4004
PSV

HOME TRUST

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Toronto, ON M5H 1J8
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December 2, 2016

Jean Fleming
The Mortgage Alliance Company of Canada
200-2005 Sheppard Ave E
Toronto ON M2J 5B4

Dear Jean Fleming,

RE: Residential Mortgage Number: 10301165

Based upon and subject to the accuracy of information furnished to us, we undertake to provide mortgage financing, subject to the following terms and conditions set out below, and on Schedules "A" & "B" & "C"(if applicable), which schedules forms part of this Commitment.

Type of Mortgage:	**Residential Mortgage**
Main Borrower Name:	**Ms Lashell Eaton**
Property Address:	**4004-~~4041~~ Brickstone Mews, Mississauga, ON L5B 0G2** 4011 X.E.

LOAN AMOUNT $295,260.00

Term (Months)	Interest Rate	Repayment Principal and Interest	IAD Date*	Commitment Fee	Amortization Period (Months)	Initial
60	P-0.35%	$1,302.39	May 1, 2017	$0.00	300	X.E.

**** By signing this commitment you are acknowledging that the interest adjustment date may change if the final funding date changes***

Payments due under this mortgage will be made by a pre-authorized debit system. **This mortgage will be paid monthly unless otherwise indicated by the Borrower and authorized by Home Trust Company on the Schedule A attached herein.**

Your acceptance of this Commitment will be your undertaking to pay these costs together with all legal costs and fees incurred, whether or not this Charge/Mortgage is advanced. Please reference registered Standard Charge Terms No. 200727(Ont), MT080096(BC), 081099755(AB North), 081099755(AB South), 3596340(MB), HTC1590(NB).

SOLICITOR to be approved by Home Trust will be appointed to act on our behalf in this transaction. All documentation including, but not limited to, delivery of evidence confirming valid title insurance with applicable schedules from a title insurer approved by Home Trust Company and fire insurance must be acceptable to us prior to the advance of funds. Prior to closing, the solicitor is instructed to notify Home Trust, and the relevant Underwriting Department of the title insurer, of any concerns the solicitor may have regarding the identity of the borrower, the validity of prior registered instruments (particularly transfers and discharges), and any other matters that may affect the title of the subject property and/or the enforceability or priority of Home Trust's mortgage. In these circumstances, the solicitor may not proceed to complete the transaction until such time as the solicitor has obtained both the title insurer's and Home Trust's written authorization to proceed.

IN ALL MATTERS, TIME SHALL BE OF THE ESSENCE.
This Commitment is open for your acceptance until the Commitment Acceptance Date after which time/date this Commitment will be null and void. This Commitment, if accepted is valid until the Final Funding Date after which time/date this Commitment will be null and void.

The Borrower(s) and Guarantor(s) hereby consent(s) to Home Trust Company obtaining credit and/or personal information on the Borrower(s) or Guarantor(s) from any source and each such source is hereby authorized to provide such information to Home Trust Company. Note: In British Columbia this consent allows information on a spouse to be included in any report.

Commitment Acceptance date:	December 9, 2016
Final Funding Date:	April 13, 2017

I/we the undersigned hereby declare that I/we are not acting on behalf of a third party and that the account referred to herein does not have any beneficial owners.

ACCEPTED THIS 7th day of December, 2016

Ms Lashell Eaton

Per: ______________________
Steve Nicolopoulos
Mortgage Originator
Originations - Accelerator
Tel: 1(416) 933-6701 or Toll Free: 1(855) 270-3630 Ext:6701
HOME TRUST COMPANY

Schedule "A"

Mortgage No.: 10301165

Main Borrower Name: Ms Lashell Eaton

PLEASE NOTE: Funds for this Loan will not be advanced by Home Trust Company until all of the following conditions are met and maintained until funding. Home Trust Company may terminate the Commitment or decline to advance all or any part of the Mortgage until these conditions are satisfied to Home Trust Company's satisfaction.

In order to ensure timely loan funding, all outstanding loan documentation must be received by Home Trust Company no less than seven days prior to the scheduled closing date.

This Commitment is subject to:

A satisfactory inspection by Home Trust Company, separate and apart from the appraisal.

The loan amount includes the mortgage default insurance premium of $10,260.00 which is being financed by Home Trust. In provinces where PST is applicable, the PST of $820.80 which you have to pay on the premium will be collected by deducting it from the loan proceeds at the time of closing.
Based on the following conditions:
Broker to confirm monthly mortgage payment (secured line of credit(s), private mortgage(s), condo fees (if applicable) and property taxes (outstanding balance must be paid prior to closing) via statements of the property located at 100 Macpherson RD Caledon, ON L7C 4A7 with copy of lease supported by market rents via a certified appraiser confirming monthly economic rent is at least $2500. For private mortgage(s) 6 months bank statements is required showing mortgage was paid as agreed (no NSF) (if applicable)
- Home Trust reserves the right to request for more documents if necessary.

Broker to provide confirmation via bank statements the following debts are paid in full prior to closing:
RBC Visa...$8,235
TDCT...$4,629

Broker to confirm that collection with Excel Collection for $696 (Timbercreek Asset Management) was paid prior to closing.

Statutory declaration signed by Lashell Eaton confirming that 100 Macpherson RD Caledon, ON L7C 4A7 will be used as a rental property and will not be occupied by a family member.

Statutory declaration signed by Lashell Eaton confirming that Lashell Eaton and Lashelle Eaton are one and the same person.

Satisfactory interview with the borrower(s)/mortgagor(s) to be conducted at a mutually convenient time.

The Loan includes all the terms of Home Trust Company's standard mortgage loan form, a copy of which is provided to each Borrower and Guarantor.

Prior to funding, we require evidence by way of Statutory Declaration from the Mortgagor(s) that the premises being mortgaged are not and never have been insulated with urea formaldehyde foam insulation.

Verification of income for Ms Lashell Eaton stating a minimum annual net income of $101,000.00 by way of current dated salary letter(s) and a current dated paystub(s).
Also required: If paid hourly, or if part-time, overtime, bonuses, tips are included, we need most recent 2 years NOA#sand 2 years T4#s to calculate theaverage. If client is paid by cheques, 3 months bank statements showing payroll deposits will be required. (A verbal verification will be done).
- Home Trust reserves the right to request for more documents if necessary. (Federal NOA can be requested online at http://www.cra-arc.gc.ca/esrvc-srvce/tx/ndvdls/myccnt/menu-eng.html

Verification of cash downpayment, in a form satisfactory to Home Trust Company, in the amount of $20,000.00 by way of copy of bank book or bank statements, GIC, RRSP, etc. (minimum 90 day history required to show accumulation of funds)

The following additional down payment requirements apply:
Home Trust requires 90 day bank statements to verify accumulation of down payment and closing costs (1.5% of the purchase price). Copy of the most recent investment statement (RRSP, GIC) along with 90 day history prior to closing and must be deposited into Mortgagor(s) account prior to closing.
- Home Trust reserves the right to request for more documents if necessary

Executed Mortgage Loan Application for ALL Mortgagor(s) and Guarantor(s).

Fully executed copy of Agreement of Purchase and Sale, including all Schedules.

Statutory Declaration with respect to 4004-4041 Brickstone Mews, Mississauga, ON L5B 0G2 being owner occupied and not tenanted.

Solicitor to confirm no secondary financing is being placed on closing.

Solicitor to confirm a minimum cash downpayment for:
- 4004-4041 Brickstone Mews, Mississauga, ON L5B 0G2 in the amount of $20,000.00
is on deposit in trust.

Prior to funding, delivery of evidence that a valid title insurance policy with applicable schedules has been placed with a title insurer approved by Home Trust Company.

Solicitor to provide clear Execution Certificate with Final Report.

A copy of the New Home Warranty

Solicitor is instructed to remit payment with respect to the total current year's final Tax Bill at the time of the advance, together with outstanding tax arrears, if any.

Mortgage Insurance Approval.

Prior to closing, it is a condition of this commitment that the borrower(s) provide a copy of the Statement of Mortgage/Disclosure Statement fully executed by all parties involved.

Initials

It is a condition of this commitment that the solicitor confirms that (i) they have reviewed and verified the identity of the mortgagor(s) and any spouse consenting to the mortgage by means of 2 pieces of identification (one MUST be Primary Identification) acceptable to the mortgagee (ii) the identification appears to be genuine (iii) the identification belongs to the mortgagor(s) and consenting spouse and (iv) copies of the identification showing a true likeness of the originals will be submitted to the mortgagee. Home Trust's accepted forms of identification will be communicated to the solicitor upon instruction.

Receipt of a signed Pre-Authorized Cheque form and voided blank cheque to permit Home Trust Company to collect Mortgage payments by direct debit to the Borrower(s) bank account.

Prior to funding we will require confirmation that a surplus exists in the Condo Reserve fund. This is to be provided through copies of the condo financial reports or through the acting Solicitor.

A new credit bureau will be run 30 days prior to the advance of funds. The credit must remain the same as or be better than the credit bureau run at the date of approval of the transaction. Should the credit not remain the same, this commitment will be subject to review and terms and conditions may be changed accordingly.

PAYMENT FREQUENCY All mortgage documentation will be registered using a monthly repayment amount. This mortgage will be repaid monthly unless another payment frequency is indicated below. Such payment frequency is subject to authorization by Home Trust Company and may be changed at the discretion of Home Trust Company. Your payment frequency will be confirmed to you in writing upon funding of this mortgage. PLEASE INDICATE THE MORTGAGE PAYMENT FREQUENCY BY INITIALLING BELOW.

__________ MONTHLY (12 Payments per year)

__________ BI-WEEKLY (26 Payments per year)

__________ BI-WEEKLY ACCELERATED (26 Payments per year)

Prepayment Privilege:
You may pay more than your regular payments without charge as follows:

(a) You may once in each year of the term, at any time, increase your regular payment amount by up to 20% of the principal and interest payment set out in the mortgage. Your request to increase the payment amount must be made at least 5 days before the regularly scheduled payment date on which you want the increase to be in effect.

(b) You may pay up to 20% of the original principal amount of the loan each year without a prepayment charge. Prepayments can be made at any time, but must be in the amounts of at least $500. Prepayment privileges for one year do not carry forward to future years.

Prepayment charge:
The following prepayment charges apply to your mortgage loan:

Prepayment In Full on Sale
The outstanding amount of the mortgage loan may be prepaid only at the closing of a bona fides open market sale of the Property and the payment of the Prepayment Charge calculated as set out below.

Prepayment In Full
The mortgage loan may be prepaid in full at any time within the mortgage term with payment of a Prepayment Charge calculated as set out below.

Prepayment Charge
The Prepayment Charge is 3 months interest on the amount you are prepaying calculated at the interest rate then posted by the Royal Bank of Canada as its rate for closed mortgages for a 1 year term (the RBC 1 Year Rate).

Schedule "B"
CONDITIONS

PAYMENT BY P.A.C.	The Borrower(s) agree(s), by acceptance of this Commitment, to provide the mortgage payments by "Pre-Authorized Cheque Plan". Please complete and return the attached PAC form and a blank sample cheque with your acceptance of this Commitment.
ACCRUED INTEREST	Accrued interest calculated from the date that this mortgage is advanced to the Interest Adjustment Date will be deducted from the gross funds advanced. The Interest Adjustment Date is set one month prior to the First Payment Date.
ASSIGNMENT OF COMMITMENT	Neither this Commitment nor the proceeds of the Charge/Mortgage loan are assignable by the Borrower(s) without our express written consent.
CREDIT RATING	Receipt of an updated credit rating acceptable to Home Trust Company. The credit rating must be the same or better than the rating obtained when this Commitment was given. In the event the credit rating is less favorable, the terms and conditions of this Commitment will be subject to revision and the Loan may not be advanced.
FIRE AND OTHER INSURANCE	Receipt of a copy of the fire and extended insurance policy for the Property, in form and substance acceptable to Home Trust Company, with an insurer approved by Home Trust Company for the full replacement value of the Property. Co-insurance is not acceptable. The insurance shall be assigned to Home Trust Company. If the Property is heated by oil, Home Trust Company must receive confirmation from the insurer that they are aware the property is oil heated. For BC, with the exception of the Okanagan Region, Home Trust will require earthquake insurance on the subject property.
LEGAL AND OTHER COSTS AND FEES	All legal, appraisal, title insurance and fire insurance premiums and other costs and fees incurred in connection with this Loan (including those identified on the first page of this Commitment) are payable by the Borrower(s) whether or not this Loan ultimately is completed and the funds advanced.
REGULATIONS	Confirmation, in form and substance satisfactory to Home Trust Company, that the Property complies with all municipal, provincial and federal statutes, regulations and requirements. This requirement is waived by delivery of the title insurance policy with applicable schedules covering such compliance matters.
PREPAYMENT RESTRICTIONS	It is intended and agreed that the Charge/Mortgage loan may not be prepaid prior to the maturity date unless provided herein as a privilege.
SURVEY REQUIREMENTS	Receipt of an acceptable certificate of location and survey plan showing the land area of the Property and the location of the buildings, other improvements, servitudes or rights-of-way thereon. This certificate of location and survey plan is to be prepared, dated and signed by a duly qualified land surveyor. This requirement is waived by delivery of the valid title insurance policy with applicable schedules covering such survey matters.
TAXES	All realty/provincial and municipal real property taxes/local improvement taxes shall be paid as set out in Schedule "A" hereto.
PURCHASER APPROVAL	Home Trust Company may require that the Loan be immediately prepaid with the applicable prepayment indemnity if the Borrower(s) sell(s), transfer(s) or otherwise dispose(s) of the Property or any interest therein to a purchaser not approved by Home Trust Company in writing.
STANDARD CHARGE TERMS	The Charge/Mortgage is deemed to contain all clauses included in registered Standard Charge Terms No. 200727 (Ont), MT080096 (BC), 081099755 (AB North), 081099755 (AB South), 3596340 (MB), HTC1590(NB). Each Borrower(s) and Guarantor(s) acknowledges receipt of a copy of the applicable Standard Charge Terms.
SCHEDULE OF FEES	A schedule of our current servicing and administration fees that will apply to the mortgage is provided in the Disclosure Statement.

Home Trust Company reserves the right to charge reasonable fees for other administrative services and to amend its fees from time to time.

Initials

Schedule "C"
ADDITIONAL PROVISIONS

The following terms apply to your Adjustable Rate ACCCELERATOR Mortgage in place of those in the Standard Charge or Mortgage Terms:

Adjustable Rate

Where the interest rate on the mortgage refers to the prime rate, you have an adjustable rate mortgage. The interest rate payable by you is the prime rate plus or minus the number of percentage points, if any, shown on the registered mortgage.

Whenever there is a change in the prime rate, the interest rate will be adjusted on the first day of the next month (every date on which such adjustment is made is referred to in this schedule as an "adjustment date"). On each adjustment date, the interest rate will be adjusted to be the same as the prime rate then in effect plus or minus the number of percentage points, if any, shown on the registered mortgage or in the agreement. The change will occur without you being notified.

The prime rate is the prime rate that Royal Bank of Canada publicly announces from time to time as its reference rate to determine interest rates it will charge for commercial Canadian dollar loans to its customers in Canada and which it refers to as its "prime rate of interest".

Interest on the loan is calculated daily not in advance using the following interest formula (which is the same as calculated yearly):

Interest is calculated by multiplying the outstanding principal amount by the interest rate then in effect, dividing the result by 365 and then multiplying the number of days in the payment period. Interest is calculated in this way whether or not it is a leap year. Interest so calculated is payable on each regular payment date.

Regular Payment Amount

The amount for each regular payment shown on the registered mortgage or the agreement for the loan, which includes principal and interest, is based on the interest rate in effect at the time the mortgage is made.

Your regular payment amount will change with each adjustment in the interest rate to an amount sufficient to pay all interest that will accrue up to the next payment date, plus the amount of principal which we determine is required to maintain the amortization of the mortgage loan, as adjusted for any prepayments you have made.

Information Regarding Interest Rate and Payment Amount

Within a reasonable time after each adjustment date we may mail to you at your last known mailing address according to our records, a notice of the changed interest rate and any change to the payment amount. The interest rate and payment amount will vary even if we fail to send you this notice or you fail to receive it.

You can always find the prime rate then in effect and the current interest rate on the loan by contacting us. If there is a need to prove the interest rate applicable to the loan at any time, you agree that any certificate in writing we issue setting out the prime rate and the interest rate then in effect will be considered as conclusive evidence of the rate in effect at that time.

Prepayment Privilege

You may pay more than your regular payments without charge as follows:

(a) You may once in each year of the term, at any time, increase your regular payment amount by up to 20% of the principal and interest payment set out in the mortgage. Your request to increase the payment amount must be made at least 5 days before the regularly scheduled payment date on which you want the increase to be in effect.

(b) You may pay up to 20% of the original principal amount of the loan each year without a prepayment charge. Prepayments can be made at any time, but must be in the amounts of at least $500. Prepayment privileges for one year do not carry forward to future years.

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Prepayment In Full
The mortgage loan may be prepaid in full at any time within the mortgage term with payment of a Prepayment Charge calculated as set out below.

Prepayment Charge
The Prepayment Charge is 3 months interest on the amount you are prepaying calculated at the interest rate then posted by the Royal Bank of Canada as its rate for closed mortgages for a 1 year term (the RBC 1 Year Rate).

Other Prepayment Provisions

All the other terms and conditions for making prepayment that are set out in section 5 of the Standard Mortgage or Charge Terms apply.

Conversion

You have the option by written request to us at any time to convert the interest rate from the adjustable rate to a fixed rate for a three or five year term. The fixed interest rate will be our posted ACCELERATOR rate for the term you have chosen on the date the written request for conversion is received and approved by us. The conversion will take effect on the next payment date, but if we receive your request less than five (5) business days prior to the payment date, the conversion may take effect on the next following payment date. You must sign our conversion agreement and pay our then current administration and processing fee for converting the loan. A request to convert may be refused if you are or have been in default in payment or otherwise under the mortgage.

Initials