

**MERIX**

Paradigm Quest Inc.
 390 Bay St, Suite 500
 Toronto, ON
 M5H 2Y2
 T: 1-(877) 637-4914
 F: 1-(877) 637-4915

AGREEMENT FOR PRE-AUTHORIZED DEBITS (PAD)

Account Holder Name(s) and Mortgage Number		Mortgage number 1487773
Last and first name(s) of Account Holder(s) Unger, Ron and Anita		Telephone number () 250-215-1525
Address (Number, Street, City, Province) 3590 Shadow Creek Drive, Kelowna BC V1X 8A7		Postal code
Name and address of bank/financial institution ROYAL BANK, PLAZA 33, 301 HWY 33W #48	Transit number 003	Account number 5082151

Authorization of Debits

KELOWNA, BC V1X 1X8

I authorize Paradigm Quest Inc. ("Paradigm") and the financial institution set out above or any other financial institution I may appoint, to debit periodic mortgage payments in the amount indicated below according to my instructions.

Payment Frequency	Payment Date	Payment Amount
MONTHLY	25 TH	1,399.99

Type of PAD Agreement: ☒ Personal/Individual ☐ Business

Waiver of Notice: I agree to waive any written notice before the first PAD is made or when any change is made to the payment amount because of an interest rate adjustment, renewal or other change.

Other PADs: Paradigm may draw additional sporadic PADs where authorized by me, for example for a prepayment on the mortgage or to pay a fee. If a debit is dishonoured, Paradigm may represent a PAD in place of the dishonoured PAD.

Change or Cancellation: I will advise Paradigm of any changes in this Authorization at least 10 business days prior to the next payment date.

I can cancel this Authorization at any time by sending a notice to Paradigm at least 10 business days prior to the next payment date. The cancellation of this Authorization applies only to the method of payment and will not change or terminate my obligations under the mortgage. I may obtain a sample cancellation form or more information on my right to cancel a PAD agreement by consulting my financial institution or by visiting www.cdnpay.ca.

Paradigm can cancel this Agreement by sending 30-day notice to you. The Authorization can also be cancelled without notice if the financial institution refuses the pre-authorized debits for any reason or you are in default under the mortgage.

Authorization to collect and communicate personal information: I consent to the disclosure of the personal information in this Authorization to Paradigm's financial institution and to the holder from time to time of the mortgage.

Signature(s)

I guarantee that all persons whose signatures are required for this bank account have signed this Authorization.

Reimbursement

I have certain rights of recourse if a PAD does not comply with the terms of this Agreement. For example, I have the right to receive reimbursement for any PAD that is not authorized or that is not compatible with the terms of this PAD Agreement. For more information on my rights of recourse, I may consult with my financial institution or visit www.cdnpay.ca.

Signature of all account holder(s)

	11/06/2014
Signature of account holder	Date (DD/MM/YYYY)
	11 06 2014
Signature of account holder	Date (DD/MM/YYYY)

IMPORTANT: You must attach a personal cheque marked "VOID" to avoid errors in transcription. Your name and address and the account number must be preprinted on the cheque.

MERIX Financial Mortgages are facilitated through Paradigm Quest Inc.

**Mortgage Commitment**

Merix Financial is pleased to provide a mortgage loan offer under the following terms and conditions:

Date: Jun 11 2014 7:00PM**Lender Reference:** 1487773**Application Reference:** OMGC-279**Broker Information:**Nicholson Steve
2061 Abbott Street, Kelowna, British Columbia V1Y1C5**Applicant Information:**Borrower: Ronald Unger
Co-Borrower(s): Anita Unger**Property Information:**

Address: 2261 Nelson Road, Kelowna, British Columbia V1Y 7Z3

Loan Details:

Purchase/Value:	\$440,000.00
Downpayment/Equity:	\$88,000.00
Loan:	\$352,000.00
Mortgage Insurance Premium:	\$0.00
Total Loan Amount:	\$352,000.00
Mortgage Insurance Tax:	\$0.00
Closing Date:	25/06/2014
First Payment Date:	25/07/2014
Maturity Date:	25/02/2016
Interest Adjustment Date:	25/06/2014

Terms:

Mortgage Type:	First
Term Type:	Closed
Amortization:	360 months
Term:	20 months
Rate:	2.55%
Product Type:	Adjustable
Deal Purpose:	Port (Decrease)

Payment:

Principal and Interest:	\$1,399.99
Taxes (estimated):	
Total Installment:	\$1,399.99
Taxes paid by:	Borrower
Payment Frequency:	Monthly
Commitment Expires:	25/06/2014

Authorization:

All our normal requirements and, if applicable, those of the mortgage insurer must be met. This mortgage loan offer is subject to the conditions and terms outlined below as well as those described on the attached schedule A. This commitment supersedes any previous commitments we may have issued for this mortgage loan.

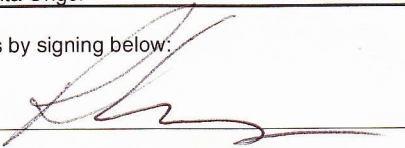
Approved By: Chris La
Merix Financial**Conditions of Approval**

1. Lender requires Solicitor name and address
2. Please return signed commitment signed by all parties
3. Lender requires Pre Authorized Debit information for mortgage payments
4. Satisfactory Business For Self Income Confirmation via 2 years NOA's
5. Satisfactory confirmation of income via paystub of Anita Unger
6. Satisfactory Business For Self Income Confirmation via 2 years NOA's
7. Lender Requires Agreement of Purchase and Sale and MLS Listing
8. Satisfactory confirmation of hourly income confirmation of Anita Unger

Client Acceptance:

If these terms and conditions are acceptable to you, please confirm this by signing below:

Ronald Unger

Signature: Date: June 11/14

Anita Unger

Signature: Date: June 11/14

- Use this remittance voucher only to pay an amount owing if you filed your current year's income tax return using the EFILE method.
- Make your payment online using CRA's My Payment option at www.cra.gc.ca/mypayment or using your financial institution's telephone/Internet banking services. For more information go to www.cra.gc.ca/electronicpayments or contact your financial institution. For information on our Pre-Authorized Payment Plan, visit us online or contact your local tax services office.
- You can file early and make a post-dated payment. Please use the attached remittance voucher or arrange a future-dated electronic payment with your financial institution. To avoid arrears interest, your payment can be dated as late as April 30th.
- See the other side for more information on making a payment.
- Please quote your social insurance number when you correspond with us.

- Utilisez cette pièce de versement seulement pour payer un montant dû lorsque vous produisez votre déclaration de revenus de l'année courante en utilisant la méthode TED.
- Effectuez votre paiement en ligne en utilisant l'option Mon paiement de l'ARC à www.arc.gc.ca/monpaiement ou en ayant recours aux services bancaires par téléphone ou par Internet de votre institution financière. Pour plus de renseignements, allez à www.arc.gc.ca/paiementselectroniques ou communiquez avec votre institution financière. Pour de plus ample information sur notre plan de paiement pré-autorisé, visitez-nous en ligne ou entrez en contact avec votre bureau des services fiscaux local.
- Vous pouvez produire votre déclaration à l'avance et faire un chèque postdaté. Veuillez utiliser la pièce de versement ci-jointe ou programmer un paiement électronique ultérieur avec votre institution financière. Pour éviter des intérêts sur arriérés, votre paiement peut être postdaté au 30 avril au plus tard.
- Lisez le verso pour en savoir plus sur la façon de faire un paiement.
- Si vous nous écrivez, veuillez nous indiquer votre numéro d'assurance sociale.

For your records – Pour vos dossiers

Social insurance number
Numéro d'assurance sociale

717152218109

Enter amount of payment
Inscrivez le montant du paiement

\$ 7,570.44

CK# 215

Canada

- Use this remittance voucher only to pay an amount owing if you filed your current year's income tax return using the EFILE method.
- Make your payment online using CRA's My Payment option at www.cra.gc.ca/mypayment or using your financial institution's telephone/Internet banking services. For more information go to www.cra.gc.ca/electronicpayments or contact your financial institution. For information on our Pre-Authorized Payment Plan, visit us online or contact your local tax services office.
- You can file early and make a post-dated payment. Please use the attached remittance voucher or arrange a future-dated electronic payment with your financial institution. To avoid arrears interest, your payment can be dated as late as April 30th.
- See the other side for more information on making a payment.
- Please quote your social insurance number when you correspond with us.

- Utilisez cette pièce de versement seulement pour payer un montant dû lorsque vous produisez votre déclaration de revenus de l'année courante en utilisant la méthode TED.
- Effectuez votre paiement en ligne en utilisant l'option Mon paiement de l'ARC à www.arc.gc.ca/monpaiement ou en ayant recours aux services bancaires par téléphone ou par Internet de votre institution financière. Pour plus de renseignements, allez à www.arc.gc.ca/paiementselectroniques ou communiquez avec votre institution financière. Pour de plus ample information sur notre plan de paiement pré-autorisé, visitez-nous en ligne ou entrez en contact avec votre bureau des services fiscaux local.
- Vous pouvez produire votre déclaration à l'avance et faire un chèque postdaté. Veuillez utiliser la pièce de versement ci-jointe ou programmer un paiement électronique ultérieur avec votre institution financière. Pour éviter des intérêts sur arriérés, votre paiement peut être postdaté au 30 avril au plus tard.
- Lisez le verso pour en savoir plus sur la façon de faire un paiement.
- Si vous nous écrivez, veuillez nous indiquer votre numéro d'assurance sociale.

For your records – Pour vos dossiers

Social insurance number
Numéro d'assurance sociale

714438991

Enter amount of payment
Inscrivez le montant du paiement

\$ 4,381.10

CK# 214

Canada

DR. THOMAS A. MARTIN INC.

CHEQUE NO.

005918

ANITA UNGER 29/05/14

For Pay Period: 29/05/14

5918

Regular..... 2,237.50
 Stat Holiday MAY 19, 2014..... 200.00
 Gross..... 2,437.50

CPP..... 106.22
 EI..... 45.83
 Tax..... 258.92
 Withheld..... 410.97

Gross..... 2,437.50
 Withheld..... -410.97
 Loan..... -1,200.00
 Net..... 826.53

Days 1..... 0.00
 Days 2..... 0.00
 Days 3..... 0.00
 Days 4..... 0.00
 Days 5..... 0.00

Regular: 89.50 Hours @ \$25.00

ANITA UNGER
RON UNGER
3590 SHADOW CREEK DR
KELOWNA BC V1X 8A7
TEL: (250) 491-7818
~~250-215-1525~~

217

DATE 2 0 - -
Y Y Y Y M M D D

PAY TO THE
ORDER OF

\$

100 DOLLARS

Security features
included.
Details on back.



MEMO

ROYAL BANK OF CANADA
PLAZA 33 BRANCH
301 HWY 33 W #48
KELOWNA BC V1X 1X8



MP

⑈ 2 1 7 ⑈ ⑆ 0 5 0 0 0 ⑆ 0 0 3 ⑆ 5 0 8 ⑆ 2 1 5 ⑆ 1 ⑈