FirmName:	Your Mortgage Connection	**Lender Name:**	FirstLine Mortgages
Attention:	Tino Brelak	**Lender Reference #:**	110123219
Application Reference #:	JRAI-6080	**Mortgage Insurance Reference #:**	

CONDITIONS OF APPROVAL

ASSUMPTION POLICIES

- ☐ This mortgage may be assumed by a qualified purchaser.

CONDITIONS

- ☐ Your solicitor will provide certification that he or she has no knowledge of any secondary financing being registered against this property on closing.

- ☐ Your broker/specialist will provide the following income verification to confirm the annual salary income stated in your application:
T1 General filed for the previous year and corresponding Notice of Assessment or two pay stubs (dated within the last 60 days) or evidence of two direct deposit (EFT) payments (dated within the last 60 days).

- ☐ 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 Mortgages 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).

- ☐ Under federal Cost of Borrowing regulations, all borrowers have the right to receive certain documents that provide details about their Mortgage and the total cost of borrowing ('Cost of Borrowing Documents'). These documents include, but are not limited to, the Annual Mortgage Statement and the Mortgage Renewal Agreement.

  The Cost of Borrowing Documents will always be provided to the first borrower as indicated below ('First Borrower'), at his/her most recent mailing address on the CIBC Group of Companies' ('CIBC') records. All other borrowers on the Mortgage ('Co-Borrowers'), may choose to receive their own separate copy of the Cost of Borrowing Documents OR choose to have a single copy of the Cost of Borrowing Documents provided to the First Borrower on their behalf.

  First Borrower's Name: Teresa Harasim

  The Cost of Borrowing Documents will be sent to the First Borrower at his/her most recent mailing address on CIBC's records. By signing below the First Borrower agrees to receive the Cost of Borrowing Documents on behalf of those co-borrowers who have indicated below that they do not wish to receive separate copies.

  Signature of First Borrower: ________________________ Date: _____/_____/________

  All Co-Borrowers on the Mortgage are required to choose ONE of the following and to sign this section:

  Co-Borrower's Name: Tomislav Harasim

  No _____ I do NOT wish to receive separate copies of the Cost of Borrowing Documents and agree that the Cost of Borrowing Documents are to be provided to the First Borrower at his/her most recent mailing address on CIBC's records. Receipt of the Cost of Borrowing Documents by the First Borrower will be considered my receipt of the Cost of Borrowing Documents.

  Yes _____ I wish to receive separate copies of the Cost of Borrowing Documents at my most recent mailing address on CIBC's records.

  Signature of Co-Borrower: ________________________ Date: _____/_____/________

- ☐ Your solicitor will provide the New Home Warranty Program (NHWP) number and Builder Registration number.

- ☐ Your broker/specialist will provide the following to confirm the rental income stated in your application:
signed current Lease Agreement or a copy of satisfactory Appraisal with Market Rent Analysis included.

- ☐ Your solicitor will provide a copy of the Builder's New Home Warranty Program (NHWP) unit enrollment number.

- ☐ Provide the answer to the following question:
This application is for the benefit of a Third Party - Yes _____ No______.
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'.

  Third Party - Individual
  - Name of third party - ______________________________
  - Address of third party - ______________________________
  - Occupation of third party - ______________________________
  - Date of birth of third party - ______________________________