



Registrar of Mortgage Brokers
1200th 13450 102nd Avenue
Surrey, BC V3T 5X3

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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.

Mark Kluge, Joan Kluge

Name of Borrower(s):

First National (BC)

Name of Lender:

Origination Mortgage Corp.

(250) 212-2010

Name of Mortgage Broker:

Telephone:

Heather Wesenberg

Jul 15, 2016

Name of Submortgage Broker:

Date of transaction:

200 Ardoon Place Nanaimo, British Columbia V9T 4V9

Civic address of property to be mortgaged:

Detached 21 section 4 Wellington District

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): Mark & Joan Kluge

☒ The lender: First National Financial

☐ Syndicate mortgage lenders: Name
(attach list if more space required)

Name

Name

☒ A person or entity which will
acquire the mortgage from
the investor/lender:

Mark & Joan Kluge

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

- ☒ 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, Rewards, and Other Incentives _____ (Other- please describe)

Referrals to the Mortgage Broker

The Mortgage Broker, its associates or related parties have paid or will pay a fee in the amount of \$0 to NA _____ for receiving a referral or recommendation relating to the transaction. (Name)

JK/ML

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)

2016,06,27

Signature of Mortgage Broker or Authorized Representative Date Signed (YYYY,MM,DD)

ACKNOWLEDGEMENT OF RECEIPT

Joan Kluge Joan Kluge 2016,06,27
 Signature Name (Please Print) Date Signed (YYYY,MM,DD)

Mark Kluge Mark Kluge 2016,06,27
 Signature Name (Please Print) Date Signed (YYYY,MM,DD)

