

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)