MORTGAGE COMMITMENT

	1 Yonge Street Suite 2401	
	Toronto, Ontario, M5E 1E5	
STREET CAPITAL BANK OF CANADAM	Tel: (877) 416-7873	Fax: (877) 905-7873
	Underwriter	Date
	Jasmine Saluja	Aug 13, 2019
	Tel: (647)259-7873	
	Fax: (647)259-7874	
	E-mail:	
	Jasmine.saluja@streetcapital.ca	
Skyler Zanth	Mortgage Reference Number: IINC-166354	
Natashia Michinski		
1-1410 Claymor Avenue	Deal Number: 559	9392
Ottawa, Ontario, K2C 1S6		
ADDRESS FOR SERVICE:		
15490 Ashburn Road		
Berwick, Ontario, K0C 1G0		

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

BORROWER(S) Skyler Zanth **PURPOSE:** Purchase Natashia Michinski **GUARANTOR(S):**

SECURITY ADDRESS: LEGAL DESCRIPTION:

15490 Ashburn Road MLS#1150371

Berwick, Ontario, K0C1G0

COMMITMENT DATE: COMMITMENT EXPIRY DATE: ADVANCE DATE: Aug 8, 2019 Dec 6, 2019 Sep 5, 2019

INTEREST ADJUSTMENT DATE: FIRST PAYMENT DATE: **MATURITY DATE:**

Sep 5, 2019 Oct 5, 2019 Sep 5, 2024 PRODUCT: 5 year closed - fixed rate 95.000% LTV:

BASIC LOAN AMOUNT: \$321.100.00 **INTEREST RATE:** 2.690% MTG.INSUR.PREMIUM: \$12.844.00 **INTEREST TYPE:** Fixed

\$333,944.00 5 years 0 months Closed **TOTAL LOAN AMOUNT:** TERM: PST ON INSUR.PREMIUM: **AMORTIZATION PERIOD:** 25 years 0 months \$1,027.52

BASIC P&I AMOUNT: \$1,527.74 **PAYMENT FREQUENCY:** Monthly **PROPERTY TAX PAYMENT:** \$254.42 **EST.ANNUAL PROP.TAXES:** \$3,053.00 **TOTAL PAYMENT:** \$1,782.16 TAXES TO BE PAID BY: Lender

MORTGAGE FEES:

Mortgage Insurance Premium (Take From First Advance) \$12.844.00 **PST On Mortgage Insurance Premium (Take From First Advance)** \$1,027.52

In this approval and any schedule(s) to this approval, you and your mean the Borrower, Co-Borrower and Guarantor, if any, and we, our and us mean Street Capital Bank of Canada

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.

To accept these terms, this Mortgage Commitment must be signed by all parties and returned to us by no later than Aug 18, 2019after which time if not accepted, shall be considered null and void.

Thank you for choosing Street Capital Bank of Canada for your financing.