of Lender or Broker

I, ____________________ of ____________________
(Name) (Address)

the Borrower in this Mortgage, acknowledge receipt of the above Disclosure Statement which I received on the
________ day of ____________ year ____________

Signature of Borrower

Notes:

1. The Annual Percentage Rate is calculated using the formula:
APR = Annualized Cost of Credit / Average Principal
= Cost of Credit / (Mortgage Term x Average Principal) where the Mortgage Term is expressed in years

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BRITISH COLUMBIA
The Best Place on Earth

Registrar of Mortgage Brokers
1200² 13450 102nd Avenue
Surrey, BC V3T 5X3

BORROWER CONFLICT OF INTEREST DISCLOSURE STATEMENT
FORM 10 - Section 17.3

This information statement has not been filed with the Registrar of Mortgage Brokers. There has been no determination made by the Registrar as to whether the disclosed information complies with the *Mortgage Brokers Act.*

Please write or print clearly. If additional information is required, reference and attach a schedule to this form.

Garry Chan, Hia I. Inthavixay
Name of Borrower(s):

TD Canada Trust
Name of Lender:

Origination Mortgage Corp. — (250) 212-2010
Name of Mortgage Broker: — *Telephone:*

Steve Nicholson — May 29, 2014
Name of Submortgage Broker: — *Date of transaction:*

4350 Underwood Avenue North Vancouver, British Columbia V7K 2R6
Civic address of property to be mortgaged:

Detached
Legal description of property to be mortgaged:

Other Parties to the Transaction Represented by the Mortgage Broker

The Mortgage Broker represents the following parties to the transaction:

- [X] The borrower(s): Garry Chan & Hia Inthavixay
- [X] The lender: TD Canada Trust
- [ ] Syndicate mortgage lenders: *Name*
  (attach list if more space required) *Name*
  Name
- [X] A person or entity which will acquire the mortgage from the investor/lender: Garry Chan & Hia Inthavixay
  Name
- [ ] Other - please describe:

NOTE:
If the Mortgage Broker has NOT indicated that it represents you, the Mortgage Broker must still exercise a duty of care to you and deal with you fairly. It is recommended that you obtain independent advice with respect to the transaction.

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Mortgage Broker's Interest in the Transaction

[X] The Mortgage Broker and/or its associates or related parties **will not** acquire a direct or indirect interest in the transaction described above.

[ ] The Mortgage Broker and/or its associates or related parties **will** acquire a direct or indirect interest in the transaction described above. In particular, ______________________,
(State the Name of Party)

who is ______________________________ will:
(State Relationship with Mortgage Broker)

- [ ] be the lender in the transaction;
- [ ] be a syndicate mortgage lender with the lender/investors;
- [ ] acquire the mortgage from the lender or investor; or
- [ ] ______________________________
(Identify nature of interest)

Are there Other Mortgage Brokers acting in this Transaction?

(X) No

( ) Yes ______________________________
(State Name, Relationship to Mortgage Broker and/or Borrowers and role in transaction)

____

Compensation to the Mortgage Broker

The Mortgage Broker will be compensated for this mortgage transaction in the following ways:

- [X] Commission/income or fee paid by the lender
- [ ] Commission/income or fee paid by another mortgage broker
- [ ] ______________________________

(Other - please specify)

The Mortgage Broker may (or will) also receive additional compensation (either monetary or non-monetary) from the lender which includes:

- [X] Additional commission/income based on its or another mortgage broker's volume of business or funding efficiency with the lender
- [ ] Additional commission/income because the Borrower is paying a higher interest rate than would otherwise be available to the Borrower from the lender in the transaction
- [X] Points, Rewards and other incentives
(Other- please describe)

Referrals to the Mortgage Broker

The Mortgage Broker, its associates or related parties have paid or will pay a fee in the amount of $ 0 to NA (Name) for receiving a referral or recommendation relating to the transaction.

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Please state any other facts which may result in a conflict of interest with the borrower:

CERTIFICATION

I certify that I am the mortgage broker or an authorized representative of the mortgage broker and based on my knowledge, belief and information provided by third parties, this Disclosure Statement contains no untrue statement and does not omit to state a fact that is required to be stated or that Is necessary to prevent a statement that is made from being false or misleading in circumstances in which it was made.

Origination Mortgage Corp.	2061 Abbott Street Kelowna, British Columbia, V1Y1C5
Full name of Mortgage Broker	*Address (Including Postal Code)*
	2014,05,07
Signature of Mortgage Broker or Authorized Representative	*Date Signed (YYYY,MM,DD)*

ACKNOWLEDGEMENT OF RECEIPT

		2014,05,07
Signature	*Name (Please Print)*	*Date Signed (YYYY,MM,DD)*
		2014,05,07
Signature	*Name (Please Print)*	*Date Signed (YYYY,MM,DD)*

INITIAL