

May 05, 2021

Lender Reference #: 1180876

FIRST NATIONAL

FINANCIAL LP

**PAYMENT FLEXIBILITY OPTIONS**

Circle payment option:

If Weekly, the first payment will be May 12, 2021.

If Bi-Weekly, the first payment will be May 19, 2021.

If Semi Monthly, the first payment will be May 20, 2021.

If Monthly, the first payment will be June 5, 2021.

INSTRUCTIONS TO THE SOLICITOR

Solicitor

David A. McLean

David McLean

1073 Wellington Street West

Ottawa, ON

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Phone: 1-613-722-8381

Fax: 1-613-722-4891

THE SOLICITOR IS HEREBY INSTRUCTED TO REGISTER THE MORTGAGE DOCUMENT AS FOLLOWS:

The Principal amount on the Registered Mortgage should be: \$420,000.00

Interest Adjustment Date: May 5, 2021

First Payment Date: June 5, 2021

Maturity Date: May 5, 2026

Interest Rate: 2.290 %

Monthly Principal and Interest Payment: \$1,837.82

PLEASE DRAW DOCUMENTS AND FINAL REPORT IN THE NAME OF FIRST NATIONAL FINANCIAL GP CORPORATION**ECHELON HOME WARRANTY – AGREEMENT FOR SERVICES (FIRST 12 MONTHS COMPLIMENTARY)**

Your mortgage comes with a thank-you gift. We cover the cost of your membership ("Membership") in the Echelon Home Warranty Program (the "Program") for the first 12 months (the "Complimentary Period"). After the first 12 months, the membership fee charged to you will be approximately \$17.69 per month, plus any applicable taxes and will be collected together with your regular mortgage payments (the "Membership Fee").

The Program provides protection against the cost of unforeseen break-downs in your major home systems (heating, air conditioning, electrical and plumbing) up to \$10,000 per year. An initial consultation fee of \$50 per incident will be charged to you. Other terms and conditions may apply. You will receive your Membership Certificate in the mail, shortly after your mortgage funds. For more information about the Program, visit online at: <https://www.firstnational.ca/residential/home-warranty-and-mortgage-insurance/home-warranty>. You are under no obligation to enroll in this Program or to continue the Program after the Complimentary Period.

If you do not wish to enroll in the Program simply strike out the above paragraph and initial beside it. If the above paragraph is not crossed out, by signing this Commitment you authorize and agree to your enrollment in the Program and consent to being charged the Membership Fee after the Complimentary Period.

CONSENT AND BACKGROUND CHECK NOTICE

By signing this commitment, you acknowledge and agree that we or any insurer or potential insurer or assignee or potential assignee of the mortgage loan (collectively, "**Third Parties**") may conduct credit checks with consumer reporting agencies and make such other investigations and collect credit and other personal information about you for the purposes of underwriting, assessing the risk associated with and administering and servicing this mortgage loan throughout the mortgage term, including renewals. You acknowledge and understand that this information may include the types and amounts of credit advanced to you, payment histories, negative banking items, collection actions, legal proceedings, previous bankruptcies and other information reported by your creditors. We also exchange personal information with consumer and credit reporting agencies on an ongoing basis (including negative information such as late payments, missed payments or other defaults).