STREET CAPITAL
FINANCIAL CORPORATION™

BROKER CONSENT FORM

This form authorizes Street Capital Financial Corporation to release confidential mortgage information to my mortgage broker and his or her assistants.

NOTE: This authorization is valid until cancellation has been received in writing. A separate form is required to cancel a previous authorization.

The purpose of this form is to (please check one):

☑ **AUTHORIZE** a mortgage broker to utilise this information for mortgage consultation or refinancing purposes
OR
☐ **CANCEL** the existing authorization of the mortgage broker identified below

MORTGAGE CLIENT IDENTIFICATION

Client Name: Ben Ridout & Camille Chisholm

Client Address: #305 876 14th Ave W, Vancouver, BC, V5Z 1R1

Mortgage Number: OMGC - 250

MORTGAGE BROKER IDENTIFICATION

Broker Name: Origination Mortgage Corp - Steve Nicholson

Office Address: 278 Mathison Place, Kelowna, BC, V1Y 5R5

Telephone Number: 250-212-2010 Email Address: steve@origination.ca

CLIENT AUTHORIZATION

By signing below, I hereby authorise Street Capital Financial Corporation to use this Broker Consent Form for the purpose indicated above.

Signed this 1st day of OCTOBER, 2013.

Client Signature

604-353-5007
Telephone Number

THIS FORM WILL NOT BE ACCEPTED UNLESS THE MORTGAGE CLIENT SIGNS IT.

MORTGAGE COMMITMENT

STREET CAPITAL FINANCIAL CORPORATION	1 Yonge Street Suite 2401 Toronto, Ontario, M5E 1E5 Tel:(877) 416-7873	 Fax (877) 905-7873
	Underwriter Shane Kool Tel:(604)638-2184 Fax:(877)608-2278 E-mail:shane.kool@streetcapital.ca	**Date** October 1, 2013
Camille Chisholm Benjamin Ridout 203-2628 Ash Street Vancouver, British Columbia, V5E 4L2 **ADDRESS FOR SERVICE:** 305 - 876 14th Avenue W Vancouver, British Columbia, V5Z 1R1	**Mortgage Reference Number:** **Deal Number:**	OMGC-250 255232

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

BORROWER(S) Camille Chisholm, Benjamin Ridout

COVENANTOR(S):

PURPOSE: Purchase

SECURITY ADDRESS:
305 - 876 14th Avenue W
Vancouver, British Columbia, V5Z1R1

LEGAL DESCRIPTION:
Lot(s) PID 009-482-814

COMMITMENT DATE:	**COMMITMENT EXPIRY DATE:**	**ADVANCE DATE:**
September 12, 2013	November 11, 2013	October 30, 2013
INTEREST ADJUSTMENT DATE:	**FIRST PAYMENT DATE:**	**MATURITY DATE:**
October 30, 2013	November 13, 2013	October 24, 2018

PRODUCT: Street Loyalty 5 year ARM

		LTV:	75.00%
BASIC LOAN AMOUNT:	$457,500.00	**INTEREST RATE:**	Prime - 0.40%
MTG.INSUR.PREMIUM:	$0.00	**INTEREST TYPE:**	Adjustable
TOTAL LOAN AMOUNT:	$457,500.00	**TERM:**	5 years 0 months Closed
PST ON INSUR.PREMIUM:	$0.00	**AMORTIZATION PERIOD**	30 years 0 months
BASIC P&I AMOUNT:	$914.10	**PAYMENT FREQUENCY:**	Accelerated Biweekly
PROPERTY TAX PAYMENT:	$0.00	**EST.ANNUAL PROP.TAXES:**	$1,599.00
TOTAL PAYMENT:	$914.10	**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.

OCTOBER 10, 2013 BR CC

To accept these terms, this Mortgage Commitment must be signed by all parties and returned to us by no later than ~~September 22, 2013~~after which time if not accepted, shall be considered null and void.

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

BR CC

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 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)

2 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)

3 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)

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

OCTOBER 10, 2013 BR

5 This Commitment shall be open for acceptance by you until 11:59 pm on ~~September 18, 2013~~ after which time, if not accepted, shall be considered null and void. (Applicant)

Broker

We will obtain the following:

1 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)

2 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)

3 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)

4 Street Capital Financial Corporation requires receipt of a current paystub and employment letter to confirm income for Camille Chisholm in the amount of $87,000.00. 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)

5 Street Capital Financial Corporation requires receipt of a current paystub and employment letter to confirm income for Benjamin Ridout in the amount of $73,000.00. 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 provide Street Capital Financial Corporation written confirmation that the vendor(s) is/are in fact the registered owner(s) on title to the subject property being mortgaged and that the vendor appearing on the Offer to Purchase provided to Street Capital Financial Corporation matches title registration of the property along with length of time current owner has been registered on title. (Solicitor)

Instructions

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

BR

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 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)

5 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)

6 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)

Other

1 ERRORS AND OMISSIONS EXCEPTED (Applicant)

2 For 6670 Rumble, please provide :
- title search for 6670 Rumble that shows no mortgage encumbrances outstanding on the property
- property tax statement showing $1750 annual taxes
(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 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

BR Oc

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

2 The borrower may prepay this mortgage in full at any time upon a compensation payment to the lender of 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.
(Applicant)

Rate Adjustment Policies

1 The interest rate payable under this mortgage is an adjustable rate. The total interest rate will be automatically adjusted with changes to the Lenders Prime Rate, as it may be set from time to time, plus or minus, if any, the specific percentage points per annum set out in this mortgage or any amendment thereto. The Prime Rate is, on any day, the annual rate of interest, compounded semi-annually not in advance, that the Lender establishes from time to time, as its Prime Rate for residential mortgage loans. (Solicitor)

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

OCTOBER 10, 2013 BR

This Commitment shall be open for acceptance by you until 11:59 pm on ~~September 22, 2013~~ after which time, if not accepted, shall be considered null and void. Furthermore, the mortgage must be advanced by no later than October 30, 2013 at which time it expires.

Street Capital Financial Corporation

Authorized by:

Shane Kool

BR

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. 6035360

Bank TD CANADA TRUST Branch 9469

Address 433 WEST 8TH AVENUE, VANCOUVER, BC, V5Y 3Z5

Transit No. 94690 Telephone No. (604) 654-0367

A sample "VOID" cheque is enclosed.

I / We Camille Chisholm, Benjamin Ridout 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.

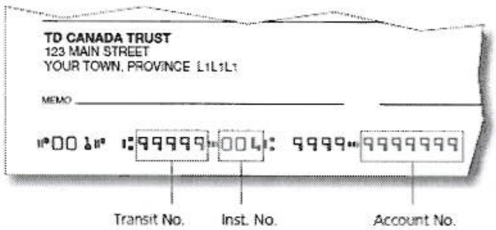
I / We, the undersigned borrowers accept the terms of this Mortgage Commitment as stated above and agree to fulfill the conditions of approval outlined herein.

WITNESS	BORROWER	OCTOBER 1, 2013 DATE
WITNESS	CO-BORROWER	October 3, 2013 DATE

TD Canada Trust

Info Sheet

How to Set up Direct Deposits or Pre-Authorized Debits



Customer Name

BENJAMIN PAUL RIDOUT

Transit No.	Inst. No.	Account No.
9 4 6 9 0	0 0 4	6 0 3 5 3 6 0

You can find your branch address information on your cheques or by using our branch locator tool: www.tdcanadatrust.com/locator

Direct Deposit

Direct Deposit is the most convenient way to receive recurring deposits (i.e. pay, pension, government payments, annuity, interest, etc.) with immediate access to funds. There are no holds on your funds or a need for special trips to your local branch or ATM to deposit your cheques.

To set up a Direct Deposit with the federal government:

1. Visit **www.directdeposit.gc.ca** for a Government of Canada Direct Deposit enrolment form and use your account information from the fields above when completing the form.
2. If you do not have a cheque to void, have your local TD Canada Trust branch stamp the enrolment form.
3. Once complete, mail the enrolment form to the address provided.

Note: *Additional information may be required on the form such as your Social Insurance Number or date of birth. The form includes a toll free number for support with completing the form.*

To set up a Direct Deposit with your employer:

1. Provide your account information from the fields above to the payroll department of your employer or company pension provider.

Pre-Authorized Debit (PAD)

A Pre-Authorized Debit (PAD) is an automatic withdrawal taken directly from your TD Canada Trust account by a company or financial institution that you have authorized to do so. PAD is a great way for you to save time with bill payments (i.e. utilities, credit cards) you pay by mail, at the ATM, in branch or by phone; and may help you avoid late fees.

To set up a PAD:

1. Call or visit the website of the company you wish to set up a Pre-Authorized Debit (PAD) with to obtain a PAD Agreement and use your account information noted from the fields above when completing the Agreement.
2. If the company allows for online form submission on its website, you will need to first register for its website and should follow the instructions provided.

Note: *If your billing company accepts Visa Debit in Canada (or Visa internationally) and you have the* ***enhanced TD Access Card****, setting up a PAD will be easier than ever! Simply provide them with the card's 16 digit number in place of the account information noted above.*

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: Benjamin P Ridout, Camille E Chisholm

Property: 305-876 14th Avenue W, Vancouver, British Columbia V5Z 1R1

Effective Date of Disclosure Statement: October 1, 2013

Mortgage Terms and Details

1 The interest rate on the mortgage is: Variable

2 The initial annual interest rate is: 2.600 %
and the compounding period is: Semi Annually

3 Total mortgage amount: $ 457,500.00

4 The total interest paid: $ 55,124.92

5 The Total Cost of Credit (Calculation details are in 'Cost of Credit Details' section): $ 55,124.92

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: October 24, 2018

(e) Payments in the amount of $ 914.10 are to be made by the Borrower as follows:
Accelerated Biweekly (timing) commencing November 13, 2013 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: October 30, 2013
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

BR Ca

Cost of Credit Details

10 Total Mortgage Amount: $ 457,500.00

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: $ 457,500.00

12 Value Received by the borrower for proceeding with the transaction

(a) Total from Lender less deductions: $ 457,500.00

(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: $ 457,500.00

13 Value Given by the borrower for proceeding with the transaction

(a) Commencing November 13, 2013, 130 Accelerated Biweekly payments of $ 914.10

will be paid by the borrower.

Total Payments: $ 118,833.00

(b) Remaining mortgage balance on maturity date: $ 393,791.92

(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: $ 512,624.92

14 Cost of Credit (Value Given Less Value Received): $ 55,124.92

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.

BR Ac

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:	$ 990.00	
(b) Estimated appraisal if borrower has unrestricted use at or prior to completion:	$ 350.00	
(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) Title Insurance	$ 150.00	
(ii) Property Purchase Transfer Tax (Est)	$ 10,200.00	
(iii)	$	
Total Payments not included in the cost of credit:		$ 11,690.00

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)

BR OC

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, BEN RIDOUT AND CAMILLE CHISHOLM of #305 - 876 14TH AVE W, VANCOUVER, BC, V5Z 1R1
(Name) (Address)

the Borrower in this Mortgage, acknowledge receipt of the above Disclosure Statement which I received on the 1ST day of OCTOBER year 2013

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

BRITISH COLUMBIA
The Best Place on Earth

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.

Benjamin P. Ridout, Camille E. Chisholm
Name of Borrower(s):

Street Capital Financial
Name of Lender:

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

Steve Nicholson — Oct 30, 2013
Name of Submortgage Broker: — *Date of transaction:*

305-876 14th Avenue W, Vancouver, British Columbia V5Z 1R1
Civic address of property to be mortgaged:

Apartment Low Rise PID 009-482-814
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): Ben Ridout & Camille Chishholm

[X] The lender: Street Capital Financial

[ ] Syndicate mortgage lenders: *Name*
(attach list if more space required)
Name
Name

[X] A person or entity which will acquire the mortgage from the investor/lender: Ben Ridout & Camille Chishholm
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 BR CC

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
- [ ] ____
(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
(Name)
recommendation relating to the transaction.

INITIAL BR

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)*
	2013,09,12
Signature of Mortgage Broker or Authorized Representative	*Date Signed (YYYY,MM,DD)*

ACKNOWLEDGEMENT OF RECEIPT

	BEN RIDOUT	~~2013,09,12~~ 2013,10,01 BR
Signature	*Name (Please Print)*	*Date Signed (YYYY,MM,DD)*
	Camille Chisholm	~~2013,09,12~~ 2013,10,03 CC
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 : September 12, 2013

Applicant: Ben Ridout

Co-Applicant(s): Camille Chisholm

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 604-353-5007 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