Mortgage Commitment

Response: Nov-17-2011 03:04:43 PM EST

BROKER INFORMATION

Name: Origination Mortgage Corp.		
Address: 2061 Abbott Street Kelowna BC V1Y 1C5		
Attention: Steve Nicholson		Application Reference #:OMGC-84

LENDER INFORMATION

Name: Merix Financial	
Address: Suite 1800 390 Bay St Toronto ON M5G 5M5	
Lender Reference #: 1244667	Mortgage Insurance Reference #: 66567310

APPLICANT INFORMATION

Applicant: Jonathan Matlock
Sandra Matlock

Property Information

Address: 3971 Summerside CRT Kelowna BC V1W3Z6

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

Loan		Terms		Payment	
Purchase/Value	$ 522,500.00	Mortgage Type	First	Principal and Interest	$ 1,591.45
Downpayment	$ 106,500.00	Term Type	Closed	Taxes (Estimated)	
Amount	$ 426,000.00	Interest Rate	3.290%	Taxes Paid By	Borrower
Insurance Premium	$ 0.00	Term (Months)	60	Total Installment	$ 1,591.45
Total Loan	$ 426,000.00	Amortization (Months)	480		
Other Mortgages		Frequency	Monthly	Commitment Expires	29-Dec-2011
Closing Date	29-Dec-2011				

LENDER AUTHORIZATION

All of our normal requirements and, if applicable, those of the mortgage insurer must be met. All costs including legal, survey, mortgage insurance, etc. are for the account of the applicant(s). The mortgage insurance premium (if applicable) will be added to the mortgage. This mortgage is subject to the details and terms outlined as well as the conditions described on the attached Schedule A.

Approved by: Chris La

MERIX FINANCIAL

CLIENT ACCEPTANCE

I/We the undersigned applicant(s) accept the terms of this mortgage as stated above and agree to fulfill the conditions of approval as outlined on the attached Schedule A to the lender's satisfaction. I/We further certify that the information given on the mortgage application is true and correct.

Applicant: Jonathan Matlock	Signature ________________	Date ____________
Applicant: Sandra Matlock	Signature ________________	Date ____________

Mortgage Commitment			Schedule A
Response: Nov-17-2011 03:04:43 PM EST			
FirmName:	Origination Mortgage Corp.	**Lender Name:**	Merix Financial
Attention:	Steve Nicholson	**Lender Reference #:**	1244667
Application Reference #:	OMGC-84	**Mortgage Insurance Reference #:**	66567310

CONDITIONS OF APPROVAL

OTHER

- ☐ Statutory declaration signed by mortgagor(s) indicating that the property will be owner occupied.
The Lender reserves the right to amend our decision if the property is not being occupied as your principal residence.

- ☐ The Lender requires all Broker conditions met a minimum 10 business days prior to close date.
If conditions not fulfilled, funds may not be advanced on the scheduled closing date.
Your commitment will be cancelled or closing date extended if application within the rate hold period.

- ☐ Solicitor Name and Address including telephone number required.

- ☐ The Lender has assigned your mortgage transaction to the Closing Service First Canadian Title (FCT). FCT is responsible to obtain Lender Title Insurance on behalf of the Lender. The Lender Title Insurance fee is a cost to the borrower.

- ☐ The Lender requires copies of cost estimates for proposed improvements totalling $10,000. A holdback will be required in the amount of the cost of
the improvements. The holdback will be released once we receive an inspection report confirming the improvements are completed. The cost of the inspection will be the responsibility of the borrower(s).

- ☐ Solicitor's undertaking to holdback the sum equal to the improvements quote $10,000.00 until documentation is received confirming the improvements are complete.

  Improvements must be completed within 120 days at which time an inspection report to be ordered at the customers expense to verify the completion of improvements.

  Note an inspection report is only required for improvements of $15,000 or greater. If improvements are $15,000 and less, then paid invoices will suffice as proof of completion.

- ☐ This Mortgage will be subject to all extended terms set forth in our standard form of mortgage contract or in the mortgage contract prepared by our solicitors, whichever the case may be, and insured mortgage loans will be subject to the provisions of the National House Act (N.H.A.) and the regulations thereunder.

- ☐ The interest rate on your commitment letter will be honoured provided the mortgage loan is advanced by 29/12/2011.
In the event that the effective rate of interest is lower at closing, the interest rate may be adjusted.

- ☐ There may be a fee charged for any payment returned due to insufficient funds or stopped payments.

- ☐ Title to the Property must be acceptable to our Solicitor who will ensure that the Mortgagor(s) have good and marketable title in fee simple to the property and that it is clear of any encumbrances which might affect the priority of the Lenders Mortgage. We will accept title insurance from a title insurance provider acceptable to the Lender. The Mortgage must be a first charge on the property.

- ☐ Should you decide to sell the mortgaged property and purchase another property, you may transfer the remaining mortgage balance together with the interest rate set out therein to the new property provided that the Mortgage Loan is not in default, a new mortgage loan application has been accepted by the lender, all terms and conditions set out in the subsequent Mortgage Loan approval have been met and the closing dates of the two properties are within 30 days. Should the existing mortgage be paid out and the new mortgage not funded then prepayment charges will apply on your existing mortgage. Should the amount of the new mortgage be less than the balance on your existing mortgage, a prepayment penalty will apply to the difference between the two.

- ☐ A title insurance policy, from a title insurance provider acceptable to the Lender, must be obtained covering the lenders interests without exceptions to coverage. Computershare Trust Company of Canada should be named as insured.

- ☐ Payment of property taxes will be your responsibility, unless otherwise stated in this commitment.

INITIAL

	Date:	Initials:

Mortgage Commitment

Schedule A

Response: Nov-17-2011 03:04:43 PM EST

FirmName:	Origination Mortgage Corp.	**Lender Name:**	Merix Financial
Attention:	Steve Nicholson	**Lender Reference #:**	1244667
Application Reference #:	OMGC-84	**Mortgage Insurance Reference #:**	66567310

OTHER

☐ Thank you for choosing us for your financing. We look forward to hearing from you soon.
1) You will be required to obtain fire insurance coverage in an amount at least equal to the replacement cost. Computershare Trust Company of Canada is to be shown as 1st Loss Payable, as Mortgagee.
2) You will be required to sign a financing disclosure statement in accordance with the consumer protection legislation of your province. This statement will be signed at your solicitor s office.
3) Payment of your The Lender Mortgage is to be by way of Pre Authorized Payment Plan. You will sign a Pre Authorized Payment Plan enrollment agreement and you will provide the Lender with a Void cheque for the account you wish the mortgage payment withdrawn from.
4) The Lender will use the law firm of your choice for preparation and registration of the mortgage. We reserve the right to disqualify certain law firms based on past performance.

Please provide your Mortgage Representative with the name, address, phone and fax numbers of your solicitor.

☐ Please return signed commitment signed by all parties.

☐ The terms in this commitment cannot be altered unless confirmed in writing by the Lender.

☐ This approval is subject to cancellation at the option of the Lender should any of the following occur:If there has been any material change to the applicant s financial status as disclosed in the loan application or if there have been any unapproved material changes to the mortgaged premises that adversely affect the value thereof.

Any misrepresentation of facts contained in this loan application or other documentation entitles the Lender to decline to advance a portion or all of the loan proceeds, or to demand immediate repayment of all monies secured by the mortgage.

I/We accept the Offer to provide mortgage financing and agree to be bound by the terms, conditions and provisions contained herein.

I/We hereby authorize the Lender, its successor and/or assigns, to make whatever credit/payoff inquiries it deems necessary in connection with my/our credit application or in the course of review or collection of any credit extended in reliance on the application.

I/We hereby authorize any person or consumer reporting agency to compile and furnish any information it may have or obtain in response
to such credit inquiries.

I/We authorize this document to be reproduced by a copy machine to facilitate multiple credit and payoff inquiries.

The Mortgagor(s) and Guarantor (if applicable) acknowledge receipt of a signed copy of the Mortgage Loan Commitment.

☐ The applicant is responsible for any costs relating to the mortgage including legal, appraisal, survey, Title Insurance or inspection fees.

☐ The title to the property must be satisfactory to our solicitor and the mortgage must be a first charge on the property. Legal expenses are your responsibility, whether the loan is carried out or not. Instructions to the lawyer will be forwarded upon acceptance of this Commitment.

☐ The Lender must be in receipt of a signed Pre-authorized Debit Form and a Personal Pre-Printed Void Cheque for automatic payments. Pre-authorized Payment Form may be obtained at www.mortgagedocuments.ca

☐ The Lender may refuse any subsequent financial charges to be registered against the subject property without their approval.

☐ Merix Financial Mortgages are facilitated Through Paradigm Quest Inc.

☐ As the down payment is cash, the Lender requires:
1) Bank statement clearly showing client s name and account number.
2) Receipt copies of the most recent three (3) months bank books or statements verifying accumulation of down payment (including deposit shown on the offer) in the amount of $16,500.00.
Must be from a non-borrowed source.
3) Cash "under the mattress" declare to lender immediately deposit to bank account
- must seed for 90 days (Any large deposits must be explained and documented).
(Items directly involving Down Payment should be highlighted)

INITIAL

	Date:	Initials:

FirmName:	Origination Mortgage Corp.	**Lender Name:**	Merix Financial
Attention:	Steve Nicholson	**Lender Reference #:**	1244667
Application Reference #:	OMGC-84	**Mortgage Insurance Reference #:**	66567310

OTHER

☐ As a portion of the down payment is from the sale of your current residence, we require a legible, fully complete copy of the unconditional Agreement for Purchase & Sale for that property - attach all waivers and conditions.
If you have a mortgage on that property, we will require a current mortgage statement to verify the equity in the property.

☐ The Lender requires Jonathan Matlock to provide satisfactory copies of the last 2 years personal Notice of Assessments confirming an income of $59,089.00.
The Lender will utilize the 2 year average or the most recent year assessment, which ever amount is lower.
Please note, should the Notice of Assessments show tax arrears, the Lender requires confirmation prior to advance that the tax arrears have been paid in full.

☐ The Lender requires a current paystub confirming income of no less than $40,000.

☐ The Lender requires written confirmation of employment at Canadian Restaurant Supply in form of letter reflecting:
(i) Start date,
(ii) Position,
and (iii) Minimum annual salary $40,000.00.

If salary and/or guaranteed number of hours can not be confirmed, the lender reserves the right to request additional documentation. In addition, if declared income includes overtime income, bonus income and/or is part time income, the Lender will request, in addition to the documentation already provided, copies of the most recent 2 years Notice of Assessments. The Lender will utilize the 2 year average or the most recent year assessment, which ever amount is lower. Please note, should the Notice of Assessments show tax arrears, the Lender requires confirmation prior to instructing that the tax arrears have been paid in full.

☐ The Lender must receive a fully executed Agreement of Purchase and Sale along with MLS Listing for the property being purchased.

Documents must be deemed satisfactory to the Lender. Agreement should include the vendors full name, address and phone number, realtor information. Property information to include sq. footage, heat type, garage type and size.

Please note that if the purchase of the subject property is a private transaction between the applicant and current owner, this commitment will be considered null and void.

☐ The Mortgagor (Borrower) may repay the mortgage at any time upon payment of a penalty equal to the GREATER of the Interest Rate Differential (IRD) or 3 month`s interest based on the outstanding balance of the mortgage. The IRD is based on the difference between the interest rate on the mortgage and the then current interest rate for a mortgage then offered by The Lender for a term closest to the term remaining on the mortgage as determined by The Lender.

☐ 1) Pay up to 20% of the original mortgage amount each calendar year, without penalty. A minimum payment amount of $1,000.00 is required.
2) Increase your regular payments by up to 20% of the original P and I portion per year, without penalty.
3) Partial prepayment options used in any combination may not exceed the 20% yearly prepayment maximum.

☐ The interest rate presented on this request is part of a special offer applicable only under the condition that the mortgage closing occurs on/before December 31, 2011. If the closing date extends beyond this date, the standard applicable rate for the chosen term and product will be applied.

☐ Please provide copy of government issued ID for Sandra to confirm date of birth mismatch on credit bureau.

INITIAL

	Date:	Initials:

MERIX

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

AGREEMENT FOR PRE-AUTHORIZED DEBITS (PAD)

Account Holder Name(s) and Mortgage Number

		Mortgage number 1244667
Last and first name(s) of Account Holder(s) Jonathan & Sandra Matlock		Telephone number ( )
Address (Number, Street, City, Province) 3971 Summerside CRT, Kelwona, BC		Postal code V1W 3Z6
Name and address of bank/financial institution	Transit number	Account number

Authorization of Debits

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

Payment Frequency	Payment Date	Payment Amount

Type of PAD Agreement: ☑ Personal/Individual ☐ Business

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

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

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

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

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

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

Signature(s)

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

Reimbursement

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

Signature of all account holder(s)

Signature of account holder ________ Date (DD/MM/YYYY) ________

Signature of account holder ________ Date (DD/MM/YYYY) ________

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

MERIX Financial Mortgages are facilitated through Paradigm Quest Inc.

FIXED CREDIT
DISCLOSURE STATEMENT

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

Lender: Merix Financial

The Borrower may use the following phone number to obtain information about the Mortgagor's account during the Lender's ordinary business hours: (250) 212-2010

Broker: Steve Nicholson, Origination Mortgage Corp.

Borrower: Jonathan Matlock, Sandra Matlock

Property: 3971 Summerside Court Kelowna, British Columbia V1Y 7R2

Effective Date of Disclosure Statement: November 17, 2011

Mortgage Terms and Details

1 The interest rate on the mortgage is: Fixed

2 The initial annual interest rate is: 3.290 %
and the compounding period is: Semi Annually

3 Total mortgage amount: $ 426,000.00

4 The total interest paid: $ 67,408.19

5 The Total Cost of Credit (Calculation details are in 'Cost of Credit Details' section): $ 67,408.19

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: 40 years

(d) The maturity date is: December 29, 2016

(e) Payments in the amount of $ 1,591.45 are to be made by the Borrower as follows: Monthly (timing) commencing January 29, 2012 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 29, 2011
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:

INITIAL

Cost of Credit Details

10 Total Mortgage Amount: $ 426,000.00

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): $ 0.00

Total deducted from mortgage amount: $ 0.00

Total amount from lender: $ 426,000.00

12 Value Received by the borrower for proceeding with the transaction

(a) Total from Lender less deductions: $ 426,000.00

(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): $ 0.00

(g) Other Value Received:

(i) ______ $

(ii) ______ $

(iii) ______ $

Total Value Received by the borrower: $ 426,000.00

13 Value Given by the borrower for proceeding with the transaction

(a) 60 Monthly payments of $ 1,591.45 to be paid on the ______ of every month commencing January 29, 2012

Total Payments: $ 95,487.00

(b) Remaining mortgage balance on maturity date: $ 397,921.19

(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: $ 493,408.19

14 Cost of Credit (Value Given Less Value Received): $ 67,408.19

15 The Annual Percentage Rate[1] (APR) is: 3.290 %

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: $ 1,000.00

(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) 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: $ 1,000.00

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, JONATHAN & SANDRA MATLOCK of KELOWNA, BC

(Name) (Address)

the Borrower in this Mortgage, acknowledge receipt of the above Disclosure Statement which I received on the 16 day of NOV year 2011

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.

BRITISH COLUMBIA
The Best Place on Earth

Registrar of Mortgage Brokers
1200—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.

Jonathan & Sandra Matlock
Name of Borrower(s):

Merix Financial
Name of Lender:

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

Steve Nicholson — Nov 30 , 2011
Name of Submortgage Broker: — *Date of transaction:*

3971 Summerside CRT, Kelowna, BC
Civic address of property to be mortgaged:

Legal description of property to be mortgaged:

Other Parties to the Transaction Represented by the Mortgage Broker

The Mortgage Broker represents the following parties to the transaction:

- ☐ The borrower(s):
- ☑ The lender: Merix Financial
- ☐ Syndicate mortgage lenders: *(attach list if more space required)*
  - *Name*
  - *Name*
  - *Name*
- ☑ A person or entity which will acquire the mortgage from the investor/lender: Jonathan & Sandra Matlock
  - *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.

INITIAL

Mortgage Broker's Interest in the Transaction

☑ The Mortgage Broker and/or its associates or related parties **will not** acquire a direct or indirect interest in the transaction described above.

☐ The Mortgage Broker and/or its associates or related parties **will** acquire a direct or indirect interest in the transaction described above. In particular, ____________________,
(State the Name of Party)
who is ____ will:
(State Relationship with Mortgage Broker)

- ☐ be the lender in the transaction;
- ☐ be a syndicate mortgage lender with the lender/investors;
- ☐ acquire the mortgage from the lender or investor; or
- ☐ ____
(Identify nature of interest)

Are there Other Mortgage Brokers acting in this Transaction?

- ◉ No
- ○ Yes ____
(State Name, Relationship to Mortgage Broker and/or Borrowers and role in transaction)
____

Compensation to the Mortgage Broker

The Mortgage Broker will be compensated for this mortgage transaction in the following ways:

- ☑ Commission/income or fee paid by the lender
- ☐ Commission/income or fee paid by another mortgage broker
- ☐ ____
(Other – please specify)

The Mortgage Broker may (or will) also receive additional compensation (either monetary or non-monetary) from the lender which includes:

- ☑ Additional commission/income based on its or another mortgage broker's volume of business or funding efficiency with the lender
- ☐ Additional commission/income because the Borrower is paying a higher interest rate than would otherwise be available to the Borrower from the lender in the transaction
- ☑ Points, and other Rewards
(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 Not Applicable 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 St, Kelowna, BC, V1Y 1C5

Full name of Mortgage Broker	*Address (Including Postal Code)*
	NOV 16/11
Signature of Mortgage Broker or Authorized Representative	*Date Signed (YYYY,MM,DD)*

ACKNOWLEDGEMENT OF RECEIPT

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

ORIGINATION
MORTGAGE CORP

2061 Abbott Street
Kelowna, BC
V1Y 1C5

T: 250.212.2010
F: 778.478.9093
info@origination.ca

Protecting your mortgage?

DATE : November 17, 2011

Applicant: Jonathan Matlock

Applicant: Sanfra Matlock

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 Twyla Kendall of Thom & Associates 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