

Mortgage Commitment

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August 10, 2023

Lender Reference #: 1381147

FIRST NATIONAL

FINANCIAL LP



Richard A. Hanesiak
Anderson Sinclair Professional Corp
2170 Torquay Mews
Mississauga, ON
L5N 2M6
Phone: 1-844-875-2345 3280
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THE SOLICITOR IS HEREBY INSTRUCTED TO REGISTER THE MORTGAGE DOCUMENT AS FOLLOWS:

The Principal amount on the Registered Mortgage should be: \$450,000.00
Interest Adjustment Date: August 21, 2023
First Payment Date: September 21, 2023
Maturity Date: May 21, 2026
Interest Rate: 2.900 %
Monthly Principal and Interest Payment: \$1,868.85

PLEASE DRAW DOCUMENTS AND FINAL REPORT IN THE NAME OF FIRST NATIONAL FINANCIAL GP CORPORATION

HOME WARRANTY

If you are a member of the Echelon Home Warranty program, your status will be carried forward from mortgage number: 1180876

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).

PRIVACY

You acknowledge and agree that we, any purchaser/assignee of the mortgage loan ("Loan") or any insurer or potential insurer of the Loan may collect, use and/or disclose information (including personal information) concerning you: (a) with any future or proposed assignee or insurer of this commitment and/or the Loan, (b) with authorized agents, representatives, servicers, replacement servicers and advisers who are engaged in the underwriting, processing, maintenance, administration, collection and enforcement of the Loan, (c) with any third parties necessary in connection with any securitization of the Loan (including Canada Mortgage and Housing Corporation or a title custodian), (d) with third parties involved in the detection, prevention and suppression of fraud and other illegal activities and matters involving the public interest, (e) in accordance with your consent or authorization, and (f) as set out in our Privacy Policy or as otherwise required or permissible by law. Your information will be collected, used, and disclosed in accordance with this commitment and with our Privacy Policy (available at <https://www.firstnational.ca>).

CLIENT ACCEPTANCE

All of the above terms and conditions in this Commitment are agreed to by the undersigned, including enrollment in the Echelon Home Warranty Program:

Applicant(s):

Natashia Michinski

Signature

Date 08/17/2023

Email Address*: _____

*Important Note: I consent and confirm that my email address as written above is accurate and that email communications related to my/our mortgage will be sent to this email address (sent from: welcomer.bienvenue@firstnational.ca). First National's secure My Mortgage web portal can be accessed to <https://mymortgage.firstnational.ca>.