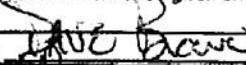
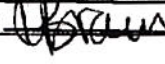


Mortgage Commitment			
Response: Jun-19-2014 10:02:33 PM EST		Page 1 of 4	
BROKER INFORMATION			
Name: Origination Mortgage Corp.			
Address: 2081 Abbott Street Kelowna BC V1Y 1C5			
Attention: Steve Nicholson		Application Reference #: OMGC-285	
LENDER INFORMATION			
Name: Merix Financial			
Address: Suite 1800 390 Bay Street ON M5H2Y2			
Lender Reference #: 1488867		Mortgage Insurance Reference #: 2024119484	
APPLICANT INFORMATION			
Applicant: David Brown			
Krishna Brown			
Property Information			
Address: 4700 Gordon Drive Kelowna BC V1W4P4			
With reference to the above, Merix Financial is pleased to provide a mortgage loan offer, under the following terms and conditions:			
Loan	Terms	Payment	
Purchase/Value \$ 388,000.00	Mortgage Type First	Principal and Interest \$ 1,797.38	
Downpayment \$ 19,400.00	Term Type Closed	Taxes (Estimated)	
Amount \$ 368,600.00	Interest Rate 2.990%	Taxes Paid By Borrower	
Insurance Premium \$ 11,610.90	Term (Months) 60	Total Installment \$ 1,797.38	
Total Loan \$ 380,210.90	Amortization (Months) 300		
Other Mortgages	Frequency Monthly	Commitment Expires 18-Jul-2014	
Closing Date 18-Jul-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: Chris La MERIX FINANCIAL			
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: David Brown	Signature 	Date	July 3/14
Applicant: Krishna Brown	Signature 	Date	July 3/14



Mortgage Commitment		Schedule A	
Response: Jun-19-2014 10:02:33 PM EST			
Page 2 of 4			
FirmName:	Origination Mortgage Corp.	Lender Name:	Merix Financial
Attention:	Steve Nicholson	Lender Reference #:	1488867
Application Reference #:	OMGC-285	Mortgage Insurance Reference #:	2024119484
CONDITIONS OF APPROVAL			
OTHER			
☐ Statutory declaration signed by mortgagor(s) indicating that the property will be owner occupied. The Lender reserves the right to amend our decision if the property is not being occupied as your principal residence.			
☐ Genworth Financial undertakes to insure, subject to any further conditions as stipulated by their terms and conditions. All fees and premiums charged by Genworth are the borrower's responsibility, and will be deducted from the first advance.			
☐ The Lender requires all Broker conditions met a minimum 10 business days prior to close date. If conditions not fulfilled, funds may not be advanced on the scheduled closing date. Your commitment will be cancelled or closing date extended if application within the rate hold period.			
☐ Solicitor Name and Address including telephone number required.			
☐ The Lender must receive a fully executed Agreement of Purchase and Sale along with MLS Listing for the property being purchased. "REQUIRE PCDS"			
Documents must be deemed satisfactory to the Lender. Agreement should include the vendors full name, address and phone number, realtor information. Property information to include sq. footage, heat type, garage type and size. Please note that if the purchase of the subject property is a private transaction between the applicant and current owner, this commitment will be considered null and void.			
☐ This Mortgage will be subject to all extended terms set forth in our standard form of mortgage contract or in the mortgage contract prepared by our solicitors, whichever the case may be, and insured mortgage loans will be subject to the provisions of the National House Act (N.H.A.) and the regulations thereunder.			
☐ 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 the Lenders Mortgage. We will accept title insurance from a title insurance provider acceptable to the Lender. The Mortgage must be a first charge on the property.			
☐ Should you decide to sell the mortgaged property and purchase another property, you may transfer the remaining mortgage balance together with the interest rate set out therein to the new property provided that the Mortgage Loan is not in default, a new mortgage loan application has been accepted by the lender, all terms and conditions set out in the subsequent Mortgage Loan approval have been met and the closing dates of the two properties are within 30 days. Should the existing mortgage be paid out and the new mortgage not funded then prepayment charges will apply on your existing mortgage. Should the amount of the new mortgage be less than the balance on your existing mortgage, a prepayment penalty will apply to the difference between the two.			
☐ There may be a fee charged for any payment returned due to insufficient funds or stopped payments.			
☐ Payment of property taxes will be your responsibility, unless otherwise stated in this commitment.			
☐ The terms in this commitment cannot be altered unless confirmed in writing by the Lender.			
☐ Please return signed commitment signed by all parties.			
☐ This approval is subject to cancellation at the option of the Lender should any of the following occur: If there has been any material change to the applicant's financial status as disclosed in the loan application or if there have been any unapproved material changes to the mortgaged premises that adversely affect the value thereof.			
Any misrepresentation of facts contained in this loan application or other documentation entitles the Lender to decline to advance a portion or all of the loan proceeds, or to demand immediate repayment of all monies secured by the mortgage. 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 the Lender, 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.			
Date: July 3, 2014		Initials: 	

Mortgage Commitment		Schedule A	
Response: Jun-19-2014 10:02:33 PM EST		Page 3 of 4	
FirmName:	Origination Mortgage Corp.	Lender Name:	Menx Financial
Attention:	Steve Nicholson	Lender Reference #:	1488867
Application Reference #:	OMGC-285	Mortgage Insurance Reference #:	2024119484
OTHER			
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. The Mortgagor(s) and Guarantor (if applicable) acknowledge receipt of a signed copy of the Mortgage Loan Commitment. ☐ The applicant is responsible for any costs relating to the mortgage including legal, appraisal, survey, Title Insurance or inspection fees. ☐ The Lender may refuse any subsequent financial charges to be registered against the subject property without their approval. ☐ The Lender must be in receipt of a signed Pre-authorized Debit Form and a Personal Pre-Printed Void Cheque for automatic payments. Pre-authorized Payment Form may be obtained at www.mortgagedocuments.ca ☐ The Lender requires confirmation the following debt(s) have been paid out prior to close: BMO Loan Balance of 24000 The documentation must be satisfactory to the Lender. ☐ The Lender requires confirmation the following debt(s) have been paid out prior to close: VW CR Balance of 29000 The documentation must be satisfactory to the Lender. ☐ As the down payment is from the sale of your current residence, we require a legible, fully complete copy of the unconditional Agreement for Purchase & Sale for that property - attach all waivers and conditions. If you have a mortgage on that property, we will require a current mortgage statement to verify the equity in the property. ☐ The Lender requires written confirmation of employment at Fitness West in form of letter reflecting: (i) Start date, (ii) Position and (iii) Minimum hourly rate and number of guaranteed hours confirming income of no less than \$23,920.00. If salary and/or guaranteed number of hours can not be confirmed, the lender reserves the right to request additional documentation. In addition, if declared income includes overtime income, bonus income and/or is part time income, the Lender will request, in addition to the documentation already provided, copies of the most recent 2 years Notice of Assessments. The Lender will utilize the 2 year average or the most recent year assessment, whichever amount is lower. Please note, should the Notice of Assessments show tax arrears, the Lender requires confirmation prior to advance that the tax arrears have been paid in full. ☐ The Lender requires a current paystub for Krishna confirming income of no less than \$23,920.00 ☐ The Lender requires bank statements clearly showing client's name and account number verifying accumulation of closing costs equal to 1.5% of the purchase price are from the applicant's own resources. Must be from a non-borrowed source. ☐ The interest rate on your commitment letter will be honoured provided the mortgage loan is advanced by 18/07/2014. In the event that the effective rate of interest is lower at closing, the interest rate may be adjusted. ☐ A title insurance policy, from a title insurance provider acceptable to the Lender, must be obtained covering the lenders interests without exceptions to coverage. Computershare Trust Company of Canada should be named as insured.			
Date: July 3, 2014		Initials: 	

Mortgage Commitment		Schedule A	
Response: Jun-19-2014 10:02:33 PM EST		Page 4 of 4	
FirmName:	Origination Mortgage Corp.	Lender Name:	Merix Financial
Attention:	Steve Nicholson	Lender Reference #:	1488B67
Application Reference #:	OMGC-285	Mortgage Insurance Reference #:	2024119484
OTHER			
☐ Thank you for choosing us for your financing. We look forward to hearing from you soon. 1) You will be required to obtain fire insurance coverage in an amount at least equal to the replacement cost. Computershare Trust Company of Canada is to be shown as 1st Loss Payable, as Mortgagee. 2) You will be required to sign a financing disclosure statement in accordance with the consumer protection legislation of your province. This statement will be signed at your solicitor's office. 3) Payment of your The Lender Mortgage is to be by way of Pre Authorized Payment Plan. You will sign a Pre Authorized Payment Plan enrolment agreement and you will provide the Lender with a Void cheque for the account you wish the mortgage payment withdrawn from. 4) The Lender will use the law firm of your choice for preparation and registration of the mortgage. We reserve the right to disqualify certain law firms based on past performance. Please provide your Mortgage Representative with the name, address, phone and fax numbers of your solicitor.			
☐ The title to the property must be satisfactory to our solicitor and the mortgage must be a first charge on the property. Legal expenses are your responsibility, whether the loan is carried out or not. Instructions to the lawyer will be forwarded upon acceptance of this Commitment.			
☐ Merix Financial mortgages are facilitated through Paradigm Quest Inc.			
☐ The Mortgagor (Borrower) may repay the mortgage at any time upon payment of a penalty equal to the GREATER of the Interest Rate Differential (IRD) or 3 month's interest based on the outstanding balance of the mortgage. The IRD is based on the difference between the interest rate on the mortgage and the then current interest rate for a mortgage then offered by The Lender for a term closest to the term remaining on the mortgage as determined by The Lender.			
☐ 1) Pay up to 20% of the original mortgage amount each anniversary year, without penalty. A minimum payment amount of \$1,000.00 is required. 2) Increase your regular payments by up to 20% of the original P and I portion per anniversary year, without penalty. 3) Partial prepayment options used in any combination may not exceed the 20% yearly prepayment maximum.			
☐ The Lender will charge a penalty to be determined by the discharge department and will be included in the total loan amount.			
☐ Please provide 2013 NOA for David to confirm income and no income taxes owing.			
☐ Please provide 2012 and 2013 T1 full generals along with corresponding NOA's for Krishna.			
☐ Please provide written confirmation CIBC credit line is interest-only and payments do not exceed \$230/month.			
☐ The Lender requires Solicitor Undertaking to pay out and discharge the following debt(s) at closing: Merix mortgage number 1322078 registered against 7382 L&A Road, Vernon with approximate balance of \$298,910. The documentation must be satisfactory to the Lender.			
		Date: July 3, 2014	Initials: 

**FIXED CREDIT
DISCLOSURE STATEMENT**

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

Lender: Merix Financial

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: David Brown, Krishna Brown

Property: 4700 Gordon Drive Kelowna, British Columbia V1W 4P4

Effective Date of Disclosure Statement: June 20, 2014

Mortgage Terms and Details

- 1 The interest rate on the mortgage is: Fixed
- 2 The initial annual interest rate is: 2.990 %
and the compounding period is: Semi Annually
- 3 Total mortgage amount: \$ 380,210.90
- 4 The total interest paid: \$ 52,553.24
- 5 The Total Cost of Credit (Calculation details
are in 'Cost of Credit Details' section): \$ 52,553.24
- 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: July 18, 2019
 - (e) Payments in the amount of \$ 1,797.38 are to be made by the Borrower as follows:
Monthly (timing) commencing August 18, 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: July 18, 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

Date: June 20, 2014

Fixed Disclosure Statement

Page 1 of 4

Cost of Credit Details10 Total Mortgage Amount: \$ 380,210.90

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): \$ 11,610.90
 Total deducted from mortgage amount: \$ 11,610.90

Total amount from lender: \$ 368,600.00

12 Value Received by the borrower for proceeding with the transaction

(a) Total from Lender less deductions: \$ 368,600.00
 (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): \$ 11,610.90
 (g) Other Value Received:
 (i) \$
 (ii) \$
 (iii) \$

Total Value Received by the borrower: \$ 380,210.90

13 Value Given by the borrower for proceeding with the transaction

(a) Commencing August 18, 2014, 60 Monthly payments of \$ 1,797.38
 will be paid by the borrower.

Total Payments: \$ 107,842.80

(b) Remaining mortgage balance on maturity date: \$ 324,921.34
 (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: \$ 432,764.1414 Cost of Credit (Value Given Less Value Received): \$ 52,553.2415 The Annual Percentage Rate¹ (APR) is: 2.990 %

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.



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) | |

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 _____

→ DE Boun

→ _____
Signature of Borrower

Notes:

1. The Annual Percentage Rate is calculated using the formula:

$APR = \text{Annualized Cost of Credit} / \text{Average Principal}$

$= \text{Cost of Credit} / (\text{Mortgage Term} \times \text{Average Principal})$ where the Mortgage Term is expressed in years

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DE Boun



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

Page 1 of 3

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.

David Brown, Krishna Brown

Name of Borrower(s):

Merix Financial

Name of Lender:

Origination Mortgage Corp.

(250) 212-2010

Name of Mortgage Broker:

Telephone:

Steve Nicholson

Jul 18, 2014

Name of Submortgage Broker:

Date of transaction:

4700 Gordon Drive Kelowna, British Columbia V1W 4P4

Civic address of property to be mortgaged:

Detached PID 002-711-940

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:

☒ The borrower(s): David & Krishna Brown

☒ The lender: Merix Financial

☐ Syndicate mortgage lenders: *Name*

(attach list if more space required)

Name

Name

☒ A person or entity which will acquire the mortgage from the investor/lender:

David & Krishna Brown

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.

Mortgage Broker's Interest in the Transaction

- ☒ 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?

- ☒ 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:

- ☒ 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:

- ☒ 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
- ☒ 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.

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

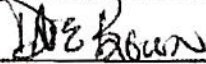
Full name of Mortgage Broker

Address (Including Postal Code)

2014.06.20

Signature of Mortgage Broker or Authorized Representative

Date Signed (YYYY.MM.DD)

ACKNOWLEDGEMENT OF RECEIPT

DAVE BROWN.

2014.06.20

Signature

Name (Please Print)

Date Signed (YYYY.MM.DD)



Krishna Brown

2014.06.20

Signature

Name (Please Print)

Date Signed (YYYY.MM.DD)





Protecting your mortgage?

DATE : June 20, 2014

Applicant: David Brown

Co-Applicant(s): Krishna Brown

A mortgage is the single largest debt most Canadians have, making your mortgage insurance an important responsibility. At Origination Mortgage we recognize that mortgage insurance from your bank or lender may not be your best solution. Our network of qualified Financial Planners can help you compare your choices.

Please choose One of the following:

- ☐ I/We would like to see more options, choices and compare this to mortgage insurance offered by the bank or lender. Please have Jeremy Harris of JS Harris Financial contact me at _____ to determine the best plan for me.
- ☐ I/We Choose to decline the options for mortgage insurance. I/We understand that by declining this options, I/We personally assume all responsibility for this decision and release Origination Mortgage Corp from any future liability.

Sincerely,

A handwritten signature in dark ink, appearing to read "David Brown", written over a horizontal line.

Signature of Applicant

A handwritten signature in dark ink, appearing to read "Krishna Brown", written over a horizontal line.

Signature of Co-Applicant(s)

Witness to Signature(s):

Signature of Witness



DAVID NEIL BROWN
7362 L & A ROAD
VERNON BC V1B 3S6
(250) 255-6530

PAY TO THE
ORDER OF

1017

DATE 2 0

Y Y Y M M D D

\$

101

Vancity VANCOUVER CITY SAVINGS CREDIT UNION
COLLINGWOOD COMMUNITY BRANCH
3305 KINGSWAY TEL: (604) 671-7000
VANCOUVER, B.C. V6R 5C6

MEMO

100 DOLLARS

①

Security Features
Check for
VOID & MARK

⑈101⑈ ⑈15330⑈809⑈ ⑈1⑈035⑈355⑈7⑈



MERIX

Paradigm Quest Inc.
390 Bay St, Suite 1800
Toronto, ON
M5H 2Y2
T: 1-877-637-4911
F: 1-877-637-4915

AGREEMENT FOR PRE-AUTHORIZED DEBITS (PAD)

Account Holder Name(s) and Mortgage Number		Mortgage number:
Last and first name(s) of Account Holder(s)		Telephone number ()
Address (Number, Street, City, Province)		Postal code
Name and address of bank/financial institution	Transit number	Account number

Authorization of Debits

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 (refer to pg. 2)	Payment Date (refer to pg. 2)	Payment Amount

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. To obtain a sample cancellation form or for more information on my right to cancel a PAD agreement, I may contact Paradigm or visit 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 noted above 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 and its agents.

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 contact Paradigm or visit www.cdnpay.ca.

Signature of all account holder(s)

[Signature]

Signature of account holder

[Signature]

Signature of account holder

[Signature] July 1/2014
Date (DD/MM/YYYY)

[Signature] July 1/2014
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.



MERIX

Paradigm Quest Inc.
 390 Bay St, Suite 1800
 Toronto, ON
 M5H 2Y2
 T: 1-877-637-4911
 F: 1-877-637-4915

AGREEMENT FOR PRE-AUTHORIZED DEBITS (PAD)

Payment Frequency Options

Weekly Accelerated	Every 7 days
Bi-Weekly Accelerated	Every 14 days
Semi-Monthly	Twice per month (1 st and 15 th or 2 nd and 16 th)
Monthly	Once per month

Payment Date Options

A. If this is a new mortgage your payments will begin immediately after your mortgage closing date.

Weekly	(Accelerated) Monthly Payment / 4	Payments will commence 7 days following the closing date and every week thereafter
Bi-Weekly	(Accelerated) Monthly Payment / 2	Payments will commence 14 days following the closing date and every other week thereafter
Semi-Monthly	(Non-Accelerated) Monthly payment / 2	Payments are due on the 1 st and 15 th of each month or the 2 nd and the 16 th of each month. An interest adjustment will be taken if the closing date does not correspond with payment due dates
Monthly	(Non-Accelerated) 12 payments	Payments start the following month on the same day as your closing date.

B. If this mortgage is already active and you are making a change to your banking information, unless otherwise indicated above, your payment frequency will not change. If you have indicated above that you are also requesting to make changes to your payment frequency, those changes will take effect after your next regularly scheduled payment date.



MERIX

MERIX Financial Property Tax Request Form

TO PREVENT PROCESSING DELAYS, THIS FORM *MUST BE SENT TO THE ATTENTION OF THE TAX DEPARTMENT*

IMPORTANT: Do not include this form as part of any other mortgage document

PERSONAL CONTACT INFORMATION

Mortgage Number: 2024119484
 Name: Krishna & David Brown
 Legal Street Address: 4700 Gordon Drive
 City: Kelowna Province: BC Postal Code: V1W 4P4
 Phone: 250-503-4630 Mobile: 250-550-5566
 Email: dk.brown@shaw.ca

TAX BILL INFORMATION

Please attach most recent tax bill

Municipality:
 Tax Roll Number:
 Annual Tax Amount Previous Year:
 Annual Tax Amount Current Year:
 Last Tax Bill Paid Amount: Last Tax Bill Paid (MM/DD/YY):
 Tax Bill Attached (circle): ☒ Y ☐ N

SIGNATURES

Name: Krishna Brown Dave Brown
 Signature: [Signature] [Signature]
 Date: July 4/2014 July 4th/2014

I hereby authorize and direct MERIX Financial to receive all Interim and Final tax bills and make property tax payments on my behalf.

TO PREVENT PROCESSING DELAYS, THIS FORM *MUST BE SENT TO THE ATTENTION OF THE TAX DEPARTMENT*

IMPORTANT: This document should be submitted separately from all other mortgage documents

Your most recent tax bill must be attached to this application form

Property Tax Department Contact Information

- Address: MERIX Financial 1800-390 Bay St, Toronto, ON M5H 2Y2
- Email: propertytaxes@paradigmquest.com
- Fax: 1.877.637.4915 (ATTN TAX DEPT)

