

# Privacy and Consent Agreement



## COLLECTION AND USE OF PERSONAL INFORMATION

I/We understand that Invis Inc collects personal information in accordance with its privacy policy available on <http://invis.ca/mi/home/privacy-policy/> ("Privacy Policy"), to provide the services requested, better understand my/our financial needs and determine how Invis Inc and affiliated companies may be of service to me/us. The type of information collected and related purposes include:

- a) Data such as name, address, contact numbers, email contact, income, employment, age, net worth, investment objectives, insurance coverage and banking information;
- b) Unique identifiers: such as social insurance, driver's license, passport numbers, etc. (as authorized by law); used to fulfill regulatory and other governmental obligations as well as to confirm and/or authenticate my/our identity;
- c) Information from a consumer reporting agency or other source, which may include account information and/or information about my/our creditworthiness to help determine a mortgage or related products for my/our needs and to establish or verify my/our credit.

## SHARING OF PERSONAL INFORMATION:

I/We the undersigned understand that Invis Inc may share my personal information as detailed in its Privacy Policy, including with its brokers or anyone acting as an agent on its behalf ("Authorized Agent"), including as follows:

- a) Invis Inc may share my/our personal information to credit bureau agencies, financial institutions, private investors, insurance companies, etc. to determine my/our eligibility for products and services.
- b) Invis Inc may share my/our personal information to Authorized Agents or affiliated companies as needed for the provision of services or products requested and/or as detailed in its Privacy Policy.
- c) Invis Inc shall use my/our social insurance number as an aid to identify me/us with credit bureau agencies and financial institutions and for credit history file matching purposes.
- d) Subject to my/our right to withdraw consent detailed in the Privacy Policy and optional consents provided in this Consent and Privacy Agreement, Invis Inc may use my/our information to conduct surveys on the quality of its products and services or to provide me/us with offers for additional products and services that they feel may be of interest to me/us.

## CREDIT BUREAU CONSENT:

I/We the undersigned, declare the information provided in the mortgage application is a true and complete representation. I/We understand that it is being used to determine my/our credit worthiness and to evaluate my/our request for credit. I/We authorize Invis Inc or their designate to obtain a credit report. I/We acknowledge that the completion of a credit application may take time and it might entail additional credit reports. I/We authorize Invis Inc to exchange such credit information or obtain additional credit reports or obtain

alerts of key changes to my/our credit worthiness ("Credit monitoring") for up to six (6) months from the date signed below to secure credit or other products and services with potential mortgage lenders, insurance companies, Authorized Agents or other service providers.

## SHARING INFORMATION FOR INSURANCE PRODUCTS:

I/We authorize Invis Inc to share my/our contact details including name, phone number, email address and mortgage file to an insurance brokerage firm duly authorized by Invis Inc, if permitted by law, so that they can collect the necessary information to offer me/us competitive life insurance products tailored to my/our needs and which I/We can accept or decline at any time.

### Home/Auto Insurance

I/We authorize Invis Inc to share my/our contact details including name, phone number, email address and mortgage file to a property and casualty insurance brokerage firm duly authorized by Invis Inc, so that they can collect the necessary information to offer me/us highly competitive home and auto insurance products tailored to my/our needs and which I/We can accept or decline at any time.

☐ Yes ☐ No Client Initials SM JS

## CANADA'S ANTI-SPAM LEGISLATION:

I/We authorize Invis Inc, affiliated companies and authorised agents to keep in touch with me/us via electronic messaging to provide me/us with content and provide insightful information on mortgages, finances, etc. I/We wish to be kept informed and consent to the receiving of these informative electronic communications. I/We understand that I/We can withdraw consent at any time. I/We understand that even if I/We do not provide my/our express consent to receive promotional communications, I/We may still be contacted, if authorized under applicable anti-spam legislation, for example if I/We have recently entered into a transaction with Invis Inc (and therefore, Invis Inc has my/our implied consent) as well as for transactional purposes such as contacts for customer service and/or product or service information, status updates or renewals, reminder notices or answers to my/our questions or inquiries.

☐ Yes ☐ No Client Initials SM JS

## ONGOING COMMITMENT:

I/We acknowledge the Invis Inc Privacy Policy is available for review at <http://invis.ca/mi/home/privacy-policy/> and understand that the collection, use and disclosure of my/our personal information by Invis Inc will be done in accordance with such Privacy Policy.

I/We agree that a photocopy or electronic copy of this Consent and Privacy Agreement has the same value as an original.

I/We have read, understood, and received a copy of this Consent and Privacy Agreement.

Natashia Michinski

Applicant Name (please print)

SM

Applicant Signature

Skyler Zanth

Applicant Name (please print)

JS

Applicant Signature

Aug 2, 2019  
May 30, 2019  
Mar 14, 2019

Date

Mar 14, 2019

Date

# ADDENDUM Suitability



I/We are aware of:

- a) How a variable rate mortgage and its applicable mortgage payment may increase without notice within the term of the mortgage. This may affect the ability for me/us to make mortgage payments
- b) How terminating or prepaying a mortgage prior to maturity may involve prepayment penalties. How different mortgage products can vary with various prepayment options.
- c) How changes in my/our employment (eg. reduced income), credit, liabilities, etc. may affect the ability to make mortgage payments in the future and changes prior to closing could affect I/us not qualifying for the mortgage.
- d) The monthly mortgage payment of P+T that I/we are comfortable paying is \$ 1800- (P+T), based on my/our current personal financial obligations (include condo fees if applicable).
- e) The benefits of creditor mortgage protection, if permitted by provincial or territory applicable laws.
- f) The inherent risks associated with mortgages. The agent has evaluated my/our needs to assist in determining the most appropriate mortgage including to offer to assist in preparing a budget.

Natashia Michinski

Applicant Name (please print)

Applicant Signature

Date

Photo ID \*

Skyler Zanth

Applicant Name (please print)

Applicant Signature

Date

Photo ID\*


\* I, Jean R. Lamarche

, verify & warrant I have obtained their photo ID # and/or viewed proper identification.

Signature of Broker/Agent/Associate

Date: mm/dd/yyyy

## MORTGAGE COMMITMENT

 <b>STREET CAPITAL</b> BANK OF CANADA™	1 Yonge Street Suite 2401 Toronto, Ontario, M5E 1E5	
	Tel: (877) 416-7873 <b>Underwriter</b> Jasmine Saluja Tel: (647)259-7873 Fax: (647)259-7874 E-mail: Jasmine.saluja@streetcapital.ca	Fax: (877) 905-7873 <b>Date</b> Aug 8, 2019
Skyler Zanth Natasha Michinski 1-1410 Claymor Avenue Ottawa, Ontario, K2C 1S6  <b>ADDRESS FOR SERVICE:</b> 15490 Ashburn Road Berwick, Ontario, K0C 1G0	<b>Mortgage Reference Number:</b> IINC-166354  <b>Deal Number:</b> 559392	

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

<b>BORROWER(S)</b> Skyler Zanth Natasha Michinski	<b>PURPOSE:</b> Purchase
<b>GUARANTOR(S):</b>	
<b>SECURITY ADDRESS:</b> 15490 Ashburn Road Berwick, Ontario, K0C1G0	<b>LEGAL DESCRIPTION:</b> MLS#1150371
<b>COMMITMENT DATE:</b> Aug 8, 2019	<b>COMMITMENT EXPIRY DATE:</b> Dec 6, 2019
<b>INTEREST ADJUSTMENT DATE:</b> Sep 5, 2019	<b>ADVANCE DATE:</b> Sep 5, 2019
<b>PRODUCT:</b> Street Select 5 year term	<b>FIRST PAYMENT DATE:</b> Oct 5, 2019
<b>BASIC LOAN AMOUNT:</b> \$321,100.00 <b>MTG.INSUR.PREMIUM:</b> \$12,844.00 <b>TOTAL LOAN AMOUNT:</b> \$333,944.00 <b>PST ON INSUR.PREMIUM:</b> \$1,027.52 <b>BASIC P&amp;I AMOUNT:</b> \$1,536.16 <b>PROPERTY TAX PAYMENT:</b> \$254.42 <b>TOTAL PAYMENT:</b> \$1,790.58	<b>MATURITY DATE:</b> Sep 5, 2024  <b>LTV:</b> 95.000% <b>INTEREST RATE:</b> 2.740% <b>INTEREST TYPE:</b> Fixed <b>TERM:</b> 5 years 0 months Closed <b>AMORTIZATION PERIOD:</b> 25 years 0 months <b>PAYMENT FREQUENCY:</b> Monthly <b>EST.ANNUAL PROP.TAXES:</b> \$3,053.00 <b>TAXES TO BE PAID BY:</b> Lender
<b>MORTGAGE FEES:</b> <b>Mortgage Insurance Premium (Take From First Advance)</b> \$12,844.00 <b>PST On Mortgage Insurance Premium (Take From First Advance)</b> \$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, 2019 after which time if not accepted, shall be considered null and void.

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

**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 Bank of Canada 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 Bank of Canada 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. In order for the borrower(s) to have the opportunity to apply for creditor insurance in relation to the mortgage, the borrower(s) requests that Street Capital Bank of Canada provide the information needed to pre-populate the application with Street Capital Bank of Canada's creditor insurance provider on behalf of the borrower(s). Should the borrower(s) not wish to have this information provided to the creditor insurance provider, they may inform Street Capital Bank of Canada in writing via email to Customer.Service@streetcapital.ca or mail to 1 Yonge St., Suite 2401, Toronto, ON M5E 1E5, Attention: Customer Service. (Applicant)
2. Your payment frequency has been set as indicated on the first page of this commitment. If you would like to change your payment frequency, please put an "x" beside the frequency you would like along with the first payment date (below).  
Note: the following dates are not available for monthly payment frequency: 29th/30th/31st  
☐ Monthly  
First Payment Date (within 30 days of advance) \_\_\_\_\_  
☐ Biweekly  
First Payment Date (within 14 days of advance) \_\_\_\_\_  
☐ Accelerated Biweekly  
First Payment Date (within 14 days of advance) \_\_\_\_\_  
☐ Weekly  
First Payment Date (within 7 days of advance) \_\_\_\_\_  
☐ Accelerated Weekly  
First Payment Date (within 7 days of advance) \_\_\_\_\_  
(Applicant)
3. Please provide the SOLICITOR INFORMATION contact details in the fields below.  
\*  
Solicitor  
Name: \_\_\_\_\_  
  
Law Office  
Name: \_\_\_\_\_  
  
Solicitor  
Email: \_\_\_\_\_  
  
Solicitor  
Telephone #: \_\_\_\_\_  
  
Solicitor  
Address: \_\_\_\_\_  
\_\_\_\_\_  
\*  
(Applicant)
4. Street Capital Bank of Canada's mortgage commitment has been based on information presented at the time of application. Should there be a change to the information presented (i.e. - Credit Score, LTV, etc.) the interest rate quoted may be subject to change. Changes in product and/or program may also result in a change to the interest rate quoted. Interest rates offered will be based on current rates at that time. (Applicant)

5. The 'Mortgage Requirements' section in the Solicitor's Guide contains information required to prepare the mortgage. (Applicant)
6. This mortgage will be subject to all extended terms set forth in the Street Capital Bank of Canada's standard form of mortgage contract or within the mortgage contract prepared by our solicitors whichever the case may be. (Applicant)
7. Street Capital Bank of Canada will retain a third party service provider to manage the closing of this mortgage transaction. As an agent of Street Capital Bank of Canada, the service provider will instruct and fund this mortgage transaction as well as receive and store (whether electronically or otherwise) Borrower information, including the final report on behalf of Street Capital Bank of Canada. It will also obtain a Lender policy of Title Insurance. The Borrower(s) will be required to pay the 'Title Insurance Processing Fee' on closing. This fee includes administration costs and the cost of the Lender policy of Title Insurance. (Applicant)
8. This Commitment shall be open for acceptance by you until 11:59 pm on Aug 18, 2019 after which time, if not accepted, shall be considered null and void. (Applicant)
9. The terms in this commitment cannot be altered unless confirmed in writing by Street Capital Bank of Canada. (Applicant)
10. 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)
11. Street Capital Bank of Canada has the sole discretion to renew this mortgage at maturity for any term, with or without change in the interest rate payable under the Mortgage, by entering into one or more written agreements with the mortgagor(s). Notwithstanding the foregoing, Street Capital Bank of Canada, in the absence of receipt of either full payout funds or a signed renewal agreement, may in its sole discretion renew the mortgage for a term with the length and at the rate of interest set out for an automatic renewal in its offer of renewal. (Applicant)
12. 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)

**Broker**

**We will obtain the following:**

- ① Street Capital Bank of Canada requires written confirmation of down payment from non-borrowed cash equity showing an accumulation of 3 months savings, via (i) bank statements/book, (ii) GIC deposits, (iii) RRSP, (iv) Canada Savings Bond, etc. If downpayment is coming from Investments, Street Capital Bank of Canada will require confirmation that the money has been withdrawn and deposited to a personal bank account.  
Require a copy of the lottery cheque payable by the lottery company to support lottery winnings. (Broker)
- ② Please provide valid government issued photo ID for Natasha Michinski to confirm date of birth. (Credit bureau mismatch) (Broker)
- ③ Street Capital Bank of Canada requires receipt of the following documentation for 610 Lawrence Street Prescott ON :  
 1) Current mortgage/HELOC statement to confirm outstanding balance and no arrears.  
 2) Current property tax statement (outstanding balance or arrears must be paid in full)  
 3) Confirmation of condo fees (if applicable)  
 → 4) Current, valid lease agreement confirming monthly rent of \$2650.00. If rental income is derived from multiple suites please provide confirmation that the suites are legal and conforming to city zoning/standards. (Broker)
4. Street Capital Bank of Canada requires proof of the deposit which forms part of the purchase agreement by way of a cancelled cheque or confirmation of the deposit coming out of the applicants bank account. (Broker)
5. Broker should obtain evidence of consent and authorization by the Borrower to the use of electronic signatures (if applicable). (Broker)
6. Street Capital Bank of Canada reserves the right to request additional information if deemed necessary in order to meet its regulatory requirements with respect to the Proceeds of Crime and Terrorist Financing Act of Canada and/or other applicable legislation. (Broker)
7. Street Capital Bank of Canada 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)
8. 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 that he/she 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)

9. Street Capital Bank of Canada requires confirmation of closing costs in the amount of 1.5%. Funds must come from non-borrowed cash equity. Such confirmation must be acceptable to Street Capital Bank of Canada. (Broker)
10. Street Capital Bank of Canada must receive a copy of the fully executed Agreement of Purchase and Sale and MLS Listing for the property being purchased, including all schedules and waivers. Such documents must be deemed acceptable to Street Capital Bank of Canada. (Broker)
11. 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)
12. Street Capital Bank of Canada will require the following: written confirmation of employment by way of letter indicating the start date and position; paystub along with copies of personal tax returns and Tax Assessment Notices for the past 2 years confirming a minimum average net income as declared on Skyler Zanth's credit application. (Broker)
13. Street Capital Bank of Canada requires receipt of a current paystub and employment letter to confirm income for Natasha Michinski in the amount of \$78,568.00. Please be advised that Street Capital Bank of Canada 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 ensure that the mortgage contains any statements required under the applicable marital property or matrimonial home legislation and that any required spousal/domestic partner consent to the mortgage is properly given. (Solicitor)
2. A Statement of Disclosure will be required to be signed in accordance with applicable law. In addition, certification will be required that all requirements under the Matrimonial Property Act in your province have been met and that the status does not in any way affect Street Capital Bank of Canada's charge. All copies of the Statement of Disclosure must be original signature. These documents will be executed by your Solicitor. (Solicitor)
3. Solicitor to confirm that clients own no other properties other than those disclosed on the application by way of signed affidavit by borrowers (Solicitor)
4. Solicitor's undertaking to confirm applicant(s) identification is legitimate and matches the information provided in the commitment. (Solicitor)
5. Solicitor to confirm that subject Agreement of Purchase and Sale is a bona fide sale/purchase agreement. If the home is currently tenanted, Solicitor to confirm vacant possession prior to completion (Solicitor)
6. Please provide a void cheque with the acceptance of this commitment and complete the Mortgage Pre-Authorized Payment Plan form showing your complete banking information. By signing the form, you authorize the servicing company, to debit the account described therein for the regular mortgage payments as set out in the mortgage loan documents. (Solicitor)
7. Solicitor to provide Street Capital Bank of Canada 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 Bank of Canada matches title registration of the property along with length of time current owner has been registered on title. (Solicitor)
8. Prior to the disbursement of funds, fire hazard and extended coverage insurance must be arranged with first loss payable to the Lender name and address to be reflected in the registered mortgage. Street Capital Bank of Canada may request the mortgage be registered in its name or one of its entities or custodians (Computershare Trust Company of Canada or AST Trust Company (Canada)). The Instructions to Solicitor will set out the details for registration. Fire insurance coverage must be for full replacement value of the building(s) and for an amount not less than the amount of the mortgage. Where the policy provides blanket coverage in an amount that meets this requirement, the Lender will require written confirmation from the insurer that the blanket coverage includes building replacement coverage and that no individual limit exists under the blanket coverage with respect to building replacement. Alternatively, for policies not meeting the foregoing requirements the Lender will accept a Guaranteed Replacement Cost Endorsement to the policy. For rental or income producing properties, a "loss of rental income" must be included in the insurance coverage. (Solicitor)

9. Title to the property must be acceptable to our Solicitor who will ensure that the Borrower(s) have good and marketable title in fee simple to the property and that the property is clear of any encumbrances which might affect the priority of this Mortgage. Street Capital Bank of Canada will require a Lender policy of Title Insurance to be obtained prior to closing. The cost of this insurance will be payable by the Borrower(s). In order to obtain Title Insurance, the following will be required: (a) confirmation that property taxes are up-to-date; (b) confirmation that adequate fire insurance is in place; (c) a legal description of the property; and (d) the completed forms as required by the service provider assigned by Street Capital Bank of Canada to close this transaction. (Solicitor)
10. Street Capital Bank of Canada refuse any subsequent financial charges to be registered against the subject property without our approval. (Solicitor)

## Instructions

- 1 No deletions from or additions to the Mortgage are permissible unless approved by Street Capital Bank of Canada. (Applicant)
- 2 The Instructions to Solicitor will set out the Lender name and service address to be used for mortgage registration purposes. Street Capital Bank of Canada may request the mortgage be registered in its name or one of its entities or custodians (Computershare Trust Company of Canada or AST Trust Company (Canada)). (Applicant)
- 3 Street Capital Bank of Canada 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 be the sole responsibility of the Borrower(s). (Applicant)
- 4 Street Capital Bank of Canada reserves the right to decline or amend the commitment if the property is not being occupied as your principal residence. (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 Bank of Canada 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)
- 7 A tax instalment, equal to the estimated yearly taxes and divided by the number of mortgage payments per year, will be collected together with the principal and interest mortgage payment starting on the first payment date. The collection of this tax payment will enable Street Capital Bank of Canada to pay the property taxes on an ongoing basis. The borrower may be responsible for a portion of the current year's realty tax bill depending upon the closing date of this transaction. In order to ensure that there is no deficit in the realty tax account throughout the taxation cycle, Street Capital Bank of Canada may, at its sole discretion and as it deems necessary, either (a) withhold an amount from the mortgage proceeds on closing (realty tax holdback) and credit this amount to the borrower's tax account associated with the mortgage; or (b) increase the original tax payment at any time after closing. (Broker)

## Other

- 1 ERRORS AND OMISSIONS EXCEPTED (Applicant)

## 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 closing date of the two sales must be the same. 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. (Applicant)

## 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 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 an amount equal to the greater of:

(a) 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; or

(b) the interest rate differential (IRD) calculation for the remaining term of this mortgage. The IRD is the amount of money the Lender requires, on the prepayment date, to compensate the Lender for the loss of interest income which results from a lower rate of interest on a replacing loan for the remainder of the term. The remainder of the term is the length of time from the payment due date of the last full loan payment made under this mortgage to the maturity date of this mortgage. The IRD is calculated by determining the difference between the mortgage rate in effect, at the time this mortgage was given or last renewed, converted or amended, and the Lender's posted rate in effect at the time such IRD calculation is made for the term closest to the remaining term, as determined by the Lender. The difference in these two rates is used to calculate the loss of interest income. The posted rate is that the Lender publishes on its web site and identifies as the rate for this mortgage product.

If the term of this mortgage is longer than five (5) years and the prepayment is made after the fifth (5th) anniversary date then the compensation payment is limited to three (3) months interest only as set out in (a). (Applicant)



## Rate Adjustment Policies

- 1 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 If, at any time or from time to time, any default or breach of covenant occurs under any encumbrances registered against the land and which encumbrance has priority over this Mortgage, it shall constitute default under this Mortgage and we may pay all monies and take appropriate action to cure any default or breach under any such encumbrance. All costs, fees, charges, expenses and amounts paid by Street Capital Bank of Canada to cure any default or breach under any such prior encumbrance, shall be charged on the land and secured under this Mortgage and shall be recoverable by us in the same manner as any default or breach of covenant under this Mortgage. (Applicant)
- 2 There may be a fee charged for any payment that is returned or dishonoured. A fee schedule outlining costs is available at [www.streetcapital.ca](http://www.streetcapital.ca). (Applicant)
- 3 The applicant is responsible for any costs relating to the mortgage including legal, appraisal, survey, Title Insurance or inspection fees, unless otherwise specified in this commitment letter. (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:**

This Commitment shall be open for acceptance by you until 11:59 pm on Aug 18, 2019 after which time, if not accepted, shall be considered null and void.

Street Capital Bank of Canada

Authorized by: \_\_\_\_\_  
Jasmine Saluja

I / We, hereby authorize Street Capital Bank of Canada 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. \_\_\_\_\_

Bank \_\_\_\_\_ Branch \_\_\_\_\_

Address \_\_\_\_\_

Transit No. \_\_\_\_\_ Telephone No. \_\_\_\_\_

A sample "VOID" cheque is enclosed.

I / We Skyler Zanth, Natasha Michinski 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

X \_\_\_\_\_  
BORROWER

\_\_\_\_\_  
DATE

\_\_\_\_\_  
WITNESS

X \_\_\_\_\_  
CO-BORROWER

\_\_\_\_\_  
DATE

**Mortgage Brokerages, Lenders and Administrators Act**

This document must be provided to the borrower 2 business days prior to the signing of any mortgage instruments, unless waived below.

**Disclosure to Borrower****Cost of Borrowing Disclosure:**

Property to be mortgaged: 15490 Ashburn Road Berwick, Ontario K0C 1G0, Detached, MLS#1150371

**Details of Mortgage:**

The principal amount of the First mortgage \$ 333,944.00, will be repayable in Monthly installments of \$ 1,544.61, to be paid on the 1st of each month, including interest, starting on October 05, 2019. The net advance of funds is \$ 320,072.48. The total amount of all payments over the 5 Years term will be \$ 92,676.60. The mortgage will be amortized over 25 Years.

**Interest:**

The date on which interest begins to accrue is: September 05, 2019 and if any grace period is given, the details are: N/A

The annual interest rate is 2.790 % and the compounding period is Semi-Annually.

Interest for each payment period is calculated against the balance owing. Each payment is applied first to the accumulated cost of borrowing, and then to the outstanding principal. Any interest unpaid becomes part of the balance owing for the purposes of calculating the interest charged in future payment periods.

Where the annual interest rate may change, the method of determining the annual interest rate is:

**Fees and Costs Payable by Borrower:**

	Comments	Value	Included In APR
Mortgage Insurance Premium		\$ <u>12,844.00</u>	
Mortgage Insurance Premium - Tax		\$ <u>1,027.52</u>	
<b>Total Costs:</b>		\$ <u>13,871.52</u>	

**Total Cost of Borrowing:**

Total Cost of Borrowing (including interest) to be paid over the term of the mortgage: \$ 43,009.24 APR: 2.790 %

*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.*

**Terms and Conditions:**

Prepayment Privileges: See commitment for details

Transferability: See commitment for details

Method of Payment: See commitment for details

Special Conditions: See commitment for details

Particulars / Penalties: See commitment for details

**Conflict of Interest Disclosure:**

The Mortgage Broker/Agent has the following relationship which may be a potential conflict of interest:  
n/a

**Referral Fees to Brokerage and/or Broker/Agent:**

*Describe any direct or indirect interest that the Brokerage has or, as currently contemplated, may acquire in the transaction for which this disclosure statement is provided.*

**☒ Mortgage - Commissions**

*The brokerage will receive a commission and may receive contingent commissions from the Lender. Commissions are generally a fixed percentage of principal amounts of the mortgage being placed. Contingent commissions may be based on factors such as the volume of business placed with the Lender, or a certain percentage growth in the placement of business over a previous period, and may be paid in cash or some other form of compensation.*

### Mortgage Brokerages, Lenders and Administrators Act

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#### Disclosure to Borrower

##### Referral Fees to Brokerage and/or Broker/Agent:

Describe any direct or indirect interest that the Brokerage has or, as currently contemplated, may acquire in the transaction for which this disclosure statement is provided.

☒ **Bonus**

The Brokerage may receive a bonus or contingent commission from the Lender. Contingent commissions may be based on factors such as the volume of business placed with the Lender, or a certain percentage of growth in the placement of business over a previous period.

☒ **Other Compensation**

The Lender involved in this transaction may provide the brokerage fees or incentives dependant on the interest rate and the term(s) accepted by the Borrower. The brokerage may retain the fees and incentives or may use them for the benefit of another of the brokerage's clients.

##### Information on Brokerage:

The Brokerage is representing The Borrower, not the Lender in this transaction.

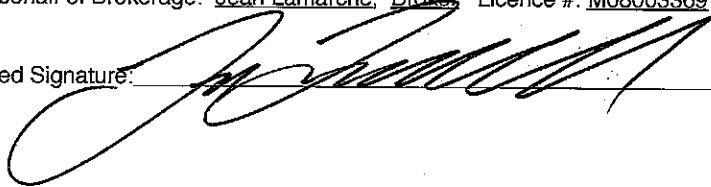
The Brokerage has acted for 50 lenders during the previous fiscal year.

Name and Address of Brokerage: Invis Inc. Licence #: 10801 600-5770 Hurontario Street, Mississauga, ON L5R 3G5

Name of Authorized Person signing on behalf of Brokerage: Jean Lamarche, Broker, Licence #: M08003369

Date: 08/08/2019

Authorized Signature: \_\_\_\_\_



##### Disclosure of Material Risks:

The brokerage has reviewed with the borrower the general risks associated with a mortgage commitment. These risks include: risk of falling into arrears, default and foreclosure, prepayment penalties, etc.

#### Acknowledgment

I / we acknowledge receipt of a copy of this form, and corresponding Amortization Schedule and that I / we have reviewed the information.

Date: \_\_\_\_\_

Borrower: \_\_\_\_\_  
Skyler Zanth

Date: \_\_\_\_\_

Borrower: \_\_\_\_\_  
Natashia Michinski

I / we waive the 2 business days requirement for this disclosure.

Date: \_\_\_\_\_

Borrower: \_\_\_\_\_  
Skyler Zanth

Date: \_\_\_\_\_

Borrower: \_\_\_\_\_  
Natashia Michinski

This form is provided "as-is" and D+H Limited Partnership ("D+H") makes no representations, warranties or conditions with regard to this form. Without limiting the generality of the foregoing, D+H does not warrant that this form complies with any applicable legislation and/or regulation. To the maximum extent permitted by applicable law, D+H disclaims all warranties and conditions implied or statutory, including, but not limited to, any warranties or conditions of merchantability, fitness for a particular purpose, and non-infringement.

## AMORTIZATION SUMMARY

Transaction No:  
IINC-166354-1

Prepared For: Skyler Zanth

### MORTGAGE INFORMATION

Mortgage Amount:	\$ 333,944.00	Closing Date:	September-5-2019
Interest Rate:	2.790%	Interest Adjustment Date:	September-5-2019
Amortization:	25 Years 0 Months	First Payment Date:	October-5-2019
Term:	60 Months	Maturity Date:	September-5-2024
Disclosure Rate:	2.790%	Interest Adjustment Amount:	\$ 0.00
Payment Frequency:	Monthly	Interest Only:	No
Compounded:	Semi-Annually		

### MORTGAGE SUMMARY

Monthly Payment: \$ 1,544.61

Total Payments:	\$ 92,676.60
Total Interest:	\$ 43,009.24
Total Principal:	\$ 49,667.36
Balance Remaining at Maturity:	\$ 284,276.64

Prepared by : Broker

Jean Lamarche - M08003369  
Invis Inc

600 - 5770 Hurontario Street  
Mississauga, Ontario  
L5R 3G5

10801

Tel : (613) 795-9591

Fax : (416) 623-4382

E-mail : jeanlamarche@invis.ca

Initials:  

E. + O. E.

**AMORTIZATION SCHEDULE**

<b>Payment Date</b>	<b>Interest</b>	<b>Principal</b>	<b>Balance</b>
October 5, 2019	\$ 771.94	\$ 772.67	\$ 333,171.33
November 5, 2019	\$ 770.16	\$ 774.45	\$ 332,396.88
December 5, 2019	\$ 768.37	\$ 776.24	\$ 331,620.64
January 5, 2020	\$ 766.57	\$ 778.04	\$ 330,842.60
February 5, 2020	\$ 764.78	\$ 779.83	\$ 330,062.77
March 5, 2020	\$ 762.97	\$ 781.64	\$ 329,281.13
April 5, 2020	\$ 761.17	\$ 783.44	\$ 328,497.69
May 5, 2020	\$ 759.36	\$ 785.25	\$ 327,712.44
June 5, 2020	\$ 757.54	\$ 787.07	\$ 326,925.37
July 5, 2020	\$ 755.72	\$ 788.89	\$ 326,136.48
August 5, 2020	\$ 753.90	\$ 790.71	\$ 325,345.77
September 5, 2020	\$ 752.07	\$ 792.54	\$ 324,553.23
October 5, 2020	\$ 750.24	\$ 794.37	\$ 323,758.86
November 5, 2020	\$ 748.40	\$ 796.21	\$ 322,962.65
December 5, 2020	\$ 746.56	\$ 798.05	\$ 322,164.60
January 5, 2021	\$ 744.72	\$ 799.89	\$ 321,364.71
February 5, 2021	\$ 742.87	\$ 801.74	\$ 320,562.97
March 5, 2021	\$ 741.01	\$ 803.60	\$ 319,759.37
April 5, 2021	\$ 739.16	\$ 805.45	\$ 318,953.92
May 5, 2021	\$ 737.29	\$ 807.32	\$ 318,146.60
June 5, 2021	\$ 735.43	\$ 809.18	\$ 317,337.42
July 5, 2021	\$ 733.56	\$ 811.05	\$ 316,526.37
August 5, 2021	\$ 731.68	\$ 812.93	\$ 315,713.44
September 5, 2021	\$ 729.80	\$ 814.81	\$ 314,898.63
October 5, 2021	\$ 727.92	\$ 816.69	\$ 314,081.94
November 5, 2021	\$ 726.03	\$ 818.58	\$ 313,263.36
December 5, 2021	\$ 724.14	\$ 820.47	\$ 312,442.89
January 5, 2022	\$ 722.24	\$ 822.37	\$ 311,620.52
February 5, 2022	\$ 720.34	\$ 824.27	\$ 310,796.25
March 5, 2022	\$ 718.44	\$ 826.17	\$ 309,970.08
April 5, 2022	\$ 716.53	\$ 828.08	\$ 309,142.00
May 5, 2022	\$ 714.61	\$ 830.00	\$ 308,312.00
June 5, 2022	\$ 712.69	\$ 831.92	\$ 307,480.08
July 5, 2022	\$ 710.77	\$ 833.84	\$ 306,646.24
August 5, 2022	\$ 708.84	\$ 835.77	\$ 305,810.47
September 5, 2022	\$ 706.91	\$ 837.70	\$ 304,972.77
October 5, 2022	\$ 704.98	\$ 839.63	\$ 304,133.14
November 5, 2022	\$ 703.03	\$ 841.58	\$ 303,291.56
December 5, 2022	\$ 701.09	\$ 843.52	\$ 302,448.04
January 5, 2023	\$ 699.14	\$ 845.47	\$ 301,602.57
February 5, 2023	\$ 697.18	\$ 847.43	\$ 300,755.14
March 5, 2023	\$ 695.23	\$ 849.38	\$ 299,905.76
April 5, 2023	\$ 693.26	\$ 851.35	\$ 299,054.41
May 5, 2023	\$ 691.29	\$ 853.32	\$ 298,201.09
June 5, 2023	\$ 689.32	\$ 855.29	\$ 297,345.80
July 5, 2023	\$ 687.34	\$ 857.27	\$ 296,488.53
August 5, 2023	\$ 685.36	\$ 859.25	\$ 295,629.28
September 5, 2023	\$ 683.38	\$ 861.23	\$ 294,768.05
October 5, 2023	\$ 681.39	\$ 863.22	\$ 293,904.83
November 5, 2023	\$ 679.39	\$ 865.22	\$ 293,039.61
December 5, 2023	\$ 677.39	\$ 867.22	\$ 292,172.39
January 5, 2024	\$ 675.39	\$ 869.22	\$ 291,303.17
February 5, 2024	\$ 673.38	\$ 871.23	\$ 290,431.94
March 5, 2024	\$ 671.36	\$ 873.25	\$ 289,558.69
April 5, 2024	\$ 669.34	\$ 875.27	\$ 288,683.42
May 5, 2024	\$ 667.32	\$ 877.29	\$ 287,806.13
June 5, 2024	\$ 665.29	\$ 879.32	\$ 286,926.81
July 5, 2024	\$ 663.26	\$ 881.35	\$ 286,045.46
August 5, 2024	\$ 661.22	\$ 883.39	\$ 285,162.07

**AMORTIZATION SCHEDULE**

Payment Date	Interest	Principal	Balance
September 5, 2024	\$ 659.18	\$ 885.43	\$ 284,276.64
At End of Term:	\$ 43,009.24	\$ 49,667.36	\$ 284,276.64



Group Policy Number 60253

Refinance on Original Canada Life Certificate Number:

Interest Only Loan (Life Insurance Only)

Applicant Information				Life Insurance		Disability Insurance		Critical Illness Insurance Only available with Life Insurance		Initial here to waive all coverage.
	Name of Applicant	Date of Birth (mm/dd/yyyy)	Age	Premium	Initial to accept	Premium	Initial to accept	Premium	Initial to accept	
1	Skyler Zanth	06/15/1988	31	\$43.28		\$29.69		\$57.71		
2	Natashia Michinski	03/21/1993	26	\$28.85		\$23.35		\$39.67		
This insurance is not available in the provinces of Québec and British Columbia.				Joint Premium		\$57.70			\$77.90	

This insurance is not available in the  
provinces of Québec and British Columbia.

a) Premium per month includes PST

b) 20% discount applied to Life & Critical Illness premium amounts when there  
are two insured applicants.

c) Partial insurance coverage may be granted where Insured Mortgage Balance exceeds \$350,000. To inquire contact Canada Life at 1-800-380-4572.

d) If you are a smoker, the Life premium rate is 60% more than the non-smoker rate.

e) If you select only Disability Insurance, your monthly premium rate will be the rate shown in the table in the Certificate of Insurance, plus 20%.

f) Interest-only Mortgages may be covered for Life Insurance only, and only for up to 36 months.

**Eligibility Requirements** - You are eligible to apply for Life, Disability and Critical Illness Insurance:

- If you have or have entered into an agreement to obtain a mortgage with respect to a single family dwelling, duplex, triplex, quadruplex or condominium unit that is the security for the mortgage, and the Life Insurance benefit does not exceed the lesser of the principal amount insured shown on the Application or \$1,000,000; for Critical Illness the max is \$500,000 and;
- on the date that you sign this application, you are between 18 and 64 years of age, you are a resident of Canada, and if you are applying for Disability Insurance, you must be gainfully employed for a minimum of 20 hours per week and not currently receiving Worker's Compensation or disability benefits.
- Only the first 2 applicants may be insured with respect to a single Mortgage. Any additional applicants are not eligible.

**Free Accidental Death coverage** - From the date you apply for insurance by signing this Application for Insurance, you qualify for free Accidental Death Coverage as set out in the Plan Summary and Certificate of Insurance. This free coverage ends on the earlier of the date funds are advanced and the date your Application is declined.

Frequency of premium withdrawal:

Monthly

Mortgage Loan Duration (Interest-only coverage up to 36 months):

Mortgage Obligation	Mortgage Loan Amount: \$333,944.00		Mortgage Payment Amount: \$1,544.61 Monthly	
Mortgage Application Number	Insured Mortgage Balance	Insured Monthly Mortgage Payment	Mortgage Funding Date (mm/dd/yyyy)	Mortgage Broker
01-0000-01791276	\$ 333,944.00	\$ 1,544.61	09/05/2019	Jean Lamarche

Requested Effective Date: I/we would like our insurance to start:

☐ As soon as my/our Application is approved☐ On the Mortgage Funding Date above

Premium Collection Charge all insurance premium payments to:

In accordance with the PAD Agreement set out in the Plan Summary, I/We authorize Canada Life, and the financial institution designated to debit the total insurance premiums, in the frequency chosen by me, from my bank account, indicated on the attached "VOID" cheque. I/We understand my bank account will automatically be debited in the frequency chosen by me.

☐ Attach VOID cheque

Health Questions (Do not complete if you are waiving coverage)

	Applicant #1		Applicant #2	
	No	Yes	No	Yes
1. In the past 24 months, have you been tested for, received any treatment, medical advice, consultation, diagnosis, required follow-up for or had any known indication of: <ul style="list-style-type: none"><li>• problems relating to heart, circulation, high blood pressure, high cholesterol, stroke, cancer, tumor, leukemia, lupus, asthma or any other lung or respiratory condition</li><li>• diabetes, hepatitis, liver or kidney disease, stomach or intestinal condition, multiple sclerosis or any other condition affecting the central nervous system, including paralysis</li><li>• alcohol or substance abuse, depression or other mental, nervous or psychiatric condition, or have you ever tested positive for, or been diagnosed as having any HIV virus or any other associated disease including AIDS or any other immunological disease or condition?</li></ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Within the past 12 months, have you used tobacco and/or nicotine products by smoking cigarettes, e-cigarettes, cigarillos, pipe, cigars, hookah, vaping; used nicotine patches and/or gum; chewed tobacco; or used tobacco and/or nicotine in any other form? Please note that if you answer "Yes", you will be classified as a smoker. Smoker premium rates are 60% more on the Life coverage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If applying for Disability Insurance, please also answer questions 3 and 4:				
3. In the past 24 months, have you received any treatment for, or consulted a physician or other health care provided for, or been diagnosed as having sprains, strains or other problems or conditions of the neck, back, shoulder, elbow or other joints, muscles, ligaments or tendons?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Are you currently receiving or have you ever received disability or workers' compensation benefits for a period longer than one month?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If applying for Critical Illness Insurance, please also answer question 5:				
5. Have you or any of your immediate family members (mother, father, brothers or sisters) ever had cancer, a tumour, stroke, heart disease, heart attack or diabetes before the age of 60?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Authorization and Declarations

I understand that:

- The product applied for is optional group creditor insurance underwritten by Canada Life, distributed by Simplinsur. I confirm that I am under no obligation to purchase this insurance and that the distributor of this insurance is not a licensed insurance agent or salesperson except where required by law, and that I may wish to seek advice of a licensed insurance agent or salesperson in connection with this insurance. I understand that I may cancel this insurance at any time by notifying Canada Life in writing.
- I have received and read the Canada Life Plan Summary that describes the Plan and contains the Privacy Statement, and agree to the terms of the Pre-Authorized Debit (PAD) Agreement for the collection of premiums described therein.
- If the answer is "No" to the Health Questions above, and if the Initial Mortgage Balance plus the balance of any other existing Insured Mortgages under this Policy Number 60253 with Canada Life do not exceed \$500,000, provided the first Premium is paid when due, the Effective Date of Insurance is on the later of the Requested Effective Date or the date on which the Application for Insurance is approved. In all other cases, a representative of Canada Life or its administrator may contact me or may request a medical examination or tests such as a general blood profile which will be carried out at no expense to me, or other additional information (the "Medical Evidence"). After reviewing the Application and Medical Evidence, Canada Life may either approve or decline coverage and Canada Life will notify me accordingly. As long as the first Premium is paid when due, the Effective Date of Insurance will be the date of such approval or, if later, the Requested Effective Date. If the Requested Effective Date is not selected, the Requested Effective Date will be the Mortgage Funding Date.
- This Application may be transmitted to Canada Life as an original or electronic 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. If I cancel my coverage, in writing, within 30 days of the mailing date of my Certificate of Insurance, coverage will be deemed never to have been in force and I will receive a full refund of any premium I have paid. I agree to be bound by the terms and conditions of the Policy and the Certificate of Insurance. I understand that coverage is subject to limitations and exclusions including a limitation for Pre-Existing Conditions. I understand that the Group Policyholder/Mortgage Broker receives remuneration for performing administrative duties in respect of the Policy.
- Concealment, misrepresentation or a false or incomplete declaration on the application or in any other communication with Canada Life or Simplinsur could cause my insurance to be void.
- The parties have requested that the application be in English/Les parties ont exigé que cette demande soit rédigée en anglais.

I certify that all the information shown and all answers and statements made in this application and in any other communication with Canada Life or Simplinsur are accurate and complete. 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 hereby authorize Canada Life (only if I apply for the insurance), any healthcare or rehabilitation provider, other insurance or reinsurance companies, any person having knowledge of me or my health, and service providers working with Canada Life to exchange information; and Canada Life to exchange information with the creditor and Simplinsur, when relevant and necessary for the purposes of processing my application, administering any insurance extended hereunder, and assessing any claim.

I understand that by initialing above, and by my signature below, I hereby apply for, or waive, the insurance under the Policy.

Applicant #1 Signature

Date (mm/dd/yyyy)

Applicant #2 Signature

Date (mm/dd/yyyy)

For Customer Service, please call 1-800-380-4572

Should there be any discrepancies between this Summary and the Certificate of Insurance, the Certificate of Insurance shall prevail.

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