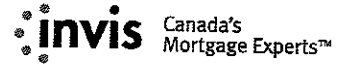


# ADDENDUM Suitability



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 PI&T that I/we are comfortable paying is \$ 1800- (PT), 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. Laramée

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

Signature of Broker/Agent/Associate

Date: mm/dd/yyyy