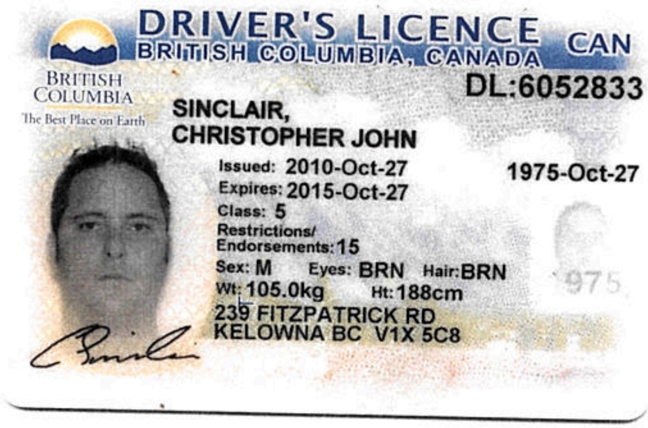
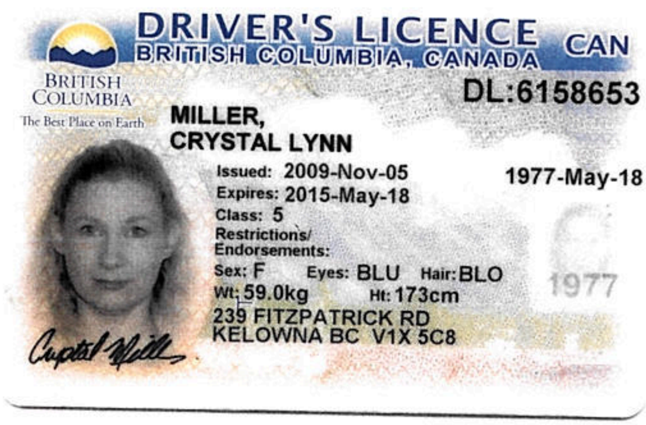

DRIVER'S LICENCE
BRITISH COLUMBIA, CANADA
CAN
BRITISH COLUMBIA
The Best Place on Earth
DL:6052833
SINCLAIR,
CHRISTOPHER JOHN
Issued: 2010-Oct-27
1975-Oct-27
Expires: 2015-Oct-27
Class: 5
Restrictions/
Endorsements: 15
Sex: M Eyes: BRN Hair: BRN
Wt: 105.0kg Ht: 188cm
239 FITZPATRICK RD
KELOWNA BC V1X 5C8


DRIVER'S LICENCE
BRITISH COLUMBIA, CANADA
CAN
BRITISH COLUMBIA
The Best Place on Earth
DL:6158653
MILLER,
CRYSTAL LYNN
Issued: 2009-Nov-05
1977-May-18
Expires: 2015-May-18
Class: 5
Restrictions/
Endorsements:
Sex: F Eyes: BLU Hair: BLO
Wt: 59.0kg Ht: 173cm
239 FITZPATRICK RD
KELOWNA BC V1X 5C8

This card remains the property of the issuing agency and must be surrendered upon request

Driver's Licence/BCID address amendment card

SINCLAIR, CHRISTOPHER
JOHN
12882 EAST RIDGE CRT
LAKE COUNTRY BC

V4V 2R2

DRIVER LICENCE NO.
6052833 2012-SEP-04

Date of Change

This card remains the property of the issuing agency and must be surrendered upon request.

PROVINCE OF BRITISH CO

D10506927

CHRISTOPHER J SINCLAIR
12882 EAST RIDGE CRT, TEL: (250) 258-8274
LAKE COUNTRY BC
V4V 2R2

287

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

PAY TO THE
ORDER OF ________________ $

________________ /100 DOLLARS

Security features included. Details on back.

VOID.

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

RBC

MEMO ________________

MP

Jasper National Park, Alberta

⑈287⑈ ⑆05000⑉003⑆514⑉223⑉7⑈

I/we warrant and confirm that the information given in the mortgage application form is true and correct and I/we understand that it is being used to determine my/our credit responsibility and to evaluate and respond to my/our request for mortgage financing. You are authorized to obtain any information you may require for these purposes from other sources (including, for example, credit bureaux) and each source is hereby authorized to provide you with such information. I/we also understand, acknowledge and agree that the information given in the mortgage application form as well as other information you obtain in relation to my credit history may be disclosed to potential mortgage lenders, mortgage insurers, other service providers, organizations providing technological or other support services required in relation to this application and any other parties with whom I/we propose to have a financial relationship.

I/we further acknowledge and agree that each potential mortgage lender, mortgage insurer or service provider to whom you provide the mortgage application and/or my/our personal information is permitted to receive such application and information and maintain records relating to me/us and my/our mortgage application and to hold, use, communicate and disclose personal information about me/us, including my/our Social Insurance Number (SIN) if I/we provide it, and collect personal information from me/us, you and from third persons, including credit bureaux, credit reporting and collection agencies, financial institutions, my/our past and present employers, creditors and tenants, my/our spouse or any other person who has information about me/us for the purposes of recording, evaluating and responding to my/our application for mortgage financing or related activities and I/we specifically consent to the release and disclosure of personal information by such persons to and among you and each potential mortgage lender, mortgage insurer or other service provider.

CLIENT CONSENT

: Chris j Sinclair		Date: July 11 2014
: Crystal Miller		Date: July 11 2014

Mortgage Commitment

BROKER INFORMATION

Name: Origination Mortgage Corp.

Address: 2061 Abbott Street Kelowna BC V1Y 1C5

Attention: Steve Nicholson | Application Reference #:OMGC-313

LENDER INFORMATION

Name: Optimum Mortgage

Address: 10303 Jasper Avenue Suite 3000 Edmonton AB T5J3X6

Lender Reference #: 35598 | Mortgage Insurance Reference #:

APPLICANT INFORMATION

Applicant: Chris Sinclair
Crystal Miller

Property Information

Address: 12882 East Ridge CRT lake country BC V4V2R2

With reference to the above, Optimum Mortgage is pleased to provide a mortgage loan offer, under the following terms and conditions:

Loan		Terms		Payment	
Purchase/Value	$ 635,000.00	Mortgage Type	First	Principal and Interest	$ 2,362.58
Downpayment	$ 127,000.00	Term Type	Closed	Taxes (Estimated)	$ 133.33
Amount	$ 508,000.00	Interest Rate	2.840%	Taxes Paid By	Borrower
Insurance Premium	$ 0.00	Term (Months)	24	Total Installment	$ 2,495.91
Total Loan	$ 508,000.00	Amortization (Months)	300		
Other Mortgages		Frequency	Monthly	Commitment Expires	08-Aug-2014
Closing Date	31-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: Hazel Paquette

OPTIMUM MORTGAGE

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: Chris Sinclair	Signature	Date July 11 2014
Applicant: Crystal Miller	Signature	Date July 11 2014

INITIAL

FirmName:	Origination Mortgage Corp.	**Lender Name:**	Optimum Mortgage
Attention:	Steve Nicholson	**Lender Reference #:**	35598
Application Reference #:	OMGC-313	**Mortgage Insurance Reference #:**	

CONDITIONS OF APPROVAL

CONDITIONS

☐ The Lender reserves the right to cancel or amend the Commitment if the Property is not being occupied as the Borrower's principal residence. (Applicant)

☐ The Borrower(s) is entitled to prepay the entire amount owned under this Mortgage before the Maturity Date subject to a prepayment penalty. The prepayment penalty will be the greater of (A) three months' interest and (B) the interest rate differential, that being, the difference between the interest rate of the mortgage and the current prevailing interest rate offered by the Mortgagee for a term comparable to the remaining term of this mortgage, calculated on the outstanding balance. (Applicant)

☐ This Commitment shall be open for acceptance by you until 11:59 pm on Jul 15, 2014 after which time, if not accepted, shall be considered null and void. (Applicant)

☐ The terms in this commitment cannot be altered unless confirmed in writing by Lender. (Applicant)

☐ The applicant is responsible for any costs relating to the mortgage including legal, appraisal, survey, Title Insurance or inspection fees, unless otherwise specified in this commitment letter. (Applicant)

☐ This mortgage is subject to a Lending Fee of $500.00. This amount will be deducted from the total loan amount shown above. (Applicant)

☐ Lender has the sole discretion to renew this mortgage at maturity for any term, with or without change in the interest rate payable under the Mortgage, by entering into one or more written agreements with the mortgagor(s). (Applicant)

☐ ERRORS AND OMISSIONS EXCEPTED (Applicant)

☐ Pre-payment Privileges
You have a maximum pre-payment privilege of up to 20% per year. Without paying a penalty, you may once per year:
(i) increase your monthly payment by 20% of the original payment;
(ii) pay a lump sum of up to 20% of the original mortgage amount toward your outstanding balance; or
(iii) double up your payments.

You may also do a combination of the above mentioned options without any penalty, provided that the amount of your pre-payment does not exceed 20% of the original principal amount of your mortgage in that year. (Applicant)

☐ THIS MORTGAGE COMMITMENT HAS BEEN ISSUED BY OPTIMUM MORTGAGE, A DIVISION OF CANADIAN WESTERN TRUST COMPANY (THE "LENDER"). (Applicant)

☐ Optimum Mortgage will obtain an Internal Payout Statement for the existing Optimum Mortgage with an approximate balance owing of $405,204.00(NO PENALTY/RENEWING). An Internal Payout of this Mortgage will be processed and the additional amount of approximately $102,296.00 will be remitted to the Solicitor. (Underwriter)

☐ Satisfactory credit bureau report(s) on the Mortgagor(s)/Guarantor(s). New credit bureau will be required prior to funding and is the Lender's responsibility. (Underwriter)

☐ This Mortgage Commitment is subject to the following terms and conditions. The Lender reserves the right to cancel this Commitment at any time if it is determined that any information supplied by the Applicant(s) is incorrect or that there has been a change in circumstances that might adversely affect the mortgage or the security to be given in connection with it.

The specific terms and conditions that apply to your mortgage will be outlined in the legal documents (collectively referred to as the "Contract") prepared by the Lender. This Offer shall not create a binding or legal mortgage, loan or line of credit between the parties. No credit shall be advanced to you until the Contract prepared by Lender has been accepted by you and properly executed and registered and all conditions have been satisfied. If there is any conflict between this Commitment and the Contract, the terms of the Contract shall govern.

Title Insurance is required. If the property is on Well and Septic, Title Insurance must include the Endorsement for Septic Coverage.

Late Payments: In the event the mortgage is not repaid at maturity, or a payment is not made on the date required, the following charges may be imposed:
(a) Interest;
(b) legal costs resulting from actions to collect a payment or repayment;
(c) reasonable costs, including legal fees incurred, in order to protect or realize on the security given;
(d) handling fees relating to cheques returned for non-sufficient funds, or for other reasons, plus
$42.50 and escalating for each subsequent offense. (Underwriter)

	Date: July 1/2014	Initials:

FirmName:	Origination Mortgage Corp.	**Lender Name:**	Optimum Mortgage
Attention:	Steve Nicholson	**Lender Reference #:**	35598
Application Reference #:	OMGC-313	**Mortgage Insurance Reference #:**	

CONDITIONS

☐ Optimum Mortgage will obtain an Internal Payout Statement for the existing Optimum Mortgage with an approximate balance owing of $405,204.00(NO PENALTY/RENEWING). An Internal Payout of this Mortgage will be processed and the additional amount of approximately $102,296.00 will be remitted to the Solicitor. (Solicitor)

☐ Lender will refuse any subsequent financial charges to be registered against the subject property without our approval. (Solicitor)

☐ Lender requires a Solicitor's Undertaking to be signed to retain from the proceeds of the loan, prior to the advancement of funds the following debts: Private Mortgage debt of $95,000.00.

. (Solicitor)

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

☐ Lender requires that Fire Insurance, acceptable to the Lender, with loss payable to Lender must be arranged prior to any advance of funds. (Solicitor)

☐ As a requirement of the Proceeds of Crime (Money Laundering) and Terrorist Financing Act, the ANTI-MONEY LAUNDERING INFORMATION FORM FOR BORROWING ACCOUNTS is to be completed in entirety by the Borrower(s). (Solicitor)

☐ As per the Loan and Trust Companies Act / Bank Act and evidenced by a checkmark within the Statement of Disclosure document, the Mortgagor must either consent to waive the requirement for cost of borrowing disclosure two days prior to funding, or must alternatively elect to delay funding to accommodate this provision (Solicitor)

☐ Mortgagor to provide Lawyer with Payment statement(s) for all debt(s) to be paid by Lawyer as outlined below (please note that these are approximate payout balances only) : IF THIS LOAN INVOLVES THE PAYOUT OF AN EXISTING MORTGAGE AGAINST THE SUBJECT PROPERTY, PLEASE OBTAIN RELEASE OF INTEREST IN FIRE INSURANCE POLICY UPON RECEIPT OF OUR DISBURSEMENT. (Solicitor)

☐ If there are any Association Fees attached to the property and/or lands, solicitor to confirm fees are up to date.

All legal documents are to be signed by all parties in Canada and POAs are not accepted.

Tax certificate evidencing all taxes are paid and up to date with no arrears outstanding and/or confirmation of TIPPS enrollment. Lawyer to contact the Lender prior to funding, if any arrears exist. (Solicitor)

☐ Provide confirmation that Chris' Infinite Avion card has been paid to within limit. Limit $7500.00/owing $8241.00 (Broker)

☐ Optimum Mortgage will guarantee the disclosed rate of interest for a period of seven (7) days from the date indicated on the offer letter. Once the Mortgagor(s) has signed the offer letter, the rate is guaranteed for 90 days. In the event that the rate is lower on the day solicitor instructions are issued, the lower rate will automatically take effect. (Broker)

☐ For Crystal Miller Lender requires current letter of employment stating: full or part-time position that is not probationary, base income amount ($50,000.00 annual), and start date. Must confirm 12 months of continuous employment. In addition, Lender also requires a year to day pay slip or a copy of the Borrowers T4. A 2 year average will be required in qualifying part time, over time, bonus or commission income.

The Bank will confirm employment status with the employer. If funding is within 30 days of acceptance no further call will be made. If funding is greater than 30 days then a confirmation call will be made just before instructing lawyer. Loss of employment may nullify this offer. (Broker)

☐ For Chris Sinclair lender requires current letter of employment stating: full or part-time, start date, position that is not probationary, and base salary ($84,000.00 annual). Must confirm 12 months of continuous employment. In addition, Lender also requires a year to day pay slip or a copy of the Borrowers T4. A 2 year average will be required in qualifying part time, over time, bonus or commission income.

The Bank will confirm employment status with the employer. If funding is within 30 days of acceptance no further call will be made. If funding is greater than 30 days then a confirmation call will be made just before instructing lawyer. Loss of employment may nullify this offer. (Broker)

☐ Signed Commitment (Broker)

☐ In the case of a refinance for an existing client, the Lender will deduct the existing mortgage balance of mortgage number , from the funds sent by the Borrower(s) solicitor. The Borrower(s)'s solicitor will be required to discharge the existing mortgage, payout any existing debt and to provide verification that the existing debts were paid out in full from the mortgage proceeds. (Broker)

☐ Complete lawyer details to be provided. This will include Lawyer Name, Firm, Address, Phone Number and Fax Number. (Broker)

	Date: July 11/2014	Initials:

Mortgage Commitment			Schedule A
Response: Jul-09-2014 06:42:09 PM EST			Page 4 of 4
FirmName:	Origination Mortgage Corp.	**Lender Name:**	Optimum Mortgage
Attention:	Steve Nicholson	**Lender Reference #:**	35598
Application Reference #:	OMGC-313	**Mortgage Insurance Reference #:**	

CONDITIONS

☐ To improve the Lender's efficiency in accurately funding the deal, Mortgagor(s) shall provide copies of government issued photo identification and a second piece of identification upon acceptance of this Mortgage Commitment. (Broker)

☐ An Appraisal Report satisfactory to the Lender must be provided within 30 days of the funding date by a Lender-approved CRA or AACI appraiser (see www.optimummortgage.ca for a list of approved appraisers). The Appraisal Report must include a Letter of Transmittal addressed to the Lender and be sent directly from the appraiser by email to the Lender at mortgage.documents@cwbank.com. Appraisal Report must include fair market value with a minimum of 3 interior photos. For acreage properties, value to be based on a maximum of acres, excluding outbuildings, and must be located within an acreage subdivision. For properties with well and septic, loan to value will be reduced. Property must be confirmed as being at least 95% complete. MAX 80% LTV (Broker)

☐ A completed Pre-Authorized Debit Agreement signed by the Mortgagor(s) is required in addition to a voided cheque from the financial institution and account that will be debited for the payments. See www.optimummortgage.ca to obtain form. (Broker)

☐ Signed Waiver/Acceptance of Optional Life and Disability Insurance Details:
Mortgage or line of credit (as applicable) life insurance and disability insurance may be taken at the Mortgagor's option, subject to eligibility requirements. See www.optimummortgage.ca to obtain form. (Broker)

OTHER

☐ Lender reserves the right to amend or cancel this application if the documentation received is not satisfactory and/or if it differs from the information shown on the application. (Applicant)

	Date: July 11 2014	Initials:

FIXED CREDIT

DISCLOSURE STATEMENT

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

Lender: Optimum Mortgage (CWT)

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: Chris j Sinclair, Crystal Miller

Property: 12882 East Ridge Court lake country, British Columbia V4V 2R2

Effective Date of Disclosure Statement: July 10, 2014

Mortgage Terms and Details

1 The interest rate on the mortgage is: Fixed

2 The initial annual interest rate is: 2.840 %

and the compounding period is: Semi Annually

3 Total mortgage amount: $ 508,000.00

4 The total interest paid: $ 27,913.86

5 The Total Cost of Credit (Calculation details are in 'Cost of Credit Details' section): $ 27,913.86

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: 2 years

(c) The amortization period is: 25 years

(d) The maturity date is: July 31, 2016

(e) Payments in the amount of $ 2,362.58 are to be made by the Borrower as follows: Monthly (timing) commencing August 31, 2014 for a term of 2 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 31, 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

Cost of Credit Details

10 Total Mortgage Amount: $ 508,000.00

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: $ 508,000.00

12 Value Received by the borrower for proceeding with the transaction

- (a) Total from Lender less deductions: $ 508,000.00
- (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: $ 508,000.00

13 Value Given by the borrower for proceeding with the transaction

(a) Commencing August 31, 2014, 24 Monthly payments of $ 2,362.58 will be paid by the borrower.

Total Payments: $ 56,701.92

(b) Remaining mortgage balance on maturity date: $ 479,211.94

(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: $ 535,913.86

14 Cost of Credit (Value Given Less Value Received): $ 27,913.86

15 The Annual Percentage Rate[1] (APR) is: 2.840 %

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.

INIT

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 ________________

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

Form 4142 (10/10)

CANADIAN WESTERN BANK

PAD AGREEMENT

Definitions

In this Agreement:

"I", "We", "Our", "My", "Me", "Us", "Payor" refers to the person(s) signing this Agreement;

Pre-Authorized Debit ("PAD"): means a pre-authorized debit payment item in electronic form drawn pursuant to this agreement on my/our account at another Financial Institution ("FI").

Funds Transfer PAD: means a PAD where the Payor and Payee are the same person and is for the purpose of transferring deposit funds from one FI to another FI.

Operation

I/We understand and undertake that:

(a) this authorization is for the benefit of CANADIAN WESTERN BANK ("CWB") and my/our other financial institution ("FI") where I/we have my/our account. My/Our other FI agrees to process debits against my/our account in accordance with the rules of the Canadian Payment Association (CPA);

(b) giving this authorization to CWB is the same as giving it to my/our other FI;

(c) my/our other FI is not required to verify that the PAD conforms with my/our authorization;

(d) my/our other FI is not required to verify that the purpose of payment to which this PAD relates has been fulfilled;

(e) revoking this authorization does not terminate any contract between me/us and CWB. My/Our authorization applies only to the method of payment and has no bearing otherwise on the contract;

Pre-Notification

CWB and I/we agree to hereby waive all notification requirements from CWB for variable amount PADs. (e.g. interest only payments)

The Account

I/We confirm that:

(a) all persons required to sign on my/our account with my/our other FI have signed this agreement;

(b) I/We certify that all of the personal and account information recorded in this Agreement is correct. I/We will inform CWB in writing of any change to such information at least 10 business days prior to the next due date of the PAD.

Cancellation

I/We may revoke my/our authorization at any time, subject to providing notice of at least 10 days prior to next debit due date. I/We must advise CWB in writing or by signing the cancellation area below. To obtain a sample cancellation form, or for more information on my/our right to cancel a PAD agreement, I/we may contact my/our Financial Institution or visit www.cdnpay.ca.

Dispute and Reimbursement

I/We have certain recourse rights if any debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on my/our recourse rights, I/we may contact my/our Financial Institution or visit www.cdnpay.ca.

I/We understand that:

(a) I/We may dispute a PAD and may claim for reimbursement if:

  (i) the PAD was not drawn in accordance with this Agreement; or,

  (ii) the Agreement was revoked;

  (iii) no Agreement exists between me/us and the purported payee.

(b) if I/we am/are claiming reimbursement, I/we must, within 90 calendar days of the date of posting of a Personal PAD or Funds Transfer PAD or 10 business days in the case of a Business PAD, complete a declaration to my/our other FI that I/we have a claim for one of the reasons given in the preceding paragraph;

(c) in the case where the declared condition is "no Agreement exists between me/us and the purported Payee", I/we may claim reimbursement within 90 calendar days after the posting date on my/our account statement which shows the improperly processed debit.

(d) any claim relating to a PAD which is advanced after the expiry of the time in the preceding paragraph or any Funds Transfer PADs is strictly a matter between me/us and CWB.

I/We authorize the processing of a PAD through my account as detailed below.

Payor Name(s): ______________________

Name of FI: ______________________

Address of FI:: ______________________ Phone: ____________

MICR Field Information (Attach a void cheque if possible):

Bank #	Branch #	Account #

Frequency: ☐ One-Time ☐ Monthly ☐ Semi-Monthly ☐ Weekly ☐ Bi-Weekly ☐ Other (Specify) ____________

Amount: ☐ Fixed $__________ ☐ Variable This is a: ☐ Personal ☐ Business ☐ or Funds Transfer PAD

This PAD is for: ☐ Funds Transfer to account # [ ]

☐ UCM # [ ] and loan/lease # _____ held with CWB

in the name of ______________________.

I/We understand and agree to the terms and conditions of this Agreement. I/We acknowledge receipt of the CPA brochure "Paying by Pre-Authorized Debits: Understanding Your Rights and Responsibilities".

Date: 5019 11 2014

Customer Signature: [signature]

Customer Signature: [signature]

Authorization To Cancel PAD

Customer Signature ______________ Date ______________

Checked by: __________

Canadian Western Bank

Address: ______________________

Telephone: ______________________

Fax: ______________________

Email: www.cwbank.com

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.

Chris j. Sinclair, Crystal Miller
Name of Borrower(s):

Optimum Mortgage (CWT)
Name of Lender:

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

Steve Nicholson — Jul 31, 2014
Name of Submortgage Broker: — *Date of transaction:*

12882 East Ridge Court lake country, British Columbia V4V 2R2
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): Chris Sinclair & Crystal Miller
- [X] The lender: Optimum Mortgage
- [ ] Syndicate mortgage lenders: *(attach list if more space required)* — *Name* / *Name* / *Name*
- [X] A person or entity which will acquire the mortgage from the investor/lender: Chris Sinclair & Crystal Miller (*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.

MBA F10 05/2011

INITIAL

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 for receiving a referral or
(Name)
recommendation relating to the transaction.

INITIAL

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)*
	2014,07,10
Signature of Mortgage Broker or Authorized Representative	*Date Signed (YYYY,MM,DD)*

ACKNOWLEDGEMENT OF RECEIPT

[signature]	Chris Sinclair	2014,07,10
Signature	*Name (Please Print)*	*Date Signed (YYYY,MM,DD)*
Crystal Miller	Crystal Miller	2014,07,10
Signature	*Name (Please Print)*	*Date Signed (YYYY,MM,DD)*

INITIALS

ORIGINATION
MORTGAGE CORP

Protecting your mortgage?

DATE : July 10, 2014

Applicant: Chris Sinclair

Co-Applicant(s): Crystal Miller

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,

Signature of Applicant Signature of Co-Applicant(s)

Witness to Signature(s):

____

Signature of Witness

RBC Royal Bank®

July 12, 2014

Credit Card Account Details

FAQs Print

Related Services:

- Go to RBC Rewards
- Add Authorized User(s)
- Features & Benefits
- Visa Infinite Avion Benefits
- Add Travel Insurance

CAD Visa (004) 4514-0116-1009-1892

Current Balance:	$3,949.86	**Minimum Payment:**	$116.00 due by Jul 18, 2014
Available Credit ?:	$3,035.21 of $7,500.00 Limit	**Last Payment:**	$1,000.00 on Jul 08, 2014
Last Statement Balance:	$8,241.71 on Jun 23, 2014	**Previous Statements:**	View
Pay Now:	Select Payment Option	Continue	

RBC Rewards® Points Balance: 21,716 Payback with Points

Authorized Transactions ?: $514.93 as of July 12, 2014 at 10:57 a.m.

Date	Description	Pending Debits	Pending Credits
Jul 11, 2014	HAWSE AND SONS INDUSTR KELOWNA BC	387.00	
Jul 10, 2014	WAL-MART #1100 SALMON ARM BC	127.93	

Posted Transactions ?

Date	Description	Debits	Credits
Jul 09, 2014	TOTAL OFFICE SUPPLY SALMON ARM BC	35.68	
Jul 08, 2014	PAYMENT - THANK YOU / PAIEMENT - MERCI		1,000.00
Jul 07, 2014	SHELL 2801 10 AVENUE NE SALMON ARM BC	200.00	
Jul 07, 2014	SHELL 2801 10 AVENUE NE SALMON ARM BC	200.00	
Jul 04, 2014	PAYMENT - THANK YOU / PAIEMENT - MERCI		3,735.52
Jul 01, 2014	NETFLIX.COM 866-716-0414 ON	7.99	
Jun 23, 2014	BALANCEPROTECTOR PREMIUM	71.67	
Jun 23, 2014	PURCHASE INTEREST 19.99%	106.10	
Jun 17, 2014	TOTAL OFFICE SUPPLY SALMON ARM BC	329.13	
Jun 17, 2014	WARNER RENTALS LTD 250-374-3515 BC	584.65	
Jun 12, 2014	PIHL LAW CORPORATION KELOWNA BC	500.00	
Jun 12. 2014	SHELL 2801 10 AVENUE NE SALMON ARM BC	200.00	

Jun 12, 2014	SHELL 2801 10 AVENUE NE SALMON ARM BC	200.00	
Jun 12, 2014	PAYMENT - THANK YOU / PAIEMENT - MERCI		300.00
Jun 10, 2014	CDN TIRE STORE #00482 SALMON ARM BC	171.09	
Jun 05, 2014	ASKEWS FOODS SALMON ARM BC	25.16	
Jun 04, 2014	NOR-VAL RENTALS LTD ARMSTRONG BC	730.17	
Jun 03, 2014	11194 MACS CONV. STORES SALMON ARM BC	651.89	
Jun 02, 2014	NATIONAL CONCRETE ACCESSOKELOWNA BC	23.48	
Jun 02, 2014	PAYMENT - THANK YOU / PAIEMENT - MERCI		2,985.38
Jun 01, 2014	COOPER'S MARKET 126 LK COUNTRY BC	44.09	
Jun 01, 2014	NETFLIX.COM 866-716-0414 ON	7.99	
May 31, 2014	BOSTON PIZZA #86 VERNON BC	25.91	
May 28, 2014	SHELL 2801 10 AVENUE NE SALMON ARM BC	101.51	
May 23, 2014	Payback with Points/Payez avec vos points		250.00
May 23, 2014	WSBC - ONLINE ASSESSMENTSRICHMOND BC	393.51	
May 22, 2014	SHAW CABLESYSTEMS CALGARY AB	570.41	
May 22, 2014	CDN TIRE STORE #00482 SALMON ARM BC	45.24	
May 21, 2014	SHELL 2801 10 AVENUE NE SALMON ARM BC	200.00	
May 21, 2014	SHELL 2801 10 AVENUE NE SALMON ARM BC	200.00	

Important Information

- The amount displayed for an Authorized Transaction may be different from what you actually paid, as some merchants require a temporary hold be placed on additional funds. This is a common practice at merchants such as gas stations, restaurants and hotels. The correct amount will display when the transaction is shown as a Posted Transaction.
- Some payments, such as those made from non-RBC accounts, are not available in real time and will not appear in your Authorized Transactions. These payments will not be reflected in your Available Credit until they have been settled and included in Posted Transactions.
- A delay may occur between the time a transaction is settled and removed from Authorized Transactions, and when it appears in Posted Transactions.
- Some transactions may appear as both an Authorized and a Posted Transaction until settled.