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

: **Amy R Robinson** Amy Robin Date: May 1/16

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: ______

Broker: Billie Aaltonen, Origination Mortgage Corp.

Borrower: Amy R Robinson

Property: 904 Lawrence Grassi Ridge Canmore, Alberta T1W 2Z6

Effective Date of Disclosure Statement: ______

Mortgage Terms and Details

1 The interest rate on the mortgage is: Variable

2 The initial annual interest rate is: 2.590 %
and the compounding period is: Semi Annually

3 Total mortgage amount: $ 485,600.00

4 The total interest paid: $ 59,000.14

5 The Total Cost of Credit (Calculation details are in 'Cost of Credit Details' section): $ 60,458.14

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: June 2, 2021

(e) Payments in the amount of $ 1,937.98 are to be made by the Borrower as follows: Monthly (timing) commencing July 2, 2016 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: June 2, 2016
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:

______

ARR

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)

Cost of Credit Details

10 Total Mortgage Amount: $ 485,600.00

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: $ 360.00

(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: $ 360.00

Total amount from lender: $ 485,240.00

12 Value Received by the borrower for proceeding with the transaction

(a) Total from Lender less deductions: $ 485,240.00

(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: $ 485,240.00

13 Value Given by the borrower for proceeding with the transaction

(a) Commencing July 2, 2016, 60 Monthly payments of $ 1,937.98 will be paid by the borrower.

Total Payments: $ 116,278.80

(b) Remaining mortgage balance on maturity date: $ 428,321.34

(c) Other Value Given by Borrower at or prior to completion

(i) Legal fees where choice of legal firm is restricted: $ 799.00

(ii) Title Insurance: $ 299.00

(iii) ______ $

(iv) ______ $

(v) ______ $

Total Value Given by the borrower: $ 545,698.14

14 Cost of Credit (Value Given Less Value Received): $ 60,458.14

15 The Annual Percentage Rate[1] (APR) is: 2.640 %

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.

ARR

Certification and Acknowledgement

I, Billie Aaltonen 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, Amy Robinson (Name) of Canmore AB (Address)

the Borrower in this Mortgage, acknowledge receipt of the above Disclosure Statement which I received on the

1 day of May year 2016

Amy Robinson

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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BRITISH COLUMBIA
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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.

Amy R. Robinson
Name of Borrower(s):

Merix Financial
Name of Lender:

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

Billie Aaltonen
Name of Submortgage Broker: *Date of transaction:*

904 Lawrence Grassi Ridge Canmore, Alberta T1W 2Z6
Civic address of property to be mortgaged:

Detached 9711871 Canmore
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): Amy Robinson
- [X] The lender: Merix
- [ ] Syndicate mortgage lenders: *Name* *Name* *Name*
  (attach list if more space required)
- [ ] A person or entity which will acquire the mortgage from the investor/lender: *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:

- [ ] 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
- [ ] ____
(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 $____________to __________________________________ for receiving a referral or
(Name)
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)*
	May 1/16
Signature of Mortgage Broker or Authorized Representative	*Date Signed (YYYY,MM,DD)*

ACKNOWLEDGEMENT OF RECEIPT

	Amy Ruth Robinson	01/05/16
Signature	*Name (Please Print)*	*Date Signed (YYYY,MM,DD)*
Signature	*Name (Please Print)*	*Date Signed (YYYY,MM,DD)*