Consent Form

OMGC-99

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		
: **Helen Johnson**	______________________	Date: ____________
: **Russell Johnson**	______________________	Date: ____________

Origination Mortgage Corp.
2061 Abbott Street Kelowna, British Columbia, V1Y1C5

Agent : Steve Nicholson
Phone: 250 212 2010 Fax: 778 478 9093

Mortgage Commitment

BROKER INFORMATION

Name:	Origination Mortgage Corp.
Address:	2061 Abbott Street Kelowna BC V1Y 1C5
Attention:	Steve Nicholson
Application Reference #:	OMGC-99

LENDER INFORMATION

Name:	First National Financial LP
Address:	1090 Homer Street Suite 200 Vancouver BC V6B2W9
Lender Reference #:	3090037
Mortgage Insurance Reference #:	

APPLICANT INFORMATION

Property Information

Address: 629 Christleton AVE Kelowna BC V1Y5J1

With reference to the above, First National Financial LP is pleased to provide a mortgage loan offer, under the following terms and conditions:

Loan		Terms		Payment	
Purchase/Value	$ 394,000.00	Mortgage Type	First	Principal and Interest	$ 1,023.40
Downpayment	$ 137,900.00	Term Type	Closed	Taxes (Estimated)	$ 194.75
Amount	$ 256,100.00	Interest Rate	2.600%	Taxes Paid By	Borrower
Insurance Premium	$ 0.00	Term (Months)	60	Total Installment	$ 1,218.15
Total Loan	$ 256,100.00	Amortization (Months)	360		
Other Mortgages		Frequency	Monthly	Commitment Expires	02-Dec-2013
Closing Date	02-Dec-2013				

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: Adrienne Otter

FIRST NATIONAL FINANCIAL LP

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: Helen Johnson	Signature ____________	Date ____________
Applicant: Russell Johnson	Signature ____________	Date ____________

INITIAL

FirmName:	Origination Mortgage Corp.	**Lender Name:**	First National Financial LP
Attention:	Steve Nicholson	**Lender Reference #:**	3090037
Application Reference #:	OMGC-99	**Mortgage Insurance Reference #:**	

CONDITIONS OF APPROVAL

ASSUMPTION POLICIES

☐ Assumption Option: The transferee or purchaser may, upon completion of a mortgage application which meets our mortgage approval criteria then in effect, personally assume (with the consent of his or her spouse where required by law) all of your obligations under your Mortgage by executing an assumption agreement in the form required by us.

CONDITIONS

☐ Both/All to sign as Joint Tenants.

☐ Until such time as Lender indicates otherwise, Borrower(s) to be responsible for all Realty Taxes

☐ Subject to satisfactory appraisal of $394,000.00.

☐ Subject to no secondary financing.

☐ Subject to signed and dated mortgage application.

☐ Property shall be owner occupied as a single family residence in accordance with all zoning by-laws.

☐ Provided this Borrower is not in default and has maintained a satisfactory payment record, the Borrower may, without bonus or penalty, convert to a fixed interest rate for any term then offered by the lender for a similar residential mortgage product, provided the term chosen plus the already elapsed portion of the term is equal to or greater than the initial term. The converted mortgage will bear such interest rate and contain such other terms and provisions, including prepayment provisions, if any, as the lender is then making available for that mortgage product to similar borrowers on similar properties in similar circumstances for the term chosen.

☐ The interest rate for each month shall be First National's Prime Rate in effect on the first day of each month less 0.400%. First National's Prime Rate as at the date of this commitment is 3.000%. The Principal and Interest payment set out above is based on this Prime Rate. When the Prime Rate changes the Principal and Interest payment will be adjusted accordingly.

☐ Receipt of satisfactory PCDS. **BC disclosure statement and Form 10.

☐ Copy of 2 years NOA's confirming average income as stated, with most recent showing no taxes owing, along with 2 years T1's to confirm client does not T4 themselves for gross up. **Need business phone number.

☐ Down payment confirmation via 3 months savings/current month RRSP stmts.

☐ Confimation that 3638 Douglas Lodge; 638-1088 Sunset & 374B Stuart Dr W(commerical property) are all clear title.

☐ Solicitor to provide a completed ID Verification Form and legible photo ID satisfactory to FN prior to funding. **Assignment or Rents.

PAYMENT FLEXIBILITY OPTIONS

☐ Circle payment option:
If Weekly, the first payment will be Dec 9, 2013
If Bi-Weekly, the first payment will be Dec 16, 2013
If Monthly, the first payment will be Jan 2, 2014
If Semi monthly, the first payment will be Dec 17, 2013

INSTRUCTIONS

☐ The terms and conditions of this mortgage commitment will form part of the solicitor's instructions as appointed by the borrowers.

☐ PLEASE DRAW DOCUMENTS AND FINAL REPORT IN THE NAME OF FIRST NATIONAL FINANCIAL GP CORPORATION.

☐ THE SOLICITOR IS HEREBY INSTRUCTED TO REGISTER THE MORTGAGE DOCUMENT AS FOLLOWS:
Interest Adjustment Date: Dec 2, 2013
First Payment Date: Jan 2, 2014
Maturity Date: Dec 2, 2018

INITIAL

	Date:	Initials:

FirmName:	Origination Mortgage Corp.	**Lender Name:**	First National Financial LP
Attention:	Steve Nicholson	**Lender Reference #:**	3090037
Application Reference #:	OMGC-99	**Mortgage Insurance Reference #:**	

OTHER

☐ Mortgage: The mortgage loan to be made to you shall be subject to all extended terms set forth in First National Financial GP Corporation (herein referred to as 'we', 'our' or 'us') standard form of mortgage contract, and loans insured by a mortgage insurer will be subject to the requirements of the Certificate of Insurance issued by the mortgage insurer.

☐ Property Taxes: If stipulated by us, you will pay us monthly, an amount which in our opinion is sufficient to enable us to pay the annual property taxes on your behalf by the due date for the first installment of the tax bill in each year, based on the estimated annual taxes. We may retain a tax holdback from our mortgage advance in an amount equal to the estimated annual property taxes, which will be credited to your tax account. Prior to funding of the mortgage loan, you must pay any tax installments that are due and owing as of the date of advance of the mortgage loan. If we permit you to pay your taxes directly to the municipality, you will provide us with proof of such payment no less than sixty days thereafter.

☐ Fire Insurance: We shall require evidence of replacement cost all-risk insurance coverage acceptable to us, taken with an insurer not disapproved by us. Such policy must contain the standard Insurance Bureau of Canada mortgage clause and must indicate our interest as mortgagee.

☐ Title Insurance: A Lenders policy of Title Insurance must be obtained, in form and content satisfactory to the Lender.

☐ Processing Fee and Costs: Whether or not this loan is funded, you agree to pay the processing fee specified herein, if any, and all legal, appraisal and survey costs incurred by you or us in this transaction.

☐ Mortgage Insurance Fee: You agree to pay any mortgage insurance fee, as indicated, and all applicable federal or provincial taxes thereon.

☐ Interest Adjustment: Interest shall accrue from the date the first advance is made. Interest due to the interest adjustment date will be simple interest, calculated daily and will be deducted from the first advance.

☐ Pre-Authorized Cheque Plan: You agree to make repayment under the mortgage by a 'pre-authorized cheque plan' or by such other means as may be requested by us.

☐ Commitment Non-Assignable: This commitment is not transferable by you and the benefit may not be assigned by you. It may be assigned by us.

☐ Representation and Warranty: You warrant to us, and it is a condition of this loan, that all information submitted by you or your broker to us in connection with your loan application is true and accurate, and you agree to supply promptly, on request, any further information concerning yourself, your financial standing or the property to be mortgaged, which may be required by us.

☐ Title: You represent and warrant to us, and it is a condition of this loan, that you have a good and marketable title to the property to be mortgaged, satisfactory in all aspects.

☐ Zoning and Work Orders: It is a condition of this loan that the mortgaged property and the use thereof comply with all applicable governmental laws and regulations and that there are no outstanding work orders, notices or directives against the property.

☐ Construction Loans: In the case of a construction loan, advances will be made at our discretion and we will always retain sufficient funds to complete construction.

☐ New Homes: If this mortgage loan is for the purchase of a newly constructed home, our solicitor will be required to obtain a certified copy of the New Home Enrolment endorsed by HUDAC (or the equivalent enrolment in any governmental new home warranty programme in provinces other than Ontario) before making any mortgage advances.

☐ No Agency: You acknowledge that we may assign this commitment or the mortgage to a third party and may receive a fee in connection with such assignment. We may also receive a fee in connection with the servicing of this loan. We are not acting as your agent or otherwise in any fiduciary capacity in relation to you in connection with the loan described herein.

☐ Solicitor and Documentation: The solicitor specified by us will act on our behalf in this transaction. You agree to deliver to our solicitor your title documents, insurance policy and survey, if applicable, as soon as possible.

☐ Entire Agreement: This commitment, when accepted by you, will constitute the entire agreement and understanding between you and us with respect to this loan and will supercede all other agreements or understandings, whether oral or written.

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Response: Oct-30-2013 10:40:51 AM EST

FirmName:	Origination Mortgage Corp.	**Lender Name:**	First National Financial LP
Attention:	Steve Nicholson	**Lender Reference #:**	3090037
Application Reference #:	OMGC-99	**Mortgage Insurance Reference #:**	

OTHER

- ☐ Survival: You agree that the terms, conditions & covenants contained in this commitment shall survive and will not merge upon registration of the mortgage and the advance of funds thereunder but will remain valid and subsisting obligations.

- ☐ Information: You agree that we or any insurer or potential insurer or assignee or potential assignee of the Mortgage loan may conduct credit checks with consumer reporting agencies and make such other investigations and collect such other information concerning you as we or they may deem advisable, all such information to be used for the purpose of underwriting, assessing the risk associated with, and administering this mortgage loan.

- ☐ Privacy: You agree that we or any insurer or potential insurer of the mortgage loan may share information concerning you with (a) any assignee, proposed assignee or insurer of this commitment or the mortgage loan, (b) our duly authorized agents and representatives who are engaged in the processing or servicing of your mortgage, (c) any parties necessary or desirable in connection with any sale or securitization of this mortgage loan, (d) consumer reporting agencies, and (e) organizations with which the Lender has strategic alliances who may use such information to provide you from time to time with information on financial products which may be of interest to you. If you prefer that your personal information not be shared with any party referred to in subsection (e) of this section, you may so advise us in writing at any time and we will not share the information with them.

- ☐ No Warranty: You agree that the granting of the mortgage loan or approval or pre-qualification thereof for insurance by any mortgage insurer is not to be construed or relied on by you or any guarantor as confirmation of (a) the value or condition of the property to be mortgaged, whether or not appraisals or inspections are carried out by or for us or any mortgage insurer, or (b) your ability, or that of any guarantor, to repay the mortgage loan.

- ☐ Interest calculated Semi-Annually.

PREPAYMENT POLICIES

- ☐ Privileges: 15% & Double Up.

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	Date:	Initials:

FIXED CREDIT
DISCLOSURE STATEMENT

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

Lender: First National (BC)

The Borrower may use the following phone number to obtain information about the Mortgagor's account during the Lender's ordinary business hours:

Broker: Steve Nicholson, Origination Mortgage Corp.

Borrower: Helen Johnson, Russell Johnson

Property: 629 Christleton Avenue Kelowna, British Columbia V1Y 5J1

Effective Date of Disclosure Statement:

Mortgage Terms and Details

1 The interest rate on the mortgage is: Fixed

2 The initial annual interest rate is: 2.600 %

and the compounding period is: Semi Annually

3 Total mortgage amount: $ 256,100.00

4 The total interest paid: $ 31,238.33

5 The Total Cost of Credit (Calculation details are in 'Cost of Credit Details' section): $ 31,238.33

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:

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

(c) The amortization period is: 30 years

(d) The maturity date is: December 2, 2018

(e) Payments in the amount of $ 1,023.40 are to be made by the Borrower as follows: Monthly (timing) commencing January 2, 2014 for a term of 5 years

(f) Prepayments can be made under the following conditions:

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:

(Alternatively, reference the specific provisions of the credit agreement that describes those circumstances.)

Interest

7 The date on which interest begins to accrue is: December 2, 2013

AND if a grace period is given, the details are:

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

9 Where the annual interest rate may change, the method of determining the annual interest is:

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Cost of Credit Details

10 Total Mortgage Amount:		$ 256,100.00
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):	$ 0.00	
Total deducted from mortgage amount:	$ 0.00	
Total amount from lender:		$ 256,100.00
12 Value Received by the borrower for proceeding with the transaction		
(a) Total from Lender less deductions:	$ 256,100.00	
(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):	$ 0.00	
(g) Other Value Received:		
(i)	$	
(ii)	$	
(iii)	$	
Total Value Received by the borrower:		$ 256,100.00

13 Value Given by the borrower for proceeding with the transaction

(a) Commencing January 2, 2014, 60 Monthly payments of $ 1,023.40 will be paid by the borrower.

Total Payments:	$ 61,404.00	
(b) Remaining mortgage balance on maturity date:	$ 225,934.33	
(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:		$ 287,338.33
14 Cost of Credit (Value Given Less Value Received):		$ 31,238.33
15 The Annual Percentage Rate[1] (APR) is:		2.600 %

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

BRITISH COLUMBIA
The Best Place on Earth

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.

Helen Johnson, Russell Johnson
Name of Borrower(s):

First National (BC)
Name of Lender:

Origination Mortgage Corp.	(250) 212-2010
Name of Mortgage Broker:	*Telephone:*
Steve Nicholson	Dec 02, 2013
Name of Submortgage Broker:	*Date of transaction:*

629 Christleton Avenue Kelowna, British Columbia V1Y 5J1
Civic address of property to be mortgaged:

Detached 011-708-107
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): Russell and Helen Johnson
- [X] The lender: First National Financial
- [ ] 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: Russell & Helen Johnson
  - *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

[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)*
	2013,10,30
Signature of Mortgage Broker or Authorized Representative	*Date Signed (YYYY,MM,DD)*

ACKNOWLEDGEMENT OF RECEIPT

		2013,10,30
Signature	*Name (Please Print)*	*Date Signed (YYYY,MM,DD)*
		2013,10,30
Signature	*Name (Please Print)*	*Date Signed (YYYY,MM,DD)*

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