

File #1610

**Mortgage Commitment**

Response: 01-Oct-2007 03:58 PM

Page 1 of 7

**BROKER INFORMATION**

Name: Home Mortgage Consultants Inc.

Address: 967 Queen Street Mississauga ON L5H 4E1

Attention: Ray McMillan

Application Reference #: HPMC-509

**LENDER INFORMATION**

Name: FirstLine Mortgages - Toronto

Address: 600-33 Yonge Street Toronto ON M5E1G4

Lender Reference #: 107146370

Mortgage Insurance Reference #:

**APPLICANT INFORMATION**

Applicant: Kirk Cornwall

**Property Information**

Address: 1610 - 3525 Kariya dr Mississauga ON L5N1L1

With reference to the above, FirstLine Mortgages - Toronto is pleased to provide a mortgage loan offer, under the following terms and conditions:

Loan		Terms	Payment	
Purchase/Value	\$ 177,400.00	Mortgage Type	First	Principal and Interest \$ 1,091.50
Downpayment	\$ 8,870.00	Term Type	Closed	Taxes (Estimated) \$ 0.00
Amount	\$ 168,530.00	Interest Rate	5.840%	Taxes Paid By
Insurance Premium	\$ 4,634.58	Term (Months)	60	Total Installment \$ 1,091.50
Total Loan	\$ 173,164.58	Amortization (Months)	300	
Other Mortgages	\$ 0.00	Frequency	Monthly	Commitment Expires 12-Oct-2007
Closing Date	16-Jul-2010			

**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: Jennifer Shahoud

FIRSTLINE MORTGAGES - TORONTO

**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: Kirk Cornwall

Signature \_\_\_\_\_

Date \_\_\_\_\_

Mortgage Commitment			Schedule A
Response: 01-Oct-2007 03:58 PM			Page 2 of 7
FirmName:	Home Mortgage Consultants Inc.	Lender Name:	FirstLine Mortgages - Toronto
Attention:	Ray McMillan	Lender Reference #:	107146370
Application Reference #:	HOMC-509	Mortgage Insurance Reference #:	
<b>CONDITIONS OF APPROVAL</b>			
<b>CONDITIONS</b>			
<input type="checkbox"/> <b>BORROWER:</b>			
You must satisfy the following conditions at least 10 days before closing:			
<input type="checkbox"/> Your broker/specialist will provide income verification that is satisfactory to us. This may be done with letters from each employer confirming job status and guaranteed salary and current pay stub to show earnings to date for the year.			
<input type="checkbox"/> Your broker/specialist will provide verification for the funds being used as your down payment by providing the following (provide the documentation for all sources of funds to be used for the downpayment):			
if from a savings account - a copy of your account's transactions during the last 3 months showing a gradual accumulation of the funds;			
if from a GIC, mutual funds, or similar investment account - a current copy of the record of your investment;			
if from a gift - a signed & dated gift letter from your immediate relative stating that the amount does not have to be repaid along with a copy of your bank statement confirming funds were deposited into your account at least 15 days before closing;			
if from a sale of another property - a copy of the Agreement of Purchase and Sale and a mortgage statement of outstanding debt against the property.			
<input type="checkbox"/> Your broker/specialist will provide satisfactory verification that you have an amount equal to 1.5% of the purchase price for closing costs on this mortgage.			
<input type="checkbox"/> Your broker/specialist must provide a copy of the accepted offer to purchase with all amendments and schedules.			
<input type="checkbox"/> Your broker/specialist will provide a satisfactory copy of the listing of the property.			
<input type="checkbox"/> Each borrower and guarantor must provide identification acceptable to us at the time the mortgage documents are signed. Your solicitor must record details of the identification on our Identification Verification Form and fax it to FIRSTLINE before any funds can be disbursed. This is for the purpose of meeting the requirements of the Proceeds of Crime (Money Laundering) and Terrorist Financing Act (Canada). To avoid delays in closing, all mortgagors and guarantors must bring acceptable identification to the appointment with the solicitor.			
<input type="checkbox"/> Your broker/specialist will provide the name, address and telephone number of the solicitor handling this transaction at least 10 days before closing. If the chosen solicitor does not maintain a trust account at CIBC, he or she must provide the solicitor's interim report on title and request for funds at least 4 business days before closing. If we have not received all documents within this time, the closing may be delayed. You are responsible for any additional costs associated with this.			
<input type="checkbox"/> This approval is conditional on the property being owner-occupied and no portion of the property being rented out.			
<input type="checkbox"/> <b>SOLICITOR:</b>			
To provide the following before closing:			
<input type="checkbox"/> Your solicitor is required to make sure all applicants who appear on our approval are on title.			
<input type="checkbox"/> Your solicitor will provide certification that he or she has no knowledge of any secondary financing being registered against this property on closing.			
<input type="checkbox"/> Your solicitor will provide a sworn affidavit signed by all borrowers indicating that the property will be occupied as a single-family dwelling, complies with all city by-laws and no portion of the premises will be rented out.			
<input type="checkbox"/> Your solicitor will provide a signed and dated survey of the property that is satisfactory to us or a policy of title insurance from an approved title insurance company. All costs associated with obtaining the title insurance will be your responsibility. The policy must be provided by your solicitor.			
<input type="checkbox"/> A Disclosure Statement is for your reference only.			
<input type="checkbox"/> Each borrower and guarantor must provide identification acceptable to us at the time the mortgage documents are signed. Your solicitor is required to complete the Identification Verification Form, which includes recording details of acceptable identification presented by each mortgagor and guarantor, and fax it to FIRSTLINE before any funds may be disbursed. This is for the purpose of meeting the requirements of the Proceeds of Crime (Money Laundering) and Terrorist Financing Act (Canada).			
		Date:	Initials:

Mortgage Commitment		Schedule A	
Response: 01-Oct-2007 03:58 PM		Page 3 of 7	
FirmName:	Home Mortgage Consultants Inc.	Lender Name:	FirstLine Mortgages - Toronto
Attention:	Ray McMillan	Lender Reference #:	107146370
Application Reference #:	HOMC-509	Mortgage Insurance Reference #:	
<b>CONDITIONS</b>			
<input type="checkbox"/> LENDER:			
To obtain the following:			
<input type="checkbox"/> We will obtain approval from CMHC/Genworth/AIG United Guaranty (PENDING OFFER)			
<input type="checkbox"/> The CMHC/Genworth/AIG United Guaranty Premium, as indicated under Mortgage Details, will be deducted from the funds to be advanced.			
<input type="checkbox"/> An amount of \$ 370.77 will be deducted from the funds advanced to cover the provincial sales tax on the CMHC/Genworth/AIG United Guaranty Premium. This amount cannot be added to the mortgage.			
<input type="checkbox"/> We require confirmation that the property mortgaged is prime and meets all our requirements.			
<input type="checkbox"/> We thank you for considering us for your mortgage needs. We are dedicated to providing our customers with innovative mortgage products at competitive prices. For details on our mortgage products, please ask your broker/specialist.			
<input type="checkbox"/> FirstLine Mortgages also provides mortgage life insurance. Your mortgage life insurance premiums are automatically added to your regular mortgage payments for your convenience.			
Based on your mortgage application, the estimated premium to insure all qualified borrowers would be \$ TBD plus PST (if applicable), a month.			
If you are interested, ask your broker/specialist for a customer brochure and application/certificate of insurance for you to read. Complete, sign and return it with this approval.			
If we do NOT receive an application for mortgage life insurance from the broker/specialist by the closing date, you will NOT be covered.			
<input type="checkbox"/> Federal regulations require us to give you a disclosure statement that provides information about your mortgage. This information includes the details of the loan and the total cost to you of borrowing. The regulations require that we give you the disclosure statement at least two clear business days before you enter into the mortgage, so you can review the information. Under the regulations, you can agree to receive the disclosure statement at a later time. By signing below you agree to us providing you the disclosure statement no later than the time you enter into the mortgage. If you do not agree and require the disclosure statement be sent to you at least two clear days prior to entering into the mortgage, you can contact us at 1 800 970-0700. In some cases the time of our receipt of your request may delay your mortgage closing.			
Also, by signing below, you:			
1. acknowledge that you have received and read a signed copy of this approval;			
2. accept all of the terms and conditions of this approval; and			
3. accept notices from us by mail, fax, e-mail or internet.			
<input type="checkbox"/> FirstLine Mortgages, a division of CIBC Mortgages Inc., has obtained a credit bureau report on you in connection with your mortgage application. If you want to review your credit bureau file please contact TransUnion Canada, 325 Milner Avenue, Suite 1501, Toronto, Ontario M1B 6N1 1-866-525-0262 and/or Equifax Canada, Consumer Relations Department, Box 190, Jean Talon Station, Montreal, Quebec H1S 2X2 1-800-465-7166.			
During the course of our relationship we may collect financial information about you. This information includes:			
-information about your mortgage,			
-information about your transactions using our products and services,			
-information to identify you or qualify you for products and services, and			
-information we need for regulatory purposes.			
We may collect this information from a number of different sources including your application for this mortgage, references you provide, credit reporting agencies, other financial institutions, service providers, our internal records and from individuals authorized to act on your behalf.			
We may use your personal information to open, process, service, maintain and collect upon your mortgage. We will use and disclose your personal information according to FirstLine's privacy policies which are outlined in FirstLine's brochure, "Your privacy is Protected". This privacy policy may be amended, replaced or supplemented from time to time. You can get information on our current privacy policy by contacting us or visiting <a href="http://www.firstline.com">www.firstline.com</a> .			
You agree that we may enter into this mortgage on behalf of another entity, as an agent or nominee, and also that we may assign this mortgage to another entity. In these cases, the entity is known as the "beneficial owner". We can do this whether or not the beneficial			
		Date:	Initials:

Mortgage Commitment		Schedule A	
Response: 01-Oct-2007 03:58 PM		Page 4 of 7	
<b>FirmName:</b>	Home Mortgage Consultants Inc.	<b>Lender Name:</b>	FirstLine Mortgages - Toronto
<b>Attention:</b>	Ray McMillan	<b>Lender Reference #:</b>	107146370
<b>Application Reference #:</b>	HOMC-509	<b>Mortgage Insurance Reference #:</b>	
<b>CONDITIONS</b>			
<p>owner is named in this mortgage. We may disclose your personal information to the beneficial owner, its agent, and any person or entity to which the beneficial owner assigns the mortgage. We may also disclose your personal information to any service provider. A service provider is any person or entity that:</p> <p>is involved in the servicing maintenance, collection or operation of the mortgage; or provided services or benefits to you under the mortgage, including loyalty programs.</p> <p>Your personal information includes all information provided by you or obtained by us in connection with your mortgage application, and ongoing information and documentation about you and your mortgage sufficient for the beneficial owner, agent, assignee and service provider to administer and exercise their rights under it.</p> <p>Specific Consents:</p> <p>(a) You agree that we may tell you about products and services through direct mail, telephone and other direct means</p> <p>(b) You agree that we may share information within the CIBC group, so that the CIBC group may tell you about products and services.</p> <p>If you don't wish to consent to the above, you can contact us at (416) 865-1999 or 1-800-970-0700 at any time. You will not be refused credit or other services just because you withdraw your consent. The CIBC group includes CIBC and its subsidiaries that currently offer deposits, loans, mutual funds, securities trading, mortgages, trust and insurance services.</p> <p><input type="checkbox"/> 1. Provide the answer to the following question: This application is for the benefit of a Third Party - Yes _____ No _____.</p> <p style="padding-left: 40px;">If the answer to the above question is "Yes" and the third party is an individual then please complete the following section titled "Third Party - Individual". If the answer to the above question is "Yes" and the third party is a business then please complete the following section titled "Third Party - Business".</p> <p><b>Third Party - Individual</b></p> <p><input type="checkbox"/> Name of third party - _____</p> <p><input type="checkbox"/> Address of third party - _____</p> <p><input type="checkbox"/> Occupation of third party - _____</p> <p><input type="checkbox"/> Date of birth of third party - _____</p> <p><input type="checkbox"/> Home phone number of third party - _____</p> <p><input type="checkbox"/> Relationship of third party to borrower - _____</p> <p><b>Third Party - Business</b></p> <p><input type="checkbox"/> Name of business - _____</p> <p><input type="checkbox"/> Address of business - _____</p> <p><input type="checkbox"/> Business phone number - _____</p> <p><input type="checkbox"/> Relationship of business to borrower - _____</p> <p><input type="checkbox"/> Incorporation number and place of incorporation (if applicable) - _____</p> <p><input type="checkbox"/> Nature of business - _____</p> <p><input type="checkbox"/> Your solicitor will complete an undertaking to payout in full the following debt(s) on closing: TDCT \$50,000.00 approx.</p> <p><input type="checkbox"/> Your broker/specialist will provide us with an unconditional, accepted agreement of purchase and sale on your existing residence; and a current mortgage statement from the existing lender reflecting a balance of \$300,000.0. Or, your solicitor will provide us with a copy of the Statement of Disbursements or Trust Ledger.</p> <p><input type="checkbox"/> 2. Provide the employer's address for all borrowers on the mortgage application</p> <p style="padding-left: 40px;">Name of Applicant KIRK CORNWALL</p> <p style="padding-left: 40px;">Name of Employer</p> <p style="padding-left: 40px;">Address of Employer</p> <p><input type="checkbox"/> Your solicitor will provide a copy of Certificate of Completion and Possession signed by all applicants and the builder, before possession.</p>			
		Date:	Initials:

Mortgage Commitment		Schedule A	
Response: 01-Oct-2007 03:58 PM		Page 5 of 7	
FirmName:	Home Mortgage Consultants Inc.	Lender Name:	FirstLine Mortgages - Toronto
Attention:	Ray McMillan	Lender Reference #:	107146370
Application Reference #:	HOMC-509	Mortgage Insurance Reference #:	
<b>CONDITIONS</b>			
<input type="checkbox"/> If a Certificate of Completion and Possession is not available, your solicitor will provide an Occupancy Permit. A holdback for liens will be held according to provincial legislation. If a Certificate of Completion and Possession is received, no lien holdback will be retained.			
<input type="checkbox"/> We will obtain an occupancy permit from your solicitor.			
<input type="checkbox"/> Your solicitor will provide a copy of the Builder's New Home Warranty Program (NHWP) unit enrollment number.			
<input type="checkbox"/> YOUR BROKER/SPECIALIST TO CONFIRM THE CORRECT SPELLING OF YOUR CLIENT'S LAST NAME.			
<b>OTHER</b>			
<input type="checkbox"/> MAKING LUMP-SUM PAYMENTS WITHOUT A PREPAYMENT CHARGE In each mortgage year, you may prepay up to 20% of the original principal amount without a prepayment charge. The following conditions apply to making lump-sum prepayments: -you may only make a prepayment on a regular payment date; -you can make more than one prepayment in a mortgage year, but the total prepayment in any mortgage year cannot be more than the 20% limit; -each prepayment must be at least \$100.00; -if you do not use this privilege in a mortgage year, you cannot carry forward any unused allowable prepayments to any following mortgage years; and -this right of prepayment without a prepayment charge does not apply if you prepay the entire principal amount, even if you have not used this privilege in the mortgage year when the mortgage is paid off.			
<input type="checkbox"/> If you are making a PARTIAL prepayment, the interest rate differential amount is the DIFFERENCE between the following two amounts: 1.The interest costs on the amount prepaid charged from the prepayment date to the maturity date of your mortgage. The interest costs are calculated at your existing annual interest rate (plus any discount you received on your existing annual interest rate). 2.The interest costs on the amount prepaid, calculated at the reinvestment rate from the prepayment date to the maturity date of your mortgage. The reinvestment rate is the interest rate posted by us on the date of prepayment for a closed FirstLine brand mortgage product which we determine to be similar to your mortgage. In determining what mortgage product is similar to yours, we will consider the following: -the remaining term of your mortgage; -the features of your mortgage; and -whether you have a conventional or a high-ratio mortgage. If you are prepaying ALL of the outstanding principal amount, the interest rate differential amount is the DIFFERENCE between the following two amounts: 1.The interest costs on the amount prepaid charged from your last scheduled regular payment date which falls on or before the prepayment date (whether or not the regular payment was made) to the maturity date of your mortgage. The interest costs are calculated at your existing annual interest rate (plus any discount you received on your existing annual interest rate). 2.The interest costs on the amount prepaid, calculated at the reinvestment rate from your last scheduled payment date that falls on or before the prepayment date (whether or not the regular payment was made) to the maturity date of your mortgage. The reinvestment rate is the interest rate posted by us on the date we prepare the mortgage payout statement for a closed FirstLine brand mortgage product which we determine to be similar to your mortgage. In determining what mortgage product is similar to yours, we will consider			
		Date:	Initials:

Mortgage Commitment		Schedule A	
Response: 01-Oct-2007 03:58 PM		Page 6 of 7	
<b>FirmName:</b>	Home Mortgage Consultants Inc.	<b>Lender Name:</b>	FirstLine Mortgages - Toronto
<b>Attention:</b>	Ray McMillan	<b>Lender Reference #:</b>	107146370
<b>Application Reference #:</b>	HOMC-SD9	<b>Mortgage Insurance Reference #:</b>	
<b>OTHER</b>			
the following:			
-the remaining term of your mortgage;			
-the features of your mortgage; and			
-whether you have a conventional or a high-ratio mortgage.			
<input type="checkbox"/> If the terms of this approval vary from the terms of the mortgage, the terms of this approval will prevail.			
<input type="checkbox"/> This mortgage may be assumed by a qualified purchaser.			
<input type="checkbox"/> We will cancel this approval if there has been any material change to your financial status as stated in your application or if there have been any unapproved material changes to the mortgage premises that would adversely affect the value of the property.			
<input type="checkbox"/> Your solicitor is instructed to register the mortgage document with the following information: Interest Adjustment Date of: AUG 1, 2010, First Payment Date of: SEPT 1, 2010, Maturity Date of: AUG 1, 2015, and Principal and Interest amount of: \$ TBD.			
Please note that the final registration details will be confirmed on the disclosure statement.			
<input type="checkbox"/> If you decide to make any amendments to the terms of this approval, your request must be received at least 5 business days before the closing date. If, as a result of any amendments, the final rate exceeds the interest rate on this approval or the qualifying rates in effect at the time of this approval, we have the right to re-qualify your mortgage application.			
<input type="checkbox"/> You must pay all municipal, school and local improvement taxes on the property covered by this approval. Taxes must be paid when they are due and you agree to provide us with a copy of the receipted tax bill within 30 days after the due date of the final instalment.			
If you do not provide us with a receipted tax bill, you agree to reimburse us for any costs we incur to obtain a tax search and for making up for any deficiencies.			
<input type="checkbox"/> You must return a copy of your signed acceptance of this approval to our office no later than 10 days from the date of this letter. If you do not, we will cancel the approval with no further notice.			
<input type="checkbox"/> By accepting this approval, you agree to provide us with all supporting documentation required to satisfy the above-mentioned conditions at least 7 days before the advance date. If we do not receive all documentation within the specified time, we have the option of cancelling this approval.			
<input type="checkbox"/> All payments must be made by way of automatic payment. Weekly or bi-weekly payments may only be made on a Friday. Semi-monthly payments may only be made on the 1st and 15th of the month. Monthly payments may only be made on the 1st of the month. You may change your payment frequency, upon request.			
If you select a non-monthly payment frequency and fail to make a payment when due; we have the option to require you to make all following payments on a monthly basis.			
<input type="checkbox"/> As requested, your mortgage payments will be made on a MONTHLY basis.			
<input type="checkbox"/> The interest rate, term remaining and principal balance on this mortgage may be transferred to a new mortgage on a new property. However, we will re-qualify both you and the new property. You may be required to pay a CMHC/Genworth/AIG United Guaranty premium (plus PST, if applicable) to transfer the mortgage to a new property.			
<input type="checkbox"/> Seven calendar days before closing, the rate will automatically set at the lower of our posted fixed rate on the day or the rate shown on this approval for the term chosen.			
<input type="checkbox"/> No application or appraisal fee is required.			
		Date:	Initials:

Mortgage Commitment		Schedule A	
Response: 01-Oct-2007 03:58 PM		Page 7 of 7	
<b>FirmName:</b>	Home Mortgage Consultants Inc.	<b>Lender Name:</b>	FirstLine Mortgages - Toronto
<b>Attention:</b>	Ray McMillan	<b>Lender Reference #:</b>	107146370
<b>Application Reference #:</b>	HQMC-509	<b>Mortgage Insurance Reference #:</b>	
<b>OTHER</b>			
<input type="checkbox"/> <b>MAKING LUMP-SUM PAYMENTS WITH A PREPAYMENT CHARGE</b>			
<p>If you want to prepay more than the 20% allowed in a mortgage year, a prepayment charge will apply. This prepayment charge will be payable in addition to regular interest at the rate specified in your mortgage. The prepayment charge will be the HIGHER amount of the following two amounts, each of which will be calculated by us using a method determined by us from time to time at our discretion:</p> <ul style="list-style-type: none"><li>-three months' interest costs on the amount that is subject to a prepayment charge, calculated at your existing annual interest rate on the date of prepayment (plus any discounts you received on your existing annual interest rate); or</li><li>-the interest rate differential amount (as defined below).</li></ul>			
<input type="checkbox"/> As requested, the interest rate on this approval is "floating." Upon your request in writing to us, the interest rate can be locked in at our posted fixed rate at anytime up to 7 calendar days before the closing date. If a written request has not been received, the rate will automatically be set 7 calendar days before the closing date at our current posted floating rate for the term chosen. You may need to re-qualify for the mortgage at the time the rate is set.			
<input type="checkbox"/> This approval is for a 5 year FIXED term.			
<input type="checkbox"/> To qualify for the prepayment privileges outlined here, you must meet the following conditions:			
-you must have met all of your obligations under the mortgage; and			
-your property must contain no more than four living units or be a single residential condominium unit.			
The mortgage year is the 12-month period starting on the interest adjustment date and each anniversary of the interest adjustment date.			
All prepayment charges are in addition to regular interest at the rate specified in your mortgage.			
<p><b>NOTE:</b> If you are allowed to, and want to prepay the ENTIRE principal amount of your mortgage, you can ask us to provide you with a statement of the amount required to pay off your mortgage loan amount. You can specify the date you wish to make the full prepayment. However, the date cannot be more than 30 days after the date you request us to prepare the statement. The date you choose is called the Statement Effective Date. We will not process any mortgage payments, or any other payments that we receive, between the date we prepare the mortgage payout statement and the Statement Effective Date. We will charge you interest on accrued interest and on any amounts we do not process, including your regular mortgage payments, during this time. If you do not pay off your mortgage by the Statement Effective Date, we will, within 60 days following the Statement Effective Date, process all mortgage payments, and any other payments, that we did not process between the date we prepared the mortgage payout statement and the Statement Effective Date. All prepayment charges are in addition to regular interest at the rate specified in your mortgage, and if applicable, interest on accrued interest in connection with payments not processed between the date on which you made your last regular payment and the prepayment date.</p>			
<input type="checkbox"/> <b>INCREASING AND DECREASING THE AMOUNT OF YOUR PAYMENTS</b>			
Once in each mortgage year, you may increase the amount of your regular payment by up to 25% of the original principal and interest payment, without paying a prepayment charge.			
Once in each mortgage year, you may also decrease the amount of your principal and interest payment as long as the resulting amortization period is not greater than the remaining time left in the original amortization period.			
These privileges are non-cumulative. This means that you cannot carry forward unused allowable increases or decreases in payments to future years.			
<input type="checkbox"/> Refer to lender's commitment for complete details.			
<input type="checkbox"/> The interest rate is for information purposes only. The commitment is on float.			
<input type="checkbox"/> The interest rate is compounded semi-annually, not in advance.			
		<b>Date:</b>	<b>Initials:</b>

**Insurance Application/Waiver**

For Questions/Assistance: call toll free 1-866-677-4366

or write to: MPP, P.O. Box 987,  
50 Charles St. E., Toronto, ON M4Y 2N9  
or fax: 1-866-677-4329Mortgage Protection Plan ("MPP") means the  
Insurer(s), their Administrator, and/or Credit  
Security Insurance Agency Inc. ("CSIA")**028BF768C34X1 (1 of 1)**This application is for: ☐ New MPP Coverage ☐ Change to existing MPP Coverage

Applicant #	Name	Birthdate	Monthly Life Premium	Initial to Waive Life Insurance	Monthly Disability Premium	Initial to Waive Total Disability Insurance
1	Mr Kirk Cornwall	Mar/27/1971	\$33.66		\$17.07	
2						

Premium for Applicant # 2 if Applicant # 1 waives coverage:

Premiums include PST

Add \$1.35/mth to disability  
if all Applicants waive life.

MORTGAGE INFORMATION	Data from Mtg. App#	Print Date	Initial Mortgage Balance	Mortgage Payment	Mortgage Funding Date
	HOMC-509	Oct/03/2007	\$173,164.58	\$1,208.17 (with tax)	Jul/16/2010
ACCOUNT INFORMATION	I authorize MPP to make a withdrawal from this account (or any other account, as directed by me) in respect of the applicable MPP premiums under the Group Policy.				
(Complete this section OR attach a "void" cheque)					

This section does not apply if all insurance is waived by all Applicants above.

**I UNDERSTAND THAT IF I PROVIDE INCOMPLETE OR INACCURATE INFORMATION ABOUT MY HEALTH, MY INSURANCE COVERAGE MAY BE FULLY REVOKED WHICH MEANS I WILL NOT BE ABLE TO MAKE A CLAIM FOR ANY CAUSE OR CONDITION.**

Applicant # 1

Applicant # 2

No Yes No Yes

Have you ever had or been treated for: heart disorder, chest pains, stroke, narrowing or blockage of an artery, aneurysm, cancer, tumours, lung or liver disorder including hepatitis or carrier state, diabetes, disorder of the pancreas, chronic fatigue, fibromyalgia or other form of chronic pain, any immune system abnormality, a positive HIV test, AIDS, or advised to stop or reduce drug use or alcohol consumption?

Initials Initials Initials Initials

During the past 3 years have you: a) had or been treated for mental or nervous disorder (depression, anxiety, stress, etc.), neurological disorder including seizures, high blood pressure, kidney or urinary disorder, gastro-intestinal bleeding, back or knee pain, arthritis, other musculo-skeletal disorder or any other illness, disease, operation, injury, or congenital defect not listed? OR b) been absent from work for medical reasons for a month or longer?

Initials Initials Initials Initials

Are you currently under investigation or using medication or other treatment, or have you been advised to have further investigation, treatment, surgery, or referral to another doctor?

Initials Initials Initials Initials

If "yes" applies to any of the above medical questions, please provide details below

Applicant #	Nature of Disorder	Date and Duration	Treatment and Result	Name of Doctor/Hospital

**I DECLARE THAT I HAVE READ AND UNDERSTOOD THE MEDICAL QUESTIONS ABOVE, AND THAT THE STATEMENTS CONTAINED IN THIS APPLICATION ARE TRUE AND COMPLETE.** I authorize any person to provide the administrator of the Group Policy(ies) with my medical information to process this application and any subsequent claim. I understand that I may be required to undergo a medical examination or tests such as a general blood profile. I acknowledge the need for this information and my authorization takes effect on the date this application is signed. I may withdraw my authorization at any time; however, doing so may result in insurance coverage not being offered and/or claims not being paid.

I have received the MPP brochure with the Notice on Privacy and Confidentiality (Notice). I authorize and instruct my Mortgage Broker and the carrier of Mortgage Information to provide the application and Mortgage Information to MPP for the purpose shown in the Notice (including sending me confirmation of this form and/or anything due to me by MPP). If I do not wish my personal information to be used in whole or part as described I can contact MPP at the phone number or address shown above.

I hereby apply for, or waive (as initialed by me above), insurance under the Group Policy. I understand that this Application may be transmitted to the Insurer as an original or fax copy ("Submitted Application"), with a copy being as valid as the original, and the Submitted Application will form part of any contract of insurance issued. I can get a full refund of premiums paid if I cancel coverage in writing within 60 days. I agree to be bound by the terms and conditions of the Group Policy, including the Exclusions and Limitations, as outlined in my Certificate of Insurance. I understand that the Group Policy holder receives remuneration for performing administrative duties in respect of the Group Policy.

X _____ Applicant # 1 Signature	Date _____ DD / MM / YY	X _____ Applicant # 2 Signature	Date _____ DD / MM / YY
------------------------------------	----------------------------	------------------------------------	----------------------------

The date insurance begins is the later of the Requested Effective Date that you choose below and the date the Submitted Application is approved by the Insurer, as long as the first premium is paid when due. I/we would like our insurance to start:

☐ As soon as my/our application is approved. ☐ Not until the Mortgage Funding Date shown above.The Manufacturers Life Insurance Company (the "Insurer")  
Group Master Policy # GC329/GC327-D

Offered by: Ray McMillan