MORTGAGE COMMITMENT

STREET CAPITAL FINANCIAL CORPORATION™	1 Yonge Street Suite 2401 Toronto, Ontario, M5E 1E5 Tel:(877) 416-7873	Fax:(877) 905-7873
	Underwriter Bente Fleurie Tel:(604)629-2073 Fax:(888)906-5824 E-mail:bente.fleurie@streetcapital.ca	**Date** November 4, 2014
Steve Perry RuthAnn Perry 5506 Lee Lane Kelowna, British Columbia, V1W 5H2 **ADDRESS FOR SERVICE:** 5506 Lee Lane Kelowna, British Columbia, V1W 5H2	**Mortgage Reference Number:** OMGC-338 **Deal Number:** 326356	

We are pleased to confirm that your application for a Mortgage Loan has been approved under the following terms and conditions:

BORROWER(S) Steve Perry
RuthAnn Perry

COVENANTOR(S):

PURPOSE:ETO External

SECURITY ADDRESS:
115 - 456 McPhee Street
Kelowna, British Columbia, V1X8C5

LEGAL DESCRIPTION:

COMMITMENT DATE: November 4, 2014	**COMMITMENT EXPIRY DATE:** March 4, 2015	**ADVANCE DATE:** January 29, 2015
INTEREST ADJUSTMENT DATE: January 28, 2015	**FIRST PAYMENT DATE:** February 28, 2015	**MATURITY DATE:** January 28, 2020

PRODUCT: Street Loyalty 5 year term

BASIC LOAN AMOUNT:	$240,000.00	**LTV:**	75.00%
MTG.INSUR.PREMIUM:	$0.00	**INTEREST RATE:**	2.990%
TOTAL LOAN AMOUNT:	$240,000.00	**INTEREST TYPE:**	Fixed
PST ON INSUR.PREMIUM:	$0.00	**TERM:**	5 years 0 months Closed
BASIC P&I AMOUNT:	$1,008.17	**AMORTIZATION PERIOD**	30 years 0 months
PROPERTY TAX PAYMENT:	$0.00	**PAYMENT FREQUENCY:**	Monthly
TOTAL PAYMENT:	$1,008.17	**EST.ANNUAL PROP.TAXES:**	$2,112.27
		TAXES TO BE PAID BY:	Borrower
MORTGAGE FEES:	$0.00		

In this approval and any schedule(s) to this approval, **you and your** mean the Borrower, Co-Borrower and Covenantor, if any, and **we, our and us** mean Street Capital Financial Corporation

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 borrower(s). The mortgage insurance premium (if applicable) will be added to the mortgage. Any fees specified herein may be deducted from the Mortgage advance. If for any reason the loan is not advanced, you agree to pay all application, legal, appraisal and survey costs incurred in this transaction.

This Mortgage Commitment is subject to the details and terms outlined herein as well as the conditions described on the attached schedules.

To accept these terms, this Mortgage Commitment must be signed by all parties and returned to us by no later than November 14, 2014after which time if not accepted, shall be considered null and void.

Thank you for choosing Street Capital Financial Corporation for your financing.

INITIAL

THIS COMMITMENT IS CONDITIONAL UPON RECEIPT OF THE FOLLOWING

The following conditions must be met, and the requested documents must be received in form and content satisfactory to Street Capital Financial Corporation no later than ten (10) days prior to the advance of the mortgage. Failure to do so may delay or void this commitment.

Assumption Policies

1 Street Capital Financial Corporation reserves the right to approve all subsequent purchasers prior to mortgage assumption or transfer, otherwise, upon vacating or selling the mortgaged property, this loan becomes due and payable. (Applicant)

Conditions

Applicant
You must satisfy the following conditions at least 10 days before closing:

1. The 'Mortgage Requirements' section in the Solicitor's Guide contains information required to prepare the mortgage. (Applicant)

2. The terms in this commitment cannot be altered unless confirmed in writing by Street Capital Financial Corporation. (Applicant)

3. This Commitment shall be open for acceptance by you until 11:59 pm on November 5, 2014 after which time, if not accepted, shall be considered null and void. (Applicant)

4. Street Capital will retain a third party service provider to manage the closing of this mortgage transaction. As an agent of Street Capital, the service provider will instruct and fund this mortgage transaction as well as receive and store (whether electronically or otherwise) Borrower information, including the final report on behalf of Street Capital. It will also obtain a Lender policy of Title Insurance. The Borrower(s) will be required to pay the "Title Insurance Processing Fee" on closing. This fee includes administration costs and the cost of the Lender policy of Title Insurance. (Applicant)

5. Notwithstanding the registration of the mortgage and advances made pursuant to same, the terms and conditions of this commitment shall remain binding and effective on the parties hereto. (Applicant)

6. Street Capital Financial Corporation 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)

7. Prior to releasing any mortgage proceeds, the solicitor will carry out the necessary searches with respect to any liens, encumbrances or executions, that may be registered against the property. (Applicant)

8. This mortgage will be subject to all extended terms set forth in the Street Capital Financial Corporation's standard form of mortgage contract or within the mortgage contract prepared by our solicitors whichever the case may be. (Applicant)

Broker
We will obtain the following:

1. Street Capital requires a current property tax bill. Any arrears must be paid prior to closing and confirmation of payment is required. (Broker)

2. This commitment is subject to mortgage insurance approval (pending). (Broker)

3. Street Capital Financial Corporation requires a full appraisal report for the subject property confirming value of $320,000.00 WITH Fair Market Rents. The Appraisal can be ordered through NAS (www.nationwideappraisals.com) or SOLIDIFI (www.solidifi.com). The appraisal fee is to be paid by the borrower(s). (Broker)

4. Street Capital Financial Corporation reserves the right to request the Borrower(s) to retain a solicitor that is on the Lender's approved list, at the Borrower(s) expense. (Broker)

5. Street Capital Financial Corporation requires disclosure on purpose of the Equity Take Out. Should the investment be a real estate property, Street Capital Financial Corporation requires disclosure on the property including the payment amount. Applicant(s) must qualify with this additional debt, if applicable. To ensure that proceeds will not be used to repay outstanding income taxes, Street Capital Financial Corporation also requires a copy of the most current Notice of Assessment from Canada Customs and Revenue Agency. (Broker)

INITIAL

6. Where the Date of Advance of funds for this Mortgage is prior to the Interest Adjustment Date, an Interest Adjustment Payment will be required. The Payment is to be made on the interest adjustment date by way of the pre-authorized payment plan as will be used for the regular ongoing payments and for the amount as set out in the Statement of Disclosure, and provided to the solicitor prior to the advance of funds under this Mortgage. (Broker)

7. The Borrower is responsible to satisfy himself as to the contents of the Lender's Privacy Policy and, when signing the remainder of the mortgage loan documents, will be required to acknowledge he has reviewed the details of said policy. The Lender's Privacy Policy is available on the Lender's web site (streetcapital.ca) or upon request to the Lender. (Broker)

8. Street Capital Financial Corporation requires either a current mortgage statement, annual statement or internet mortgage statement for the subject property confirming the outstanding balance. (Broker)

9. Street Capital reserves the right to request additional information if deemed necessary in order to meet its regulatory requirements with respect to the Proceeds of Crime and Terrorist Financing Act of Canada and/or other applicable legislation. (Broker)

10. We require receipt of a satisfactory written report confirming any existing mortgage has been paid as agreed and is up to date, outlining all amounts outstanding and monthly payments and that existing mortgage balance and related monthly payments do not exceed the amounts declared in the application and that the mortgage may not be re-advanced. (Broker)

11. Street Capital Financial Corporation requires verification of Rental Income by way of one of the following : a current signed lease agreement between landlord and tenant ; Bank Statements showing a 12 month history confirming rental income received; T1 Generals. (Broker)

12. Street Capital Financial Corporation requires receipt of a current paystub and employment letter to confirm income for Steve Perry in the amount of $93,400.00. Please be advised that Street Capital Financial Corporation reserves the right to request additional documentation in the event that the documentation provided is deemed to be unsatisfactory. (Broker)

13. Street Capital Financial Corporation requires verification of Rental Income by way of one of the following : a current signed lease agreement between landlord and tenant ; Bank Statements showing a 12 month history confirming rental income received; T1 Generals. (Broker)

14. Street Capital Financial Corporation requires receipt of a current paystub and employment letter to confirm income for RuthAnn Perry in the amount of $70,000.00. Please be advised that Street Capital Financial Corporation reserves the right to request additional documentation in the event that the documentation provided is deemed to be unsatisfactory. (Broker)

Solicitor
Your Solicitor is to provide the following before closing:

1. Solicitor to ensure that the mortgage contains any statements required under the applicable marital property or matrimonial home legislation and that any required spousal/domestic partner consent to the mortgage is properly given. (Solicitor)

2. Solicitor to obtain assignment of rents. (Solicitor)

3. A Statement of Disclosure will be required to be signed in accordance with the Consumer Protection Legislation of your province. In addition, certification will be required that all requirements under the Matrimonial Property Act in your province have been met and that the status does not in any way affect Street Capital Financial Corporation's charge. All copies of the Statement of Disclosure must be original signature. These documents will be executed by your Solicitor. (Solicitor)

4. Please provide a void cheque with the acceptance of this commitment and complete the Mortgage Pre-Authorized Payment Plan form showing your complete banking information. By signing the form, you authorize the servicing company, to debit the account described therein for the regular mortgage payments as set out in the mortgage loan documents. (Solicitor)

5. Prior to the disbursement of funds, fire hazard and extended coverage insurance must be arranged with first loss payable to the Lender name and address to be reflected in the registered mortgage. Street Capital Financial Corporation may request the mortgage be registered in its name, that of one of its entities or its custodian, Computershare Trust Company of Canada. The Instructions to Solicitor will set out the details for registration.
Fire insurance coverage must be for full replacement value of the building(s) and for an amount not less than the amount of the mortgage. Where the policy provides blanket coverage in an amount that meets this requirement, the Lender will require written confirmation from the insurer that the blanket coverage includes building replacement coverage and that no individual limit exists under the blanket coverage with respect to building replacement. Alternatively, for policies not meeting the foregoing requirements the Lender will accept a Guaranteed Replacement Cost Endorsement to the policy. For rental or income producing properties, a "loss of rental income" must be included in the insurance coverage. (Solicitor)

6. Solicitor's undertaking to confirm applicant(s) identification is legitimate and matches the information provided in the commitment. (Solicitor)

INITIAL

7. Solicitor to confirm that clients own no other properties other than those disclosed on the application by way of signed affidavit by borrowers (Solicitor)

8. Title to the property must be acceptable to our Solicitor who will ensure that the Borrower(s) have good and marketable title in fee simple to the property and that the property is clear of any encumbrances which might affect the priority of this Mortgage. Street Capital will require a Lender policy of Title Insurance to be obtained prior to closing. The cost of this insurance will be payable by the Borrower(s). In order to obtain Title Insurance, the following will be required: (a) confirmation that property taxes are up-to-date; (b) confirmation that adequate fire insurance is in place; (c) a legal description of the property; and (d) the completed forms as required by the service provider assigned by Street Capital to close this transaction. (Solicitor)

9. Where it has been determined that a condominium is experiencing (or has in the past) water penetration problems, Street Capital Financial Corporation will require the following documents: an Engineers Report which details the repairs required and an estimate of the costs; a copy of the Strata Council Minutes describing the Special Assessment and indicates, either in the Minutes or the Engineers Report, that the Special Assessement represents a complete rather than a partial fix of the problem; and verification of which party is responsible to pay the Special Assessment. (Solicitor)

10. Street Capital Financial Corporation refuse any subsequent financial charges to be registered against the subject property without our approval . (Solicitor)

11. Street Capital Financial Corporation 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: VFCU Type: Mortgage Maturity: 2015-03-01 Subject Property - 456 McPhee debt of $227,000.00,
35000.00 BANK OF MONTREAL M C debt of $16,000.00,
. (Solicitor)

Instructions

1 No deletions from or additions to the Mortgage are permissible unless approved by Street Capital Financial Corporation. (Applicant)

2 The Instructions to Solicitor will set out the Lender name and service address to be used for mortgage registration purposes. Street Capital Financial Corporation may request the mortgage be registered in its name, that of one of its entities or its custodian, Computershare Trust Company of Canada. (Applicant)

3 Street Capital Financial Corporation reserves the right,should the property taxes fall into arrears, to take over the payment of property taxes and bill the mortgagor(s) with their regular principal and interest payments. Any fees and penalties incurred as a result of the property tax arrears will the sole responsibility of the Borrower(s). (Applicant)

4 Street Capital Financial Corporation reserves the right to amend or cancel this application COMMITMENT if the documentation received is not satisfactory and/or if it differs from the information shown on the application. We will also not be liable for any legal fees already incurred by the solicitor assigned to this transaction. (Applicant)

5 The Borrower(s) is responsible for the payment of property taxes. The payment of property taxes will be made through a pre-authorized payment plan offered by the Municipality. The Borrower will provide confirmation to Street Capital Financial Corporation that the property has been enrolled in such plan. In addition, the Borrower is responsible for claiming any Home Owner's Grants or tax subsidies available from the municipal tax offices. (Applicant)

6 You agree that we may share information concerning you with (a) any proposed assignee 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) 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 and (e) any third persons, including credit bureaux, credit reporting and collection agencies, financial institutions, your past and present employers, creditors and tenants, your spouse or any other person who has information about you for the purposes of recording, evaluating and responding to your application for mortgage financing or related activities. If you prefer that your personal information not be shared with any party referred to in subsection (d) of this Section, you may so advise us in writing at any time and we will not share the information with them.
You agree that we and the parties referred to in subsections (a), (b) and (c) of this Section may obtain information about you from any third persons, including credit bureaux, credit reporting and collection agencies as we may deem advisable and such information will be used by us for the purpose of recording, evaluating and responding to your application for mortgage financing or related activities and for ongoing administration of the Mortgage. (Applicant)

Other

1 ERRORS AND OMISSIONS EXCEPTED (Applicant)

2 Commitment issued subject to mortgage insurer approval (Underwriter)

INITIAL

3 Solicitor to verify Ruthann Ann Perry AKA Ruth Schuster AKA Ruth Ann Perry is one and the same (Solicitor)

4 Subject property: 456 McPhee Form B condo information certificate (Broker)

5 456 McPhee: current mortgage statement, condo fees, property tax bill, lease agreement $1600/mo (Broker)

6 4995 Windsong: current mortgage statement, property tax bill, title search, lease agreement $2000/mo (Broker)

7 5506 Lee Ln: current mortgage statement, property tax bill, title search (Broker)

Portability Options

1 The borrower may, when not in default, and upon a bona fide arm's length sale of the property charged hereunder and the purchase of another property, apply for approval to transfer this mortgage as a charge of the same priority and of the same amount to the new property. The completion of the borrower's purchase transaction must occur no later than 30 days after the completion of the borrower's sale transaction. In most cases, an arm's length sale is one where the buyer and seller are unrelated and have no personal or business relationship with each other.
The existing borrower and the new property must both qualify under the lender's underwriting policies, criteria, procedures and documentation requirements and those of any insurer, if applicable, in effect at the time of application. The borrower will be required to pay the port application fee, title insurance processing fee, appraisal fee and insurance premiums, if any, and all other fees and prepayment compensation that may be associated with the granting of the approval to port. (Broker)

Prepayment Policies

1 The Borrower may prepay this mortgage in full at any time upon a compensation payment to the Lender of an amount equal to the greater of:

(a) three (3) months interest calculated by the Lender on the remaining balance and at the interest rate set out in the mortgage form or last renewal, conversion or amendment thereto; or

(b) the interest rate differential (IRD) calculation for the remaining term of this mortgage. The IRD is the amount of money the Lender requires, on the prepayment date, to compensate the Lender for the loss of interest income which results from a lower rate of interest on a replacing loan for the remainder of the term. The remainder of the term is the length of time from the payment due date of the last full loan payment made under this mortgage to the maturity date of this mortgage. The IRD is calculated by determining the difference between the mortgage rate in effect, at the time this mortgage was given or last renewed, converted or amended, and the Lender's posted rate in effect at the time such IRD calculation is made for the term closest to the remaining term, as determined by the Lender. The difference in these two rates is used to calculate the loss of interest income. The posted rate is that the Lender publishes on its web site and identifies as the rate for this mortgage product.

If the term of this mortgage is longer than five (5) years and the prepayment is made after the fifth (5th) anniversary date then the compensation payment is limited to three (3) months interest only as set out in (a). (Applicant)

2 The following privileges may be used in the same year.

The exercising of either privilege will not affect any of the borrower`s obligations under this mortgage including the continuing regular loan payments as to amount or due date.

Privileges are not cumulative and may not be carried over from one year to the next.

(a) PARTIAL PREPAYMENT

The borrower, when not in default, may prepay partial amounts of principal, without payment of compensation to the lender, on any payment date. Such partial payments must each be a minimum amount of $ 100.00, and total no more than 20% of the original principal amount of this mortgage during each year. This privilege is only available if this mortgage is continuing in force and is not applicable in part to any prepayment in full of this mortgage. Any unused partial prepayment privilege will not reduce the compensation payable on any prepayment in full of this mortgage. This privilege may not be used in the 31 days prior to a prepayment in full of this mortgage.

(b) PAYMENT INCREASE

The borrower, when not in default, shall have the privilege of increasing the then regular loan payment on account of principal and interest, in an amount not to exceed 20% thereof, or reducing the aforesaid increased payment by an amount up to but not exceeding 20%, once during any year. It is understood that the principal and interest portion of the regular loan payment may

INITIAL

never be less than the original principal and interest amount.
(Applicant)

Rate Adjustment Policies

1 Should the actual interest rate charged on the mortgage be less than the amount set out in the Commitment Letter or the mortgage document, the Lender shall not be obligated to communicate this change in rate to the mortgagor. (Broker)

Administration & Service Fees

1 If, at any time or from time to time, any default or breach of covenant occurs under any encumbrances registered against the land and which encumbrance has priority over this Mortgage, it shall constitute default under this Mortgage and we may pay all monies and take appropriate action to cure any default or breach under any such encumbrance. All costs, fees, charges, expenses and amounts paid by Street Capital Financial Corporation to cure any default or breach under any such prior encumbrance, shall be charged on the land and secured under this Mortgage and shall be recoverable by us in the same manner as any default or breach of covenant under this Mortgage. (Applicant)

2 There may be a fee charged for any payment that is returned or dishonoured. (Applicant)

3 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)

Requests for any changes to the terms and conditions of the Commitment will only be considered if your request is received by us in writing at least 5 business days prior to the Advance Date.

Acceptance:

This Commitment shall be open for acceptance by you until 11:59 pm on November 14, 2014 after which time, if not accepted, shall be considered null and void. Furthermore, the mortgage must be advanced by no later than January 29, 2015 at which time it expires.

Street Capital Financial Corporation

Authorized by: ______________________
Bente Fleurie

INITIAL

I / We, hereby authorize Street Capital Financial Corporation to debit the account indicated below with payments on the Mortgage Loan (including taxes and life insurance premiums, if applicable)

[ ] Chequing/Savings Account [ ] Chequing Account [ ] Current Account No.________________

Bank ____ Branch____

Address____

Transit No.______________________________ Telephone No.____

A sample "VOID" cheque is enclosed.

I / We Steve Perry, RuthAnn Perry warrant that all representations made by me/us and all the information submitted to you in connection with my/our mortgage application are true and accurate. I / We fully understand that any misrepresentations of fact contained in my/our mortgage application or other documentation entitles you 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, the undersigned borrowers accept the terms of this Mortgage Commitment as stated above and agree to fulfill the conditions of approval outlined herein.

WITNESS	BORROWER	DATE
WITNESS	CO-BORROWER	DATE

INITIAL

FIXED CREDIT

DISCLOSURE STATEMENT

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

Lender: Street Capital 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: Steve Perry, RuthAnn Perry

Property: 115-456 McPhee Street Kelowna, British Columbia V1X 8C5

Effective Date of Disclosure Statement: November 4, 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: $ 240,000.00

4 The total interest paid: $ 33,754.54

5 The Total Cost of Credit (Calculation details are in 'Cost of Credit Details' section): $ 33,754.54

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: 30 years

(d) The maturity date is: January 29, 2020

(e) Payments in the amount of $ 1,008.17 are to be made by the Borrower as follows: Monthly (timing) commencing February 28, 2015 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: January 29, 2015

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

INITIAL

Cost of Credit Details

10 Total Mortgage Amount: $ 240,000.00

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: $ 240,000.00

12 Value Received by the borrower for proceeding with the transaction

(a) Total from Lender less deductions: $ 240,000.00

(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: $ 240,000.00

13 Value Given by the borrower for proceeding with the transaction

(a) Commencing February 28, 2015, 60 Monthly payments of $ 1,008.17 will be paid by the borrower.

Total Payments: $ 60,490.20

(b) Remaining mortgage balance on maturity date: $ 213,264.34

(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: $ 273,754.54

14 Cost of Credit (Value Given Less Value Received): $ 33,754.54

15 The Annual Percentage Rate[1] (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.

INITIAL

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)

INITIAL

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

Disclaimer: Mortgage Brokers Association of B.C., Canadian Association of Accredited Mortgage Professionals and D+H Limited Partnership provide this Disclosure Statement, including all calculations and information, without any express or implied warranties, representations, endorsements or conditions with respect to the accuracy or validity of this Disclosure Statement including without limitation, warranties as to merchantability, operation, non-infringement, usefulness, completeness, accuracy, reliability and fitness for a particular purpose. This Disclosure Statement, including all calculations and information, is published as an aid to developing professional competence with the understanding that the authors and the publisher are not providing legal or other professional advice. You must exercise your professional judgment about the correctness and applicability of the material.

Mortgage Brokers Association of B.C., Canadian Association of Accredited Mortgage Professionals and D+H Limited Partnership are not responsible for and will not be liable to you or anyone else for any damages whatsoever and howsoever caused (including direct, indirect, incidental, special, consequential, exemplary or punitive damages) arising out of or in connection with use of this Disclosure Statements, including all calculations or information contained in this document. Mortgage Brokers Association of B.C., Canadian Association of Accredited Mortgage Professionals and D+H Limited Partnership are not responsible or liable for any difficulties or consequences associated with downloading and/or utilizing such services.

INITIAL

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.

Steve Perry, RuthAnn Perry
Name of Borrower(s):

Street Capital Financial
Name of Lender:

Origination Mortgage Corp.	(250) 212-2010
Name of Mortgage Broker:	*Telephone:*
Steve Nicholson	Jan 29, 2015
Name of Submortgage Broker:	*Date of transaction:*

115-456 McPhee Street Kelowna, British Columbia V1X 8C5
Civic address of property to be mortgaged:

Row Housing
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): Steve & RuthAnn Perry
- [X] The lender: Street Capital Financial
- [ ] Syndicate mortgage lenders: *Name* ______ *Name* ______ *Name* ______
  (attach list if more space required)
- [X] A person or entity which will acquire the mortgage from the investor/lender: Steve & RuthAnn Perry
  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.

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)*
	2014,11,04
Signature of Mortgage Broker or Authorized Representative	*Date Signed (YYYY,MM,DD)*

ACKNOWLEDGEMENT OF RECEIPT

		2014,11,04
Signature	*Name (Please Print)*	*Date Signed (YYYY,MM,DD)*
		2014,11,04
Signature	*Name (Please Print)*	*Date Signed (YYYY,MM,DD)*

ORIGINATION MORTGAGE CORP

Protecting your mortgage?

DATE : November 4, 2014

Applicant: Steve Perry

Co-Applicant(s): RuthAnn Perry

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