

CONSENT AND AUTHORIZATION TO PARTICIPATE IN RECORDED VIDEO/PHONE CONFERENCE MEETING

TO: Anderson Sinclair Professional Corporation

RE: Natasha Lynn Michinski

File No: 23-1003308

Property: 15490 Ashburn Rd, North Stormont, Ontario, K0C 1G0

The undersigned, Natasha Lynn Michinski, acknowledges and understands that Anderson Sinclair Professional Corporation and the undersigned are to participate in a video conference or telephone conference along with digital signatures meeting with a lawyer, agent or employee at Anderson Sinclair Professional Corporation to review and sign documents in connection with this transaction.

The parties further acknowledge and agree that all closing documentation will be signed digitally and forwarded by email or fax in accordance with the *Electronic Commerce Act*, 2000, S.O.2000, c.17.

The undersigned also acknowledges that a lawyer, agent, or employee Anderson Sinclair Professional Corporation has explained to the undersigned the way the video conference or telephone conference and digital signings meeting will occur.

The undersigned further acknowledges that participation in the video conference or telephone conference meeting as well as the digital signatures meeting is voluntary and that the undersigned may discontinue the meeting at any time if the undersigned believes that the video conference or telephone conference technology being used is inadequate.

The undersigned hereby expressly agrees and consents to participate in a video conference or telephone conference along with digital signatures meeting with lawyer, agent, or employee of Anderson Sinclair PC to review and sign documents in connection with this transaction.

DATED at NORTH STORMONT, .



WITNESS: Richard Hanesiak
as to the signature of Natasha Lynn Michinski



Natasha Lynn Michinski

ONTARIO • ALBERTA • NEW BRUNSWICK • BRITISH COLUMBIA • NOVA SCOTIA • QUEBEC



2170 Torquay Mews
Mississauga, ON, L5N 2M6



www.myclosing.ca
files@myclosing.ca



P: +1 (844) 875-2345
F: +1 (866) 374-8570

CONSENT TO ACT RE CONFLICT

TO: Anderson Sinclair Professional Corporation

RE: Michinski
First mortgage to FIRST NATIONAL FINANCIAL GP CORPORATION
Property: 15490 Ashburn Rd, North Stormont, Ontario, K0C 1G0
Closing Date: Aug 21, 2023

The undersigned, Michinski, hereby acknowledge being advised by you that you are acting for the undersigned as well as the Mortgagee, FIRST NATIONAL FINANCIAL GP CORPORATION, in the above transaction, and notwithstanding being so advised, the undersigned hereby expressly consent to you acting in this capacity.

The undersigned further acknowledge being advised that all information received in connection with this transaction from either party cannot be treated as confidential insofar as the other party is concerned, and that the rules of the Law Society of Ontario require that when law firms act for both parties, this fact should be revealed to the other party with a recommendation that the other party obtain independent representation.

The undersigned further acknowledge having been advised that in the event of a material conflict between us and the Mortgagee, FIRST NATIONAL FINANCIAL GP CORPORATION, which cannot be resolved, you will advise us thereof, and it may be necessary for you to discontinue acting for either party in this matter.

DATED at NORTH STORMONT,



Natashia Lynn Michinski

ONTARIO • ALBERTA • NEW BRUNSWICK • BRITISH COLUMBIA • NOVA SCOTIA • QUEBEC



2170 Torquay Mews
Mississauga, ON, L5N 2M6



www.myclosing.ca
files@myclosing.ca



P: +1 (844) 875-2345
F: +1 (866) 374-8570

DIRECTION

TO: FIRST NATIONAL FINANCIAL GP CORPORATION

RE: Michinski first mortgage to FIRST NATIONAL FINANCIAL GP CORPORATION
15490 Ashburn Rd, North Stormont, Ontario, K0C 1G0
Loan Number: 1381147

This is to direct you and shall constitute your good and sufficient and irrevocable authority to make your cheque for the above mortgage advance payable in favour of our solicitors:

ANDERSON SINCLAIR PROFESSIONAL CORPORATION, IN TRUST

or as they may otherwise direct.

ACKNOWLEDGMENT

I, the undersigned, being the mortgagor in the above transaction, hereby acknowledge receiving a copy of Standard Charge Terms No. 200830 before signing the above charge or mortgage, and we understand that the said Standard Charge Terms are incorporated by reference into such charge or mortgage.

DATED at NORTH STORMONT, .



Natashia Lynn Michinski

ONTARIO • ALBERTA • NEW BRUNSWICK • BRITISH COLUMBIA • NOVA SCOTIA • QUEBEC



2170 Torquay Mews
Mississauga, ON, L5N 2M6



www.myclosing.ca
files@myclosing.ca



P: +1 (844) 875-2345
F: +1 (866) 374-8570

IN THE MATTER OF a mortgage (charge) from Natasha
Lynn Michinski in favour of FIRST NATIONAL FINANCIAL
GP CORPORATION on the premises municipally known
as 15490 Ashburn Rd, North Stormont, Ontario, K0C
1G0

I, Natasha Lynn Michinski SOLEMNLY DECLARE that:

1. I am, the mortgagor, in the above-described transaction and have knowledge of the matters hereinafter deposed to.
2. There is not currently and nor has there been within the past 60 days, any construction, alterations, renovations improvements or building materials supplied to the subject property in which have not been paid for in full and would constitute a lien under the Construction Lien Act secured against the subject property.
3. The proceeds of this mortgage will not be used to finance any construction, alterations, renovations or improvements to the subject property or to repay a mortgage which was taken out for this purpose.
4. Natasha Lynn Michinski - Within the meaning of the Family Law Act (Ontario):
I am ~~XXXXXXX~~ my spouse has consented to the charge
5. To the best of our knowledge and belief, the subject property has not been insulated with urea-formaldehyde foam insulation.
6. Natasha Lynn Michinski is not a non-resident of Canada within the meaning of Section 116 of the *Income Tax Act* (Canada) and nor will be a non-resident of Canada at the time of closing.
7. All property taxes and utility accounts for the subject property have been paid in full to date and there are no prior arrears.
8. There will be no secondary/subsequent financing on the subject property.
9. The subject property will be owner occupied as our primary residence as a single-family residence in accordance with all zoning by-laws.
10. That to the best of my knowledge the subject property has never been used for any illegal or criminal purpose, including, but not limited to, a "Grow House" for the cultivation of marijuana plants or for the manufacture, production or distribution of any illegal narcotic or substance including but not limited to cocaine, heroin, speed, ecstasy or LSD.
11. I, Natasha Lynn Michinski am one and the same person as _____ and _____.

AND I make this solemn Declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath.

ONTARIO • ALBERTA • NEW BRUNSWICK • BRITISH COLUMBIA • NOVA SCOTIA • QUEBEC



2170 Torquay Mews
Mississauga, ON, L5N 2M6



www.myclosing.ca
files@myclosing.ca



P: +1 (844) 875-2345
F: +1 (866) 374-8570

DECLARED before me

at the City of NORTH STORMONT
in the Regional Municipality

of Stormont



A COMMISSIONER, ETC.

Richard Hanesiak
Barrister & Solicitor
ANDERSON SINCLAIR PC
Mississauga ON L5N 2M6

}
}
}
}
}
}



Natashia Lynn Michinski

ONTARIO • ALBERTA • NEW BRUNSWICK • BRITISH COLUMBIA • NOVA SCOTIA • QUEBEC



2170 Torquay Mews
Mississauga, ON, L5N 2M6



www.myclosing.ca
files@myclosing.ca



P: +1 (844) 875-2345
F: +1 (866) 374-8570

REDIRECTION-SUREFUND

TO: Anderson Sinclair Professional Corporation

RE: Michinski First mortgage to FIRST NATIONAL FINANCIAL GP CORPORATION
15490 Ashburn Rd, North Stormont, Ontario, K0C 1G0

I, the undersigned, Natasha Lynn Michinski, hereby authorize **Anderson Sinclair Professional Corporation** to provide all documents and information required by Surefund, powered by Teranet, a third party company that facilitates all financial payments electronically or otherwise as directed, for the purpose of our completion of the transaction.

DATED at NORTH STORMONT, .



Natashia Lynn Michinski

ONTARIO • ALBERTA • NEW BRUNSWICK • BRITISH COLUMBIA • NOVA SCOTIA • QUEBEC



2170 Torquay Mews
Mississauga, ON, L5N 2M6



www.myclosing.ca
files@myclosing.ca



P: +1 (844) 875-2345
F: +1 (866) 374-8570

DIRECTION RE TITLE

TO: Anderson Sinclair P.C.
Barristers and Solicitors

RE: JUSTIN SKYLER ZANTH and NATASHIA LYNN MICHINSKI transfer
15490 Ashburn Rd, North Stormont, Ontario, K0C 1G0

I HEREBY AUTHORIZE AND DIRECT you to engross the deed or transfer with respect to the above transaction as follows:

Full Name

Birthdate

Natashia Lynn Michinski
Total 100% of Ownership

1992-03-21

AND FOR SO DOING this shall be your good, sufficient and irrevocable authority.

DATED at NORTH STORMONT, this day of August, 2023.



Natashia Lynn Michinski



Justin Skyler Zanth

INDEMNITY AND WAIVER OF ILA

TO: Richard Hanesiak and Anderson Sinclair PC

RE: Transfer of title
Property: 15490 Ashburn Road, North Stormont

1. I, the undersigned, Justin Skyler Zanth acknowledge that I am currently one the sole owner's with a 50% interest to the subject property, municipally known as 15490 Ashburn Road, North Stormont, ON. I will be transferring the subject property into my partner's sole name, Natashia Lynn Michinski as 100% interest as sole registered owner and I will not be receiving any funds for same. As such, I, have reviewed the relevant documents as part of the Transaction.
2. I, have been advised that the Firm is acting on behalf of myself and Stefanie Pereira in connection with the above-noted Transaction and the Firm is not providing me with separate legal advice with respect to the Transaction and Documents;
3. I, further understand and agree to indemnify and protect Richard Hanesiak and Anderson Sinclair PC, its solicitors, associates, employees or any other party (collectively, the "Indemnified Parties"), harmless from and against any loss, cost, damage and/or liability which the Indemnified Parties may suffer, incur or be charged with as a result of the foregoing Title Transfer and Transaction. This indemnity shall be binding on all heirs, executors, administrators, successors and assigns;
4. I, hereby acknowledge that we have been advised by the Indemnified Parties to consult a lawyer prior to executing this document, however **wish to decline such right to Independent Legal Advice (ILA) and waive any right we may have to ILA as part of the Transaction and Documents and the herein Indemnity;**
5. I further acknowledge we are signing the Documents and herein Indemnity and Waiver of Independent Legal Advice (ILA), freely and as our own act and without duress, coercion or undue influence from the Indemnified Parties, and/or between each other; and
6. I further acknowledge that we fully understand the terms of the herein Indemnity and Waiver of ILA in the benefit of the Indemnified Parties.

DATED at N. Stormount, N.H. 18th day of August, 2023.

WITNESS:



Name: Richard Hanesiak
as to the signature of Justin Skyler Zanth

)
)
)
)
)
)
)



Justin Skyler Zanth

ACKNOWLEDGEMENT AND DIRECTION

TO: Richard Hanesiak
AND TO: Anderson Sinclair Professional Corporation
RE: Natasha Lynn Michinski purchase from (File No.: 23-1003308)

This will confirm that:

- I have reviewed the information set out below, and that this information is accurate;
- You are authorized and directed to register electronically on our behalf the document(s) described in this Acknowledgement and Direction as well as any other document(s) required to complete the transaction described above;
- You are authorized and directed to enter into an escrow closing arrangement substantially in the form attached hereto as Schedule "A" and I acknowledge that I shall be bound by the terms of that Agreement;
- The effect of the electronic documents described in this Acknowledgement and Direction has been fully explained to me and I understand that I am party to and bound by the terms and provisions of these electronic document(s) to the same extent as if I had signed these documents; and
- I am in fact the party named in the electronic documents described in this Acknowledgement and Direction and I have not misrepresented my identity to you.
- JUSTIN SKYLER ZANTH - Within the meaning of the Family Law Act (Ontario):
I am not a spouse.
- NATASHIA LYNN MICHINSKI - Within the meaning of the Family Law Act (Ontario):
I am not a spouse.



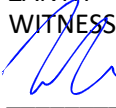

DESCRIPTION OF TRANSFER (for the Transferees):

Property				
PIN	60113-0112	LT	Estate/Qualifier	Simple
Description	PT LT 19 CON 7 FINCH PT 1 52R4320; NORTH STORMONT			
Address	15490 Ashburn Rd North Stormont, Ontario, K0C 1G0			

Transferors	
Name	JUSTIN SKYLER ZANTH
Name	NATASHIA LYNN MICHINSKI


Transferees	Capacity	Share
Name	Natashia Lynn Michinski	
Date of Birth	March 21, 1992	

Consideration \$2.00

Dated at NORTH STORMONT, this 18th day of August, 20 .	
WITNESS:	
	
Name: (print) Richard Hanesiak	JUSTIN SKYLER ZANTH
as to the signature of JUSTIN SKYLER ZANTH	
WITNESS:	
	
Name: (print) Richard Hanesiak	NATASHIA LYNN MICHINSKI

as to the signature of NATASHIA LYNN
MICHINSKI

ONTARIO • ALBERTA • NEW BRUNSWICK • BRITISH COLUMBIA • NOVA SCOTIA • QUEBEC

 2170 Torquay Mews
Mississauga, ON, L5N 2M6

 www.myclosing.ca
files@myclosing.ca

 P: +1 (844) 875-2345
F: +1 (866) 374-8570

**AFFIDAVIT AS TO
PRESCRIBED INFORMATION FOR PURPOSES OF
SECTION 5.0.1 LAND TRANSFER TAX ACT**

RE: Michinski purchase from ZANTH and MICHINSKI
Property: 15490 Ashburn Rd, North Stormont, Ontario, K0C 1G0
Closing Date: Aug 21, 2023
File Number: 23-1003308

I, Natasha Lynn Michinski MAKE OATH AND SAY AS FOLLOWS:

1. I am the Purchaser of the above noted Property and as such have knowledge of the matters hereinafter deposed to, except where stated to be based on information and belief.
2. I am the transferee in the above noted transaction.
3. I intend to occupy the Property as my principal residence.
4. As of the date of signing this affidavit I do not intend to lease out all or part of the Property.
5. The Type of Property is - Single Family Dwelling
6. The Property is Detached.
7. None of the beneficial interest in the land is being acquired by any individual or Corporation not listed as a transferee.
8. I was physically present in Canada for 183 days out of the last 12 month period prior to the date the transaction is scheduled to close.
9. Natasha Lynn Michinski- I am Canadian Citizen.
10. I am not acting as trustee, nominee or in any other similar capacity, for all or any portion of the beneficial interest in land.
11. I make this affidavit for the purposes of providing evidence to support our solicitors' statements to the Ontario Ministry of Finance Prescribed Information for Purposes of Section 5.0.1 Land Transfer Tax Act and for no other or improper purposes.

DECLARED before me

at the City of NORTH STORMONT
in the Regional Municipality

of Stormont

}
}
}
}
}

Natashia Lynn Michinski

ONTARIO • ALBERTA • NEW BRUNSWICK • BRITISH COLUMBIA • NOVA SCOTIA • QUEBEC




2170 Torquay Mews
Mississauga, ON, L5N 2M6



www.myclosing.ca
files@myclosing.ca



P: +1 (844) 875-2345
F: +1 (866) 374-8570

 this day of August, 2023
A COMMISSIONER, ETC.

Richard Hanesiak
Barrister & Solicitor
ANDERSON SINCLAIR PC
Mississauga ON L5N 2M6

ONTARIO • ALBERTA • NEW BRUNSWICK • BRITISH COLUMBIA • NOVA SCOTIA • QUEBEC



2170 Torquay Mews
Mississauga, ON, L5N 2M6



www.myclosing.ca
files@myclosing.ca



P: +1 (844) 875-2345
F: +1 (866) 374-8570

ACKNOWLEDGEMENT AND DIRECTION

TO: Natashia Lynn Michinski
AND TO: Anderson Sinclair Professional Corporation
RE: Natashia Lynn Michinski mortgage to FIRST NATIONAL FINANCIAL GP CORPORATION (File No.: 23-1003308)

This will confirm that:

- We have reviewed the information set out below, and that this information is accurate;
- You are authorized and directed to register electronically on our behalf the document(s) described in this Acknowledgement and Direction as well as any other document(s) required to complete the transaction described above;
- You are authorized and directed to enter into an escrow closing arrangement substantially in the form attached hereto as Schedule "A" and we acknowledge that we shall be bound by the terms of that Agreement;
- The effect of the electronic documents described in this Acknowledgement and Direction has been fully explained to us and we understand that we are parties to and bound by the terms and provisions of these electronic document(s) to the same extent as if we had signed these documents; and
- We are in fact parties named in the electronic documents described in this Acknowledgement and Direction and I have not misrepresented our identities to you.

DESCRIPTION OF CHARGE/MORTGAGE (for the Chargors):

Property				
<i>PIN</i>	60113-0112	LT	<i>Estate/Qualifier</i>	Simple
<i>Description</i>	PT LT 19 CON 7 FINCH PT 1 52R4320; NORTH STORMONT			
<i>Address</i>	15490 Ashburn Rd North Stormont, Ontario, K0C 1G0			


Chargors	
<i>Name</i>	Natashia Lynn Michinski
I am at least 18 years of age.	
I am not a spouse.	
This document is not authorized under Power of Attorney by this party.	

Chargee	<i>Capacity</i>	<i>Share</i>
Name FIRST NATIONAL FINANCIAL GP CORPORATION		

Property			
<i>Principal</i>	\$450,000.00	<i>Currency</i>	CDN
<i>Calculation period</i>	Semi-annually Not in advance		
<i>Balance Due Date</i>	May 21, 2026		
<i>Interest Rate</i>	2.900% per annum		
<i>Payments</i>	\$1,868.85		
<i>Interest Adjustment Date</i>	August 21,2023		
<i>Payment Date</i>	21st day of each month		
<i>First Payment Date</i>	September 21, 2023		
<i>Standard Charge Terms</i>	200830		
<i>Insurance Amount</i>	ONTARIO • ALBERTA • NEW BRUNSWICK • BRITISH COLUMBIA • NOVA SCOTIA • QUEBEC		



Guarantor

Dated at <u>NORTH STORMONT</u> , this <u>18th</u> day of <u>August, 2023</u> .	
WITNESS:)
)
Name: <u>Richard Hanesiak</u>)
as to the signature of <u>Natashia Lynn Michinski</u>)
Michinski)

ONTARIO • ALBERTA • NEW BRUNSWICK • BRITISH COLUMBIA • NOVA SCOTIA • QUEBEC

Schedule To Charge

(Fixed Rate)

Additional Property Identifier(s) and/or Other Information

FIRST NATIONAL FINANCIAL GP CORPORATION
FIXED RATE MORTGAGE

All terms and conditions in this Schedule shall be incorporated into the mortgage/charge (the "Charge") to which it is attached.

PREPAYMENT PRIVILEGES- 15% / PLUS 15% / DOUBLE-UP

The Chargor, when not in default of any terms or conditions contained in the Charge, may do one or more of the following.

- (a) Without notice or charge, in any year of the Term, make, on any regular payment date (a "Payment Date"), prepayments of principal in minimum \$100.00 increments which do not exceed in the aggregate in that year fifteen percent (15%) of the original Principal Amount of the Charge. A prepayment received after a Payment Date will be applied on the next Payment Date following receipt of the prepayment. If not, or to the extent not, exercised in any year of the Term, this privilege is not cumulative from year to year. This privilege does not apply in the case of a prepayment of the entire amount owing pursuant to subsection (d) of this section.
- (b) Without notice or charge, once only in any year of the Term, on any Payment Date, increase the amount of the regular instalment payment of principal and interest by up to fifteen percent (15%) of the then current principal and interest instalment amount payable under this Charge. Such increase shall commence on the Payment Date specified by the Chargor and shall apply to all subsequent instalment payments. If not, or to the extent not, exercised in any particular year, this privilege is not cumulative from year to year. This privilege may not be combined with a prepayment of the entire amount owing pursuant to subsection (d) of this section.
- (c) Without notice or charge, on any Payment Date during the Term, make a prepayment of principal equal to, but not less than, the regular instalment of principal and interest then being paid by the Chargor. This privilege, if not exercised on a particular Payment Date, is not cumulative from Payment Date to Payment Date, and may not be combined with a prepayment of the entire amount owing pursuant to subsection (d) of this section.
- (d) At any time prior to the maturity of the Term of the Charge, prepay the whole of the Indebtedness then outstanding, without notice, upon payment to the Chargee of the greater of:
 - (i) three (3) months interest at the Interest Rate on the Principal Amount outstanding; and
 - (ii) the amount, if any, by which interest at the Interest Rate exceeds interest at the Chargee's then current interest rate for reinvestment calculated on the Principal Amount outstanding. Such amount shall be calculated from the date of prepayment to the maturity date of the Charge.

For the purposes of this subsection, the "Chargee's then current interest rate for reinvestment" shall mean the Chargee's lowest advertised interest rate (which may not be its "posted" rate) in effect on the prepayment date for a mortgage product of a similar kind for a term not greater than the remaining Term of the Charge and not less than the next shorter term offered by the Chargee; except that where the remainder of the Term of the Charge is less than the shortest term offered, the Chargee's interest rate for its shortest term for such mortgage product shall apply.

- (e) Notwithstanding subsection (d), if the Term (not inclusive of any renewals) is longer than 5 years and the Chargor is an individual, then at any time after the first 5 years of the Term the Chargor may prepay the whole of the Indebtedness then outstanding, without notice, upon payment to the Chargee of three (3) months interest at the Interest Rate on the amount prepaid.

Notwithstanding any prepayment on account of any portion of the Principal Amount, and subject to subsection (b) of this section, the regular blended payment instalment originally set out in this Charge shall continue to be payable on each Payment Date as set out in the Charge for so long as there is any Indebtedness outstanding under the Charge.

Schedule To Charge

(Fixed Rate)

RENEWAL AT MATURITY

Shortly before the end of the Term or any renewed or extended term, the Chargee may provide the Chargor with an offer to renew the Term. If such an offer is provided, and if the Chargor has not either (i) paid out the then outstanding Indebtedness by the end of the Term or renewed or extended term as the case may be, or (ii) agreed with the Chargee to renew the Term in accordance with the offer to renew, then the Chargor agrees that the Charge will be renewed for a six month term at the interest rate then being offered by the Chargee to similar chargors on similar properties in similar circumstances for a 6 month term fixed rate mortgage which is open for prepayment. The renewal will be effective as of the first day following the last day of the Term or the renewed or extended term as the case may be on the same terms and conditions as set out in this Charge, save as specifically amended by this paragraph. The Charge will be open for prepayment at any time during such 6 month renewal term without notice or bonus.

Mortgage Commitment

August 10, 2023

Lender Reference #: 1381147

FIRST NATIONAL

FINANCIAL LP

**APPLICANT(S)**

Natashia Michinski

Home: 613-898-0992

Bus: 613-798-5535

SUBJECT PROPERTY ADDRESS15490 Ashburn Road
Berwick, ON K0C1G0**BORROWERS CURRENT ADDRESS**15490 Ashburn Road
Berwick, ON K0C1G0**SERVICING ADDRESS**15490 Ashburn Road
Berwick, ON K0C1G0**DETAILS**

With reference to the above, First National is pleased to provide a mortgage loan offer under the following conditions:

Loan		Terms		Payment	
Loan Amount	\$450,000.00	Mortgage Priority	First	Monthly P&I	\$1,868.85
Total Loan Amount	\$450,000.00	Int. Calculated	Semi-Annually	Est Realty Taxes	\$3,326.00
Valuation Fee	\$150.00	Interest Rate	2.900 %	Taxes paid by	Borrower
		Term	33 Month(s)		
		Amortization	30 years		
		Frequency	Monthly		

Closing Date: August 21, 2023

Interest Adjustment Date: August 21, 2023

Maturity Date: May 21, 2026

Commitment Expires: August 21, 2023

CONDITIONS OF APPROVAL

1. Ontario Disclosure to Borrower required prior to funding.
2. Solicitor to provide the completed Identification Verification Form satisfactory to First National prior to funding.
3. Title to be taken in the name of Michinski, Natashia.
4. Until such time as Lender indicates otherwise, Borrower(s) to be responsible for all Realty Taxes.
5. Subject to satisfactory property valuation of \$610,000.00.
6. Subject to satisfactory confirmation of Income.
7. Spouse to consent to transaction.
8. Subject to signed and dated mortgage application.
9. Administration Fee: \$200.00.
10. Subject to no secondary financing.
11. Property shall be owner occupied as a single family residence in accordance with all zoning by-laws.
12. The penalty charged on existing mortgage # 1180876 will be \$2,239.69. Provided the new mortgage closes with First National at the blended rate, the penalty will be refunded.
13. Rate and Term are subject to change if deal does not close on the specified closing day.
14. Broker to confirm date of birth for Natashia Michinski via valid government issued photo identification and copy of the same to be submitted prior to closing.
15. Subject to 2021 and 2022 T4s or Year end paystub for Natashia Michinski to confirm minimum annual average income of \$88,418.86 along with current dated employment letter and paystub. (Variance not to exceed 20%).
16. Solicitor to disburse mortgage proceeds to pay out the following: RBC \$5,902.00, RBC \$15,100.00, RBC \$9,541.00, CIBC \$2,145.00, CIBC \$6,309.00 and balance to client to pay out common laws debts.
17. Solicitor to provide commitment to Title Insurance with water endorsement prior to closing.
18. Solicitor to confirm taxes.
19. Loan to value not to exceed 75.00%

August 10, 2023

Lender Reference #: 1381147

FIRST NATIONAL

FINANCIAL LP

**STANDARD TERMS AND CONDITIONS**

- 1. Mortgage:** The mortgage loan to be made to you shall be subject to all extended terms set forth in First National Financial GP Corporation (herein referred to as 'we', 'our' or 'us') standard form of mortgage contract, and loans insured by a mortgage insurer will be subject to the requirements of the Certificate of Insurance issued by the mortgage insurer. If there are one or more rental units at the property, a general assignment of rents in our standard form will be required.
- 2. Property Taxes:** If stipulated by us, you will pay us monthly, an amount which in our opinion is sufficient to enable us to pay the annual property taxes on your behalf by the due date for the first installment of the tax bill in each year, based on the estimated annual taxes. We may retain a tax holdback from our mortgage advance in an amount equal to the estimated annual property taxes, which will be credited to your tax account. Prior to funding of the mortgage loan, you must pay any tax installments that are due and owing as of the date of advance of the mortgage loan. If we permit you to pay your taxes directly to the municipality, you will provide us with proof of such payment no less than sixty days thereafter.
- 3. Fire Insurance:** We shall require evidence of replacement cost all-risk insurance coverage acceptable to us, taken with an insurer not disapproved by us. Such policy must contain the standard Insurance Bureau of Canada mortgage clause and must indicate our interest as mortgagee.
- 4. Title Insurance:** A Lenders policy of Title Insurance must be obtained, in form and content satisfactory to the Lender.
- 5. Processing Fee and Costs:** Whether or not this loan is funded, you agree to pay the processing fee specified herein, if any, and all legal, appraisal and survey costs incurred by you or us in this transaction.
- 6. Mortgage Insurance Fee:** If applicable, you agree to pay any mortgage insurance fee, as indicated, and all applicable federal or provincial taxes thereon.
- 7. Interest Adjustment:** Interest shall accrue from the date the first advance is made. Interest due to the interest adjustment date will be simple interest, calculated daily and will be deducted from the first advance.
- 8. Pre-Authorized Cheque Plan:** You agree to make repayment under the mortgage by a 'pre-authorized cheque plan' or by such other means as may be requested by us.
- 9. Commitment Non-Assignable:** This commitment is not transferable by you and the benefit may not be assigned by you. It may be assigned by us.
- 10. Representation and Warranty:** You warrant to us, and it is a condition of this loan, that all information submitted by you or your broker to us in connection with your loan application is true and accurate, and you agree to supply promptly, on request, any further information concerning yourself, your financial standing or the property to be mortgaged, which may be required by us.
- 11. Title:** You represent and warrant to us, and it is a condition of this loan, that you have a good and marketable title to the property to be mortgaged, satisfactory in all aspects.
- 12. Zoning and Work Orders:** It is a condition of this loan that the mortgaged property and the use thereof comply with all applicable governmental laws and regulations and that there are no outstanding work orders, notices or directives against the property.
- 13. Construction Loans:** In the case of a construction loan, advances will be made at our discretion and we will always retain sufficient funds to complete construction.
- 14. New Homes:** If this mortgage loan is for the purchase of a newly constructed home, our solicitor will be required to obtain a certified copy of the New Home Enrolment endorsed by HUDAC (or the equivalent enrolment in any governmental new home warranty programme in provinces other than Ontario) before making any mortgage advances.
- 15. No Agency:** You acknowledge that we may assign this commitment or the mortgage to a third party and may receive a fee in connection with such assignment. We may also receive a fee in connection with the servicing of this loan. We are not acting as your agent or otherwise in any fiduciary capacity in relation to you in connection with the loan described herein.
- 16. Solicitor and Documentation:** The solicitor specified by us will act on our behalf in this transaction. You agree to deliver to our solicitor your title documents, insurance policy and survey, if applicable, as soon as possible.
- 17. Entire Agreement:** This commitment, when accepted by you, will constitute the entire agreement and understanding between you and us with respect to this loan and will supercede all other agreements or understandings, whether oral or written.
- 18. Survival:** You agree that the terms, conditions & covenants contained in this commitment shall survive and will not merge upon registration of the mortgage and the advance of funds thereunder but will remain valid and subsisting obligations.
- 19. No Warranty:** You agree that the granting of the mortgage loan or approval or pre-qualification thereof for insurance by any mortgage insurer is not to be construed or relied on by you or any guarantor as confirmation of (a) the value or condition of the property to be mortgaged, whether or not appraisals or inspections are carried out by or for us or any mortgage insurer, or (b) your ability, or that of any guarantor, to repay the mortgage loan.
- 20. Power of Attorney:** Execution of security documents pursuant to a Power of Attorney is not permitted.

PREPAYMENT PRIVILEGES

Prepayments of principal will not be allowed prior the end of the Term except on the following basis. Provided you are not in default, you may do one or more of the following:

- (a) Without notice or charge, in any year of the Term, make, on any regular payment date (a "Payment Date"), prepayments of principal in minimum \$100.00 increments which do not exceed in the aggregate in that year fifteen percent (15%) of the original principal amount of the Mortgage. A prepayment received after a Payment Date will be applied on the next Payment Date following receipt of the prepayment. If not, or to the extent not, exercised in any year of the Term, this privilege is not cumulative from year to year. This privilege does not apply in the case of a prepayment of the entire amount owing pursuant to subsection (d) of this section.

August 10, 2023

Lender Reference #: 1381147

FIRST NATIONAL

FINANCIAL LP



- (b) Without notice or charge, once only in any year of the Term, on any Payment Date, increase the amount of the regular instalment payment of principal and interest by up to fifteen percent (15%) of the then current principal and interest instalment amount payable under the Mortgage. Such increase shall commence on the Payment Date specified by you and shall apply to all subsequent instalment payments. If not, or to the extent not, exercised in any particular year, this privilege is not cumulative from year to year. This privilege may not be combined with a prepayment of the entire amount owing pursuant to subsection (d) of this section.
- (c) Without notice or charge, on any Payment Date during the Term, make a prepayment of principal equal to, but not less than, the regular monthly instalment of principal and interest then being paid by you. This privilege, if not exercised on a particular Payment Date, is not cumulative from Payment Date to Payment Date, and may not be combined with a prepayment of the entire amount owing pursuant to subsection (d) of this section.
- (d) At any time prior to the end of the Term of the Mortgage, prepay the whole of the principal amount then outstanding together with accrued interest thereon, without notice, upon payment to us of the greater of:
 - (i) three (3) months interest at the Interest Rate on the principal amount outstanding; and
 - (ii) the amount, if any, by which interest at the Interest Rate exceeds interest at our then current interest rate for reinvestment calculated on the principal amount outstanding. Such amount shall be calculated from the date of prepayment to the maturity date of the Mortgage.

For the purposes of this subsection, "our then current interest rate for reinvestment" shall mean our lowest advertised interest rate (which may not be our "posted" rate) in effect on the prepayment date for a mortgage product of a similar kind for a term not greater than the remaining term of the Mortgage and not less than the next shorter term offered by us; except that where the remainder of the term of the Mortgage is less than the shortest term offered, our interest rate for our shortest term for such mortgage product shall apply.
- (e) Notwithstanding subsection (d) of this section, if the Term (not inclusive of any renewals) is longer than five (5) years and if you are an individual(s), then at any time after the first five (5) years of the Term you may prepay the whole of the principal amount then outstanding together with all accrued interest thereon, without notice, upon payment to us of three (3) months interest at the Interest Rate on the amount prepaid.

Notwithstanding any prepayment on account of any portion of the principal amount, and subject to subsection (b) of this section, the regular blended payment instalment in the amount set out in the Mortgage shall continue to be payable on each Payment Date for so long as there is any indebtedness outstanding under the Mortgage.

DEFAULT CHARGES AND OTHER FEES

If you fail to make a payment when due, or otherwise fail to comply with your obligations under the Mortgage, we may impose charges, including:

- (a) for external legal services required to collect or attempt to collect the payment;
- (b) for expenses incurred to realize on the Mortgage or to protect our interest in the mortgaged property, including fire insurance premiums, third party property management fees and the cost of external legal services required for that purpose; and
- (c) for expenses incurred to process a cheque or other payment instrument under the Mortgage that is dishonoured by your financial institution.

Presently we charge a \$85.00 fee for an 'NSF' pre-authorized withdrawal or cheque and a \$395.00 fee to prepare a discharge of your Mortgage. These fees are subject to change from time to time in accordance with industry standards. In addition, we reserve the right to charge reasonable fees in accordance with industry standards for other administrative services such as, but not limited to, assumptions, transfers, payment frequency changes, mortgage statements, etc. These fees may vary from time to time and will be published in our prevailing Schedule of Fees, which you may obtain from us upon request.

PAYMENT FLEXIBILITY OPTIONS

Circle payment option:

If Weekly, the first payment will be August 28, 2023.

If Bi-Weekly, the first payment will be September 4, 2023.

If Semi Monthly, the first payment will be September 6, 2023.

If Monthly, the first payment will be September 21, 2023.

INSTRUCTIONS TO THE SOLICITOR

Solicitor

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
Fax: 1-866-374-8570

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: welcome.bienvenue@firstnational.ca). First National's secure My Mortgage web portal can be accessed to <https://mymortgage.firstnational.ca>.

August 10, 2023

Lender Reference #: 1381147

FIRST NATIONAL

FINANCIAL LP



LENDER AUTHORIZATION

Approved by:

16 York Street
Suite 1900
Toronto, ON
M5J 0E6
Bus: 1-800-465-0039
Fax: 1-800-229-0612

First National Financial LP
Mortgage Brokerages, Lenders and Administrators Act (Ontario)

A copy of this document (with an amortization schedule attached) must be provided to the borrower 2 business days prior to incurring an obligation to the lender in relation to the mortgage and the making of any payment, unless waived below

Disclosure to Borrower

Part 1: Cost of Borrowing Disclosure

Mortgage # 1381147
Property to be mortgaged: 15490 Ashburn Road
Berwick, ON
K0C1G0

Details of Mortgage:

The principal amount of the mortgage \$450,000.00, will be repayable in monthly installments of \$1,868.85, principal and interest only, starting on September 21, 2023. The net advance of funds is \$57,764.19 and is scheduled to be advanced in one advance on August 21, 2023.

Based on an interest rate of 2.900% the total amount of all principal and interest payments over the 33 month term will be \$61,672.05*

The mortgage will be amortized over 30 years. Please see the amortization schedule attached for more details.

*For the purposes of this statement, principal and interest payments have been calculated on an accelerated basis, except where payments are (a) made monthly or semi-monthly, in which case payments are calculated on a non-accelerated basis or (b) payments of interest only.

Interest:

The date on which interest begins to accrue is: August 21, 2023

The annual interest rate is 2.900% and the compounding period is semi-annually, not in advance. 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 purpose of calculating the interest charged in future payment periods.

Fees and Costs Payable by Borrower To be Deducted from Mortgage Advance:

	Value	Included in APR (as defined below) Y/N
Administration Fee	\$200.00	Y
Valuation Fee*	\$150.00	Y
Reality Tax Holdback	\$456.21	Y
Wire Transfer Fee	\$20.00	Y
Total Costs	\$826.21	Y

* These fees are an estimate based on one (1) occurrence of the associated service, where applicable. If additional services are required, additional fees may be payable.

This statement has been prepared by the lender and, therefore, does not include any additional fees charged to the borrower by the mortgage broker, the borrower's lawyer or its other advisors.

Total Cost of Borrowing:

Total Cost of Borrowing (including interest) to be paid over the term of the mortgage: \$35,474.25
Total Cost of Borrowing expressed as an annual percentage rate (APR): 3.021%

NOTE: The APR is not the contract rate of interest as expressed in 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. It is calculated as if the borrower meets all commitments under the mortgage.

Terms and Conditions:

Transferability: See commitment for details
Method of Payment: See commitment for details
Special Conditions: See commitment for details
Particulars/ Penalties: See commitment for details

Prepayment Privileges:

Capitalized terms used in this section have the meaning given to them in your mortgage.

The Borrower, when not in default of any terms or conditions contained in the Mortgage, may do one or more of the following:

- (a) Without notice or charge, in any year of the Term, make, on any regular payment date (a "Payment Date"), prepayments of principal in minimum \$100.00 increments which do not exceed in the aggregate in that year fifteen percent (15%) of the original Principal Amount of the Mortgage. A prepayment received after a Payment Date will be applied on the next Payment Date following receipt of the prepayment. If not, or to the extent not, exercised in any year of the Term, this privilege is not cumulative from year to year. This privilege does not apply in the case of a prepayment of the entire amount owing pursuant to subsection (d) of these prepayment privileges.
- (b) Without notice or charge, once only in any year of the Term, on any Payment Date, increase the amount of the regular instalment payment of principal and interest by up to fifteen percent (15%) of the then current principal and interest instalment amount payable under this Mortgage. Such increase shall commence on the Payment Date specified by the Borrower and shall apply to all subsequent instalment payments. If not, or to the extent not, exercised in any particular year, this privilege is not cumulative from year to year. This privilege may not be combined with a prepayment of the entire amount owing pursuant to subsection (d) of these prepayment privileges.
- (c) Without notice or charge, on any Payment Date during the Term, make a prepayment of principal equal to, but not less than, the regular instalment of principal and interest then being paid by the Borrower. This privilege, if not exercised on a particular Payment Date, is not cumulative from Payment Date to Payment Date, and may not be combined with a prepayment of the entire amount owing pursuant to subsection (d) of these prepayment privileges.
- (d) At any time prior to the maturity of the Term of the Mortgage, prepay the whole of the Indebtedness then outstanding, without notice, upon payment to the Lender of the greater of:

(i) three (3) months interest at the Interest Rate on the Principal Amount outstanding; and

(ii) the amount, if any, by which interest at the Interest Rate exceeds interest at the Lender's then current interest rate for reinvestment calculated on the Principal Amount outstanding. Such amount shall be calculated from the date of prepayment to the maturity date of the Mortgage.

For the purposes of these prepayment privileges, the "Lender's then current interest rate for reinvestment" shall mean the Lender's lowest advertised interest rate (which may not be its "posted" rate) in effect on the prepayment date for a mortgage product of a similar kind for a term not greater than the remaining Term of the Mortgage and not less than the next shorter term offered by the Lender; except that where the remainder of the Term of the Mortgage is less than the shortest term offered, the Lender's interest rate for its shortest term for such mortgage product shall apply.

Notwithstanding any prepayment on account of any portion of the Principal Amount, and subject to subsection (b) of these prepayment privileges, the regular blended payment instalment originally set out in your mortgage shall continue to be payable on each Payment Date as set out in your mortgage for so long as there is any Indebtedness outstanding under your mortgage.

Other Fees:

In addition to those fees and charges disclosed above to be deducted from the mortgage advance, the following charges will or may become payable by the borrower:

- Mortgage Statement Fee: \$25.00
- Renewal Fee: \$85.00
- Mortgage Transfer Fee: \$300.00
- Mortgage Discharge Fee: \$395.00

If the borrower fails to repay the mortgage loan at maturity, or fails to pay an installment on the day it is due to be paid, the following charges or penalties are provided for in the mortgage or commitment:

- Dishonored cheque/ preauthorized debit fee or late payment fee: \$85.00
- Charges for legal services required to collect or attempt to collect payments; and/or
- Expenses incurred to realize on a security interest taken under the mortgage or to protect such a security interest, including the cost of legal services required for that purpose

Each of the above costs, charges, and/or fees can be increased or decreased at the sole option of the Lender, without notice.

The optional services which the borrower has or will pay to or through the lender or broker are:

Service Type	Monthly Charge/Fee	Conditions for Termination
Home Warranty	\$17.69 *	Upon request

* Home Warranty is subject to applicable taxes

Part 2: Conflict of Interest Disclosure

The mortgage brokerage who prepared this disclosure document has the following relationship that may be perceived as a conflict on interest: **The mortgage brokerage is the lender. As lender, the mortgage brokerage may have arranged for a third party investor to have an interest in the mortgage, which means that the brokerage is not an exclusive representative of the borrower, and the borrower should seek representation from a separate mortgage broker, agent or brokerage of its choice.**

Disclosure of Compensation:

The brokerage is acting as lender in this mortgage transaction, was the lender on all or substantially all of the transactions completed by it in the previous fiscal year, and may have a third party investor with respect to the loan. The lender may receive compensation from such investor for mortgage origination and servicing activities. All mortgage brokers and agents employed by First National are compensated directly by First National, and are not compensated by another entity or person.

Disclosure of Material Risks:

All mortgage loans carry certain risks. These risks include: A change in the borrower's capacity to make payments, or other changes in circumstances, can cause a default which may lead to the lender initiating default proceedings, like foreclosure. A need to refinance or relocate during the term can lead to prepayment penalties, mandatory repayments, discharge fees, administrative fees and related costs. The potential for changes in the interest rate (for adjustable rate products), the possibility of declining property values over time, as well as changes to the term, amortization period or payment frequency can affect how long it will take to pay off your loan.

Information on the Brokerage:

Name and Address of Brokerage: First National Financial LP
16 York Street
Suite 1900
Toronto, ON
M5J 0E6

Brokerage License Number: Financial Services Commission of Ontario License #10514

Name of Authorized Person signing on behalf of Brokerage:

License #: M08002666

Date: August 10, 2023

Authorized Signature:




Scott McKenzie

Acknowledgement

I/we, acknowledge receipt of the foregoing disclosure and corresponding Amortization Schedule and that I/we have reviewed the information contained herein.

I/we waive the requirement to receive this disclosure 2 business days before incurring an obligation to the lender in relation to the mortgage (and the making of any payment).

08/17/2023
Date: _____

Borrower:  _____
Natashia Michinski

LOAN AMORTIZATION SCHEDULE

FIRST NATIONAL

FINANCIAL LP



Mortgage Number: 1381147
 Term: 2 years, 9 months
 Principal: \$450,000.00
 Fixed payment: \$1,868.85
 Payment Type: Principal & Interest
 Borrower(s): Natasha Michinski

Amortization: 30 years
 Frequency: Monthly
 Compounded: Semi-Annually
 Interest rate: 2.90%

Closing Date: August 21, 2023
 Interest Adj. Date: August 21, 2023
 Maturity Date: May 21, 2026

No.	Payment Date	Payment (\$)	Interest Paid (\$)	Principal Paid (\$)	Balance (\$)
1	September 21, 2023	1,868.85	1,080.99	787.86	449,212.14
2	October 21, 2023	1,868.85	1,079.09	789.76	448,422.38
3	November 21, 2023	1,868.85	1,077.20	791.65	447,630.73
4	December 21, 2023	1,868.85	1,075.30	793.55	446,837.18
5	January 21, 2024	1,868.85	1,073.39	795.46	446,041.72
6	February 21, 2024	1,868.85	1,071.48	797.37	445,244.35
7	March 21, 2024	1,868.85	1,069.56	799.29	444,445.06
8	April 21, 2024	1,868.85	1,067.64	801.21	443,643.85
9	May 21, 2024	1,868.85	1,065.72	803.13	442,840.72
10	June 21, 2024	1,868.85	1,063.79	805.06	442,035.66
11	July 21, 2024	1,868.85	1,061.86	806.99	441,228.67
12	August 21, 2024	1,868.85	1,059.92	808.93	440,419.74
13	September 21, 2024	1,868.85	1,057.97	810.88	439,608.86
14	October 21, 2024	1,868.85	1,056.03	812.82	438,796.04
15	November 21, 2024	1,868.85	1,054.07	814.78	437,981.26
16	December 21, 2024	1,868.85	1,052.12	816.73	437,164.53
17	January 21, 2025	1,868.85	1,050.15	818.70	436,345.83
18	February 21, 2025	1,868.85	1,048.19	820.66	435,525.17
19	March 21, 2025	1,868.85	1,046.22	822.63	434,702.54
20	April 21, 2025	1,868.85	1,044.24	824.61	433,877.93
21	May 21, 2025	1,868.85	1,042.26	826.59	433,051.34
22	June 21, 2025	1,868.85	1,040.27	828.58	432,222.76
23	July 21, 2025	1,868.85	1,038.28	830.57	431,392.19
24	August 21, 2025	1,868.85	1,036.29	832.56	430,559.63
25	September 21, 2025	1,868.85	1,034.29	834.56	429,725.07
26	October 21, 2025	1,868.85	1,032.28	836.57	428,888.50
27	November 21, 2025	1,868.85	1,030.27	838.58	428,049.92
28	December 21, 2025	1,868.85	1,028.26	840.59	427,209.33
29	January 21, 2026	1,868.85	1,026.24	842.61	426,366.72
30	February 21, 2026	1,868.85	1,024.22	844.63	425,522.09
31	March 21, 2026	1,868.85	1,022.19	846.66	424,675.43
32	April 21, 2026	1,868.85	1,020.15	848.70	423,826.73
33	May 21, 2026	1,868.85	1,018.11	850.74	422,975.99
TOTALS		\$61,672.05	\$34,648.04	\$27,024.01	

* For the purposes of this amortization schedule, principal and interest payments have been calculated on an accelerated basis, except where payments are (a) made monthly or semi-monthly, in which case payments are calculated on a non-accelerated basis or (b) payments of interest only.

First National Financial LP
16 York Street
Suite 1900
Toronto, ON
M5J 0E6
Tel: 416-593-1100
Fax: 416-593-8900

FIRST NATIONAL

FINANCIAL LP



PRE-AUTHORIZED DEBIT ("PAD") PLAN AGREEMENT

INSTRUCTIONS: Please complete and return with a sample PERSONALIZED cheque marked VOID or a Pre-authorized Transaction Form signed or stamped by your financial institution. Please print clearly in block letters.

RE: MORTGAGE NO.: 1381147 (the "Mortgage")

NAME OF BORROWER: Natashia Michinski

PURPOSE OF MORTGAGE: PERSONAL _____ BUSINESS _____

Depositor's Name (Name by which account identified by financial institution)

Name of Financial Institution

Financial Institution Address, City, Province

TRANSIT NUMBER _____ **FINANCIAL INSTITUTION CODE** _____

ACCOUNT NUMBER _____

NOTE: THE ACCOUNT MUST BE A CHEQUING ACCOUNT. LINE OF CREDIT OR SAVINGS ACCOUNTS ARE NOT ACCEPTABLE

I/We authorize First National Financial LP ("**First National**") and the financial institution designated above (or any other financial institution I/we may authorize at any time) to debit my/our bank account for regular recurring payments and/or one-time payments from time to time, for payment of all monies owing under the Mortgage. Regular recurring payments will be debited to my/our specified account in accordance with the payment frequency option chosen below or any other payment frequency subsequently specifically authorized by me/us. The entry in my/our bank statement will constitute my/our receipt.

I/We acknowledge that the regular recurring payments may vary from time to time in light of changes to realty taxes or home warranty premiums, if applicable, interest adjustments, arrears, fees or, if the Mortgage bears an adjustable interest rate, because of interest rate fluctuations. **I/We agree that no prior notification of the amount of each regular recurring payment will be given to me/us and I/we specifically waive any pre-notification requirements in respect of same.** First National will obtain my/our authorization for any other one-time or sporadic debits.

If there is a change in the bank and/or account numbers from which payments are to be drawn, and if the new account is in my/our name, then only a new personalized cheque marked "VOID" will be required for First National to draw from the new account.

This authorization may be revoked by the undersigned on 30 days prior written notice. A sample cancellation form and further information on cancellation rights may be obtained from the financial institution noted above or by visiting www.payments.ca.



I/We have certain recourse rights if any debit does not comply with this document. For example, I/we have the right to receive reimbursement for any debit that is not authorized by, or is not consistent with, this document. More information on recourse rights may be obtained from the financial institution noted above or by visiting www.payments.ca.

This document shall not be construed as a modification of the terms of the Mortgage.

I/We request that payments on account of principal, interest, taxes and fees owing under the Mortgage or home warranty payments in connection therewith and any other amounts specifically authorized by me/us, be debited to my/our bank account on the following basis. **PLEASE CHECK ONE ITEM BELOW. THIS SELECTION WILL OVERRIDE ANY PREVIOUS PAYMENT FREQUENCY REQUESTS.**

Monthly	<input checked="" type="checkbox"/>		Payments will commence 1 month following the interest adjustment date and be due every month thereafter.
Bi-Weekly	(Accelerated) Monthly Pmt ÷ 2 <input type="checkbox"/>	(Non-Accelerated) Monthly Pmt x 12 ÷ 26 <input type="checkbox"/>	Payments will commence 14 days following the interest adjustment date and every other week thereafter.
Semi-Monthly	(Accelerated) Monthly Pmt x 13 ÷ 24 <input type="checkbox"/>	(Non-Accelerated) Monthly Pmt ÷ 2 <input type="checkbox"/>	Payments will commence on the 1st and 16th of the month following the interest adjustment date and be due on the 1st and 16th of every month thereafter (unless otherwise specified).
Weekly	(Accelerated) Monthly Pmt ÷ 4 <input type="checkbox"/>	(Non-Accelerated) Monthly Pmt x 12 ÷ 52 <input type="checkbox"/>	Payments will commence 7 days following the interest adjustment date and be due every week thereafter.

If I/We are applying for CSP™ Insurance, I/We authorize First National to share the payment information in this form with the insurer, the Manufacturers Life Insurance Company and/or its service providers.

The Pre-Authorized Debit Agreement specific to the CSP™ Insurance product is included in the CSP™ Brochure. I/We acknowledge that insurance payments, if any, may be deducted at a different time than my/our mortgage payments.

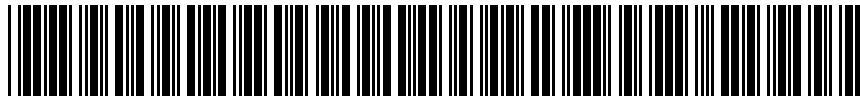
08/17/2023

Date

Signature

Signature (Joint Account)





CH2425896C1L1MAC019

Credit Security Plan™

Why wait to apply when you can take advantage of Manulife's money-back guarantee?

Please fully complete and return this form by fax to 1-844-297-1271.

1	BORROWER NAME	DATE OF BIRTH	Bi-weekly Life Insurance Premium Quote	LIFE - INITIAL TO		Bi-weekly Total Disability Insurance Premium Quote	DISABILITY - INITIAL TO	
				APPLY (Default)	WAVE		APPLY (Default)	WAVE
	Natashia Michinski	21 MAR 1992	\$27.90	<input type="checkbox"/>	<input checked="" type="checkbox"/>	\$17.40	<input type="checkbox"/>	<input checked="" type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>

About your quote: Quoted amount for Life Insurance is based on non-smoker rates. Smokers' rates are 70% higher. The premium and benefit amount for which you are approved may be different based on information you provide about your health. Current sales tax is included in the amount quoted if applicable.

Premiums refunded if cancelled within 60 days.

2	Section 2 is used to calculate insurance benefits. If you have a line of credit, this information may differ from the terms of the actual debt. Please refer to "Lines of Credit" in the CSP brochure.						
	Debt Balance	Monthly Scheduled Debt Payment	Debt Payt Freq	Amortization (months)	Term (months)	Interest Rate %	Interest Rate Type
	\$450,000.00	\$1,868.85	Monthly	360	33	2.9	Fixed
	Property Type		Debt Type		Funding Date		Debt Number
	Owner Occupied		1st Mortgage		21 Aug 2023		1381147
	Please review your Property Address and Mailing Address and provide any corrections where appropriate. If joint borrowers, the property address and mailing address will be the same for both applicants.						
	Property Address: 15490 Ashburn Road, Berwick, ON						
	Mailing Address: 15490 Ashburn Road, Berwick, ON						
	Will your mailing address change to the property address after the funding date?				Creditors' Group Policyholder		
	Yes <input type="checkbox"/> No <input type="checkbox"/>				First National Financial LP		

3	We will contact you: To complete your application, we require information about your health and existing insurance on this debt. Please verify your contact information and provide any corrections where appropriate. Alternatively, please provide a telephone number and email address where you can be reached. All information you provide is confidential. Your answers will form part of your application. If we are unable to contact you within 30 days of the day we receive your application, only accident insurance coverage will be issued.							
	Natashia							
	Cell	<input type="text"/>	<input type="text"/>	<input type="text"/>	Cell	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Alternate	<input type="text"/>	<input type="text"/>	<input type="text"/>	Alternate	<input type="text"/>	<input type="text"/>	<input type="text"/>
		6	1	3		3	1	6
						0	4	1
	Email	<input type="text"/>			Email	<input type="text"/>		

4	I have received and reviewed the CSP brochure. I agree to the collection, use and disclosure of my Personal Information as described in the Personal Information Statement contained within it.			
	To be eligible for insurance, I must be a Canadian resident between 18 and 64 years old and be a borrower, co-borrower, or guarantor on the debt owing to the Policyholder. If I am ineligible, I have waived. I hereby apply for or waive CSP insurance described in the brochure and on this application.			
	Authorization: I understand the insurance offered is creditors' group insurance and that this insurance is optional. I understand that my application will form part of any insurance contract that is issued to me. A photocopy of this application is as valid as the original. I acknowledge and agree that I will never be insured for more than the existing debt at the time when a claim happens and that the premium and coverage for which I am approved may be different than the premium or coverage for which I have applied depending on information I provide about my health and whether I have existing insurance on this debt. I understand that I may accept such an offer of coverage by continuing to pay premiums for 60 days. I understand that I can decline any offer of coverage by contacting the Insurer and if I do so in the first 60 days, any premium paid during that time will be refunded to me. I declare that any statements made by me on this application form and any future statements made by me in connection with this application are true and complete and I understand and agree that if I provide incomplete or inaccurate information on this application or in future statements I make in connection with this application, the insurance may be void and/or no benefit may be paid under this insurance. I understand the Creditor's Group Policyholder receives remuneration for performing administrative duties. I understand that if the first premium is paid when due, insurance coverage will begin on the later of the mortgage funding date or the date this application is received by the Insurer, provided the application is clear, signed and properly completed. I authorize the Insurer and its service providers to collect the CSP insurance premiums, for the coverage applied for, from the same bank account from which my mortgage payments are to be deducted by my lender. I agree that in connection with this service, my lender may share my banking information with the Insurer for this purpose. I understand that the Insurer can deduct premiums from this account only if I am an account holder on the Lender Pre-Authorized Debit Agreement and a borrower on this application. I accept the Pre-Authorized Debit Agreement in the CSP brochure. I understand my insurance premiums may be deducted at a different time than my mortgage and I may change the bank account from which insurance premiums are deducted by calling 1-800-295-6472. CSP coverage is issued by The Manufacturers Life Insurance Company. This application is not for use in Québec.			
	X	<input type="text"/>	08/17/2023	X
	Natashia Michinski	DATE SIGNED (DD/MM/YY)		DATE SIGNED (DD/MM/YY)

The Manufacturers Life Insurance Company (Manulife)

Application Print Date: 10 Aug 2023

Credit Security Plan™ ("CSP") insurance is the life and/or disability insurance offered on this form under Group Policy Number GCSP377/GCSP377-D.

Coverage under Credit Security Plan insurance is offered and underwritten by The Manufacturers Life Insurance Company (Insurer, We, Us, Manulife). Manulife, Manulife & Stylized M Design, Stylized M Design and Credit Security Plan are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Accessible formats and communication supports are available upon request. Visit Manulife.ca/accessibility for more information.

Credit Security Plan™

It's about *more* than just insurance.

It's about helping protect the people you love.

Your home may be your greatest asset, but at the end of the day, the most important thing in life is family. With the rise of illness¹ and household debt at an all-time high,² financial protection is more important today than ever. That's why Manulife Credit Security Plan™ (CSP) was created.

Manulife Credit Security Plan is optional life and disability insurance coverage that's here for you and your family if the unexpected happens. It can help ensure your mortgage payments are made and your loved ones are taken care of.

1 in 3

Canadians will be disabled for 90 days or more before age 65.³

56%

of Canadians who were disabled said they returned to work early due to financial reasons.⁴

1 in 5

households would face immediate financial uncertainty if a primary wage earner suddenly passed.⁵

There's no better time to protect your loved ones than now. Here's why:

Your coverage can start immediately

Once your mortgage is funded, you can be covered while your application is being reviewed.



We say YES to every eligible applicant

No matter what, every eligible applicant will be approved for some kind of coverage. If you don't qualify for full life and/or disability coverage, we can provide accidental death and accidental disability at a reduced premium.* You may accept this coverage by continuing to pay premiums for 60 days.

There's a payment option to fit every budget

CSP Insurance offers a variety of payment options including monthly, semi-monthly and biweekly. Look at the quote section on the application form to confirm which premium payment frequency is quoted.



Simple, convenient protection


When you apply, you will be asked questions about your health over the phone. Based on your answers, tests may be required. The results will determine your coverage and premiums. However, if the telephone interview or any applicable tests are not completed within 30 days, we will only provide coverage in case of accidents.

60-day money-back guarantee

If you apply and change your mind within the first 60 days, you will be given your money back, less any claims paid. That means that you can have coverage in place while you review your financial plan in greater detail.

Apply today and help protect the people you love.

If you have any questions, contact:

 Tel: **1-800-295-6472** / Fax: **1-866-677-4329**



Email: **customerservice@creditsecurityplan.com**

 Website: **www.manulife.ca**

The Manufacturers Life Insurance Company (Manulife)

* Accidental death premiums are 50% of the Life premiums and accidental disability premiums are 60% of the Disability premiums.

¹ Statistics Canada, Table 38-10-0238-01, Household sector credit market summary table, seasonally adjusted estimate, June 2020.

² Statistics Canada, Trends in the Canadian mortgage market: Before and during COVID-19, February 2021.

³ Canada Life and Health Insurance Association, A guide to disability insurance.

⁴ investmentexecutive.com. "Half of Canadians have no disability insurance," May 2019.

⁵ LIMRA, Canadian Facts About Life, September 2019.

Credit Security Plan™ (CSP) insurance is optional Life and Disability insurance to suit your needs.

Life Protection

CSP Life insurance pays off or reduces your mortgage balance.

Your life benefit is calculated based on a traditional mortgage that steadily declines as you regularly pay principal and interest. This benefit covers your debt up to the amount that would have been owing under a traditional mortgage. If you only insure part of your mortgage, or your mortgage is not declining every month (e.g. line of credit), or you borrow more money, or the amortization period is extended; then this insurance may only cover part of your debt.

As a unique feature, we provide Life Bridge Benefits, which covers your mortgage payments while we review your claim⁶.

Total Disability Protection

CSP Disability insurance pays your share of the mortgage monthly payment if you are Totally Disabled⁷ for at least 60 days.

Your disability benefit will equal your share of the Initial Mortgage payment selected on your application. No benefit is paid for the 60-day qualification period or during any regular seasonal layoff if you're seasonally employed. In some cases, your disability benefit may be less than your actual monthly payment. For example, if you have joint coverage and your share of the benefit is 50%.

As a unique feature, we provide one extra disability benefit payment after you get back to work.

You are eligible to apply if you're a Canadian resident between 18 and 64 years old and are a borrower, co-borrower or guarantor on a residential mortgage.

General Exclusions

Your insurance benefit will not be paid if death or disability is associated with:

- suicide, attempted suicide or self-inflicted injury within 2 years of the coverage start date;
- committing or provoking a criminal offence including assault or driving while impaired (whether or not you are charged);
- any act of war or insurrection, unless you are a member of the Canadian Armed Forces or Canadian Forces Reserve;
- alcohol abuse or drug use that is not in strict accordance with a Physician's prescription;
- any other exclusion outlined in your Certificate.

Additional Disability Exclusions

Your insurance benefit will not be paid if disability is associated with:

- any exclusions listed under General Exclusions;
- normal pregnancy or childbirth;
- cosmetic or elective surgery; or
- a pre-existing condition which results in your disability at any time before the first anniversary from the date coverage starts. "Pre-existing condition" means any medical condition, sign, symptom, illness or disease diagnosed or undiagnosed for which you consulted a Physician or for which you received medical advice or treatment in the 12 months prior to the date coverage starts.

If you only qualify for accidental coverage, for benefits to be payable the death or disability must be caused solely and directly by an accident while the coverage is in force and the death or disability must happen within one year of the accident.

Maximum Coverage

Manulife will insure up to \$1 million per person for Life insurance and \$10,000 per month for Disability insurance for a maximum of 24 months under all CSP insurance and Mortgage Protection Plan® (MPP) insurance combined. In addition, Maximum Coverage is subject to the Overall Benefit Maximum on the next page.

When does my Life insurance end?

Whichever happens first:


- Your 70th birthday
- The date you pay off the mortgage or change lenders
- The end of the initial amortization period
- The date on which you decide to cancel your protection
- The date insurance premiums are 31 days overdue
- The date on which a life insurance benefit becomes payable
- The date your Certificate becomes void due to misrepresentation

When does my Disability insurance end?

Whichever happens first:

- Your 65th birthday
- The date you pay off the mortgage or change lenders
- The end of the initial amortization period
- The date on which you decide to cancel your protection
- The date insurance premiums are 31 days overdue
- The date your Certificate becomes void due to misrepresentation

Note: All disability benefits end when your disability insurance ends.

 To make a claim: Call **1-800-295-6472** and you will be provided with the claim forms to be completed.

⁶ Restrictions apply if your debt balance is not declining every month or if the life insurance doesn't cover the whole debt.

⁷ If you work at least 20 hours per week for at least 40 weeks in the 12 months before you become disabled, or if you are seasonally employed and work at least 20 hours per week for 13 consecutive weeks in that period, then you are totally disabled if you can't perform the essential duties of your normal job due to illness or injury. Otherwise, you are totally disabled if you can't do at least 2 of the following activities of daily living without another person's help: dressing; eating; getting out of bed; toileting; walking.

Important information about this mortgage protection insurance

This brochure is a summary, not a contract. This brochure is designed to outline the benefits for which you may be eligible and does not create any contractual or other rights. All of your rights and benefits will be governed solely by the Certificate we issue to you and the Group Policy issued to your mortgage lender.

Please Check Your Coverage: When we receive your application, you will be sent a copy of your Certificate of Insurance ("Certificate"). The Certificate sets out the terms of your insurance coverage and may include a notice of conditional coverage. We encourage you to read this document carefully. If you are not approved for the coverage you have requested, you will be notified. If you provide incomplete or inaccurate information including information about your health or smoking status, then your insurance may be void and no benefits may be paid. If you were not eligible to apply, then your insurance will be void.

Changes to Your Mortgage: It is important to tell us when there are changes to your mortgage as this may impact your coverage. If you change lenders or pay off your mortgage and do not replace it with a new one, then your coverage ends, and you must notify us so we stop collecting premiums. If you make a significant change to your mortgage, you will not be insured for the full amount you owe. You can apply for an increase in coverage to address changes to your mortgage. New terms and conditions may apply to your new coverage.

Overall Benefit Maximum: We will never pay more than the debt owing. If more than one person is insured with respect to your debt and two or more die or are totally disabled at the same time, the total share of benefit shall never exceed the Maximum Benefit. If the mortgage debt on your application for new CSP insurance coverage is more than the Benefit Maximum, your new CSP insurance coverage will be reduced so the maximum isn't exceeded.

Existing Clients: If you already have CSP or MPP insurance and you submit a new application, you will be contacted to confirm that you have adequate protection for your mortgage. If you can't be reached, the new application will be processed as new coverage for a separate mortgage. Also, clients who are eligible may apply for additional insurance to cover any increase on your mortgage amount or in your monthly mortgage payment or if your amortization period is extended.

For refinance applications, you have the right to keep your previous insurance under the terms applicable to the original application if your new application is not approved for coverage.

Lines of Credit: If you have a line of credit that doesn't have a fixed term and/or amortization period, then we will put an amortization period of 300 months (i.e. the longest we will insure) and/or term of 60 months. The "Debt Balance" shown on the application is the initial life insurance amount we use to calculate benefits as described on the previous page under "Life Protection" and can be any amount up to your credit limit. Remember your life benefit goes down over time based on a traditional mortgage amortization.

Role of your Lender: Your Lender is the group policyholder for this CSP insurance coverage and receives remuneration for providing administrative duties such as providing you with this insurance information. Third party administrators acting on behalf of your mortgage lender, such as Broker Support Centre Inc., may receive remuneration for providing administrative duties.

Personal Information Statement: In this Statement, "you" and "your" refer to the borrower or insured. "We", "us", "our" and "the Company" refer to The Manufacturers Life Insurance Company and our affiliated companies and subsidiaries. Updates to this Statement and further information about our privacy practices are posted to www.manulife.ca. We collect, use, verify and disclose your personal information for identified purposes, and only with your consent, or as permitted or required by law. By signing the application, you give your consent for us to collect, use, and disclose your personal information, as set out in this Personal Information Statement. Any alterations to the consent must be agreed to in writing by the Company.

We collect specific personal information about you such as: identifying information (e.g. your name, address, telephone number(s), email address, date of birth); medical information, banking and employment data to administer benefits; any test that may be necessary for us to decide if and on what terms to insure you, such as a medical exam or blood test; financial information, credit bureau report and/or consumer report from other organizations, person or source that has any information or records about you; information about how you use our products and services, and information about your preferences, demographics, and interests; and other personal information we may require to administer our business relationship with you. We use fair and lawful means to collect your personal information.

We collect your personal information from: your completed applications and forms; other interactions between you and the Company; other sources, such as: your mortgage lender or authorized representative(s); third parties with whom we deal in issuing and administering your contract and certificate now, and in the future; public sources, such as government agencies and internet sites; health care professionals, including medical practitioners, health care institutions, pharmacies and any other medically-related facility; other insurance carriers; and administrators of government benefits and other benefit programs.

We will use your personal information to: help us properly administer the products and services that we provide and to manage our relationship with you; confirm your identity and the accuracy of the information you provide; evaluate your application, and issue and administer the rights under the plan; comply with legal and regulatory requirements; understand more about you and how you like to do business with us; analyze data to help us understand our customers better so we can improve the products and services we provide; determine your eligibility for, and provide you with details of, other products or services that may be of interest to you; and perform audits and investigations.

We disclose your information to: persons, financial institutions and other parties with whom we deal in issuing and administering your plan now, and in the future; authorized employees, agents and representatives; your mortgage broker and any agency which has entered into an agreement with us and has supervisory authority, directly or indirectly, over your mortgage broker and their employees; any person or organization to whom you gave consent; people who are legally authorized to view your personal information; the lender who loaned the money that this insurance relates to; and service providers who require this information to perform their services for us (for example data processing, programming, data storage, market research, printing and distribution services, paramedical and investigative agencies). The above mentioned people, organizations and service providers are both within Canada and jurisdictions outside Canada and would therefore be subject to the laws of those jurisdictions. Where personal information is provided to our service providers, we require them to protect the information in a manner that is consistent with our privacy policies and practices.

We keep your information the longer of: The time period required by law and by guidelines set for the financial services industry, and the time period required to administer the products and services we provide.

You may withdraw your consent for us to use your personal information to provide you with other service or product offerings, excluding those mailed with your statements. You may not withdraw your consent for us to collect, use, retain or disclose personal information we need to issue or administer the plan unless federal or provincial laws give you this right. If you do so, a plan may not be issued, and benefits will not be payable under the contract or we may treat your withdrawal of consent as a request to terminate the contract. If you wish to withdraw your consent, phone our customer care centre or write to the Privacy Officer at the address below. You will notify us of any change to your contact information. You have the right to access and verify your personal information maintained in our files, and to request any factually inaccurate personal information be corrected, if appropriate. If you have a question or a concern, wish to receive more information about parties who have access to your information or about our privacy policies and procedures, and/or wish to review your personal information in our files or correct any inaccuracies, you may send a written request to: Privacy Officer, Manulife, 500 King Street N, Waterloo, ON N2J 4C6.

Pre-authorized debit agreement (PAD) for personal premium payments: By signing the Application, you confirm being an owner of the account for which you have provided a void cheque and authorize premiums for any insurance purchased from us or our agents to be collected without further notification to you before payments commence. Premium payments and collection dates will be confirmed in the Coverage Summary sent with your Certificate of Insurance, and can commence as early as the day after your Application is submitted. You waive the right to receive further notice of the amount and date of each automatic withdrawal from your account, including withdrawals for all coverage subject to Blend and extend. If your bank or financial institution does not honour an automatic premium withdrawal the first time it is presented for payment, we will attempt to withdraw that payment again within 30 days. We reserve the right to ask for an alternate method of payment if your payment is not honoured. All one-time or automatic withdrawals from your bank account will be treated as personal withdrawals as defined by Payments Canada in Rule H-1. You can cancel your payment authorization at any time by sending us written notice. You understand that cancelling this PAD agreement may result in a loss of insurance coverage unless we receive another form of payment. You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on your recourse rights or your right to cancel, or to obtain a sample cancellation form, you may contact your financial institution or visit www.payments.ca.

Credit Security Plan™

Completing your CSP insurance application in 3 *easy* steps

Before you make a decision to apply or waive, please review the brochure to learn about this valuable insurance product. It may be the perfect fit to protect your mortgage.

Step 1: Review

Please review all of the information on this form to make sure it is accurate.

Need to make a change?

Simply cross out the pre-printed information, handwrite in the correct information, and have each applicant initial it.

Step 3: Sign and date

Make sure you sign the application!

Whether you are applying for or waiving CSP coverage – we cannot process your application without your signature!

Step 2: Complete the application

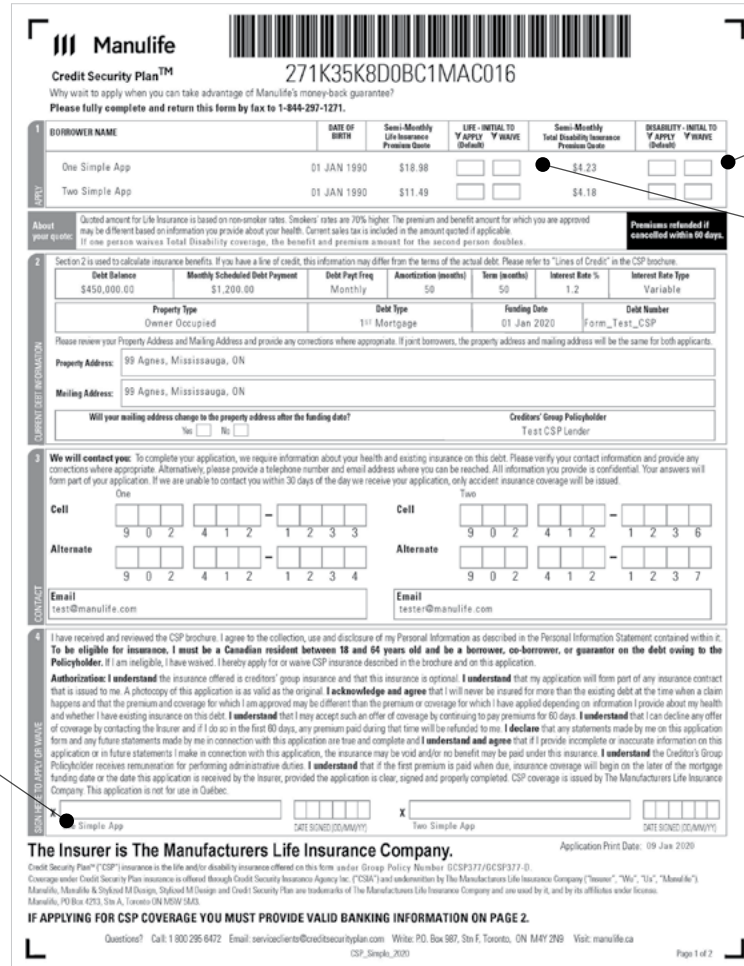
Please indicate your decision to Apply or Waive coverage.

Borrower 1:

- For Life coverage, please **select Apply or Waive** in the boxes indicated on the **first** row.
- For Disability coverage, please **select Apply or Waive** in the boxes indicated on the **first** row.

Borrower 2:

Please **select Apply or Waive** for both Life and Disability coverage in the boxes on the **second** row.



Manulife
Credit Security Plan™
271K35K8D0BC1MAC016

Why wait to apply when you can take advantage of Manulife's money-back guarantee?
Please fully complete and return this form by fax to 1-844-297-1271.

BORROWER NAME	DATE OF BIRTH	Semi-Monthly Life Insurance Premium Date	LIFE - INITIAL TO <input type="checkbox"/> APPLY <input type="checkbox"/> WAIVE	Semi-Monthly Total Disability Insurance Premium Date	DISABILITY - INITIAL TO <input type="checkbox"/> APPLY <input type="checkbox"/> WAIVE
One Simple App	01 JAN 1990	\$18.98	<input type="checkbox"/>	\$4.23	<input type="checkbox"/>
Two Simple App	01 JAN 1990	\$11.49	<input type="checkbox"/>	\$4.18	<input type="checkbox"/>

Section 2: Section 2 is used to calculate insurance benefits. If you have a line of credit, this information may differ from the terms of the actual debt. Please refer to "Lines of Credit" in the CSP brochure.

Debt Balance	Monthly Scheduled Debt Payment	Debt Pmt Freq	Amortization (months)	Term (months)	Interest Rate %	Interest Rate Type
\$450,000.00	\$1,200.00	Monthly	50	50	1.2	Variable

Property Type: ☐ Owner Occupied ☐ 1st Mortgage ☐ 2nd Mortgage ☐ Other

Funding Date: 01 Jan 2020

Debt Number: Form_Test_CSP

Property Address: 99 Agnes, Mississauga, ON

Mailing Address: 99 Agnes, Mississauga, ON

Will your mailing address change to the property address after the funding date?
Yes ☐ No ☐

Creditors' Group Policyholder: Test CSP Lender

Section 3: We will contact you: To complete your application, we require information about your health and existing insurance on this debt. Please verify your contact information and provide any corrections where appropriate. Alternatively, please provide a telephone number and email address where you can be reached. All information you provide is confidential. Your answers will form part of your application. If we are unable to contact you within 30 days of the day we receive your application, only accident insurance coverage will be issued.

Cell: 9 0 2 - 4 1 2 - 1 2 3 3

Alternate: 9 0 2 - 4 1 2 - 1 2 3 4

Email: test@manulife.com

Cell: 9 0 2 - 4 1 2 - 1 2 3 6

Alternate: 9 0 2 - 4 1 2 - 1 2 3 7

Email: tester@manulife.com

Section 4: I have received and reviewed the CSP brochure. I agree to the collection, use and disclosure of my Personal Information as described in the Personal Information Statement contained within it. To be eligible for insurance, I must be a Canadian resident between 18 and 64 years old and be a borrower, co-borrower, or guarantor on the debt owing to the Policyholder. If I am ineligible, I have waived. I hereby apply for or waive CSP insurance described in the brochure and on this application.

Authorization: I understand the insurance offered is creditors' group insurance and that this insurance is optional. I understand that my application will form part of any insurance contract that is issued to me. A photocopy of this application is as valid as the original. I acknowledge and agree that I will never be insured for more than the existing debt at the time when a claim happens and that the premium and coverage for which I am approved may be different than the premium or coverage for which I have applied depending on information I provide about my health and whether I have existing insurance on this debt. I understand that I may accept such an offer of coverage by continuing to pay premiums for 60 days. I understand that I can decline any offer of coverage by contacting the insurer and if I do so in the first 60 days, any premium paid during that time will be refunded to me. I declare that any statements made by me on this application form and any future statements made by me in connection with this application are true and complete and I understand and agree that if I provide incomplete or inaccurate information on this application or in future statements I make in connection with this application, the insurance may be void and/or no benefit may be paid under this insurance. I understand the Creditors' Group Policyholder receives remuneration for performing administrative duties. I understand that if the first premium is paid when due, insurance coverage will begin on the later of the mortgage funding date or the date this application is received by the insurer, provided the application is clear, signed and properly completed. CSP coverage is issued by The Manufacturers Life Insurance Company. This application is not for use in Quebec.

☐ Single App ☐ Two Simple App

The Insurer is The Manufacturers Life Insurance Company.

Credit Security Plan (CSP) Insurance is the life and/or disability insurance offered on this form under Group Policyholder (GCP) 377/GCSP377-0.

Coverage under Credit Security Plan insurance is offered through Credit Security Insurance Agency Inc. ("CSIA") and underwritten by The Manufacturers Life Insurance Company ("Insurer", "We", "Manulife").

Manulife, Manulife & Stylized M Design, Stylized M Design and Credit Security Plan are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Manulife, P.O. Box 987, Stn F, Toronto, ON M4Y 2N9.

IF APPLYING FOR CSP COVERAGE YOU MUST PROVIDE VALID BANKING INFORMATION ON PAGE 2.

Questions? Call: 1-800-295-6472 Email: servicecenter@creditsecurityplan.com Write: P.O. Box 987, Stn F, Toronto, ON M4Y 2N9 Visit: manulife.ca

CSP_Single_2020

Page 1 of 2

What's Next?

- When you apply for coverage, you will be contacted by telephone to gather health information. The telephone interview usually takes about 15 minutes.
- If you need more information or want to cancel your coverage, you can call 1-800-295-6472, on Monday to Friday from 8:00 am to 8:00 pm ET.

The Manufacturers Life Insurance Company (Manulife)

Credit Security Plan™ (CSP) Insurance is underwritten by The Manufacturers Life Insurance Company (Manulife). Manulife, Stylized M Design, Manulife & Stylized M Design and Credit Security Plan are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. Manulife, P.O. Box 987, Stn F, Toronto, ON M4Y 2N9.

© 2022 The Manufacturers Life Insurance Company. All rights reserved.

Accessible formats and communication supports are available upon request. Visit [Manulife.ca/accessibility](https://www.manulife.ca/accessibility) for more information.



Powered by Anderson Sinclair PC

August 16, 2023

Natashia Lynn Michinski
15490 Ashburn Rd, North Stormont, Ontario, K0C 1G0

Re: Your first mortgage to FIRST NATIONAL FINANCIAL GP CORPORATION
15490 Ashburn Rd, North Stormont, Ontario, K0C 1G0
Our File No.: 23-1003308

TRUST LEDGER STATEMENT

Trust Ledger Statements	Expenditures	Receipts
Received from new 1st mortgage - FIRST NATIONAL FINANCIAL GP CORPORATION		450,000.00
Paid Land Transfer Tax		
LTT Amount	0.01	
Total Land Transfer Tax	0.01	
	0.01	450,000.00

THIS IS OUR STATEMENT HEREIN

Anderson Sinclair Professional Corporation

Richard Hanesiak

RH: mo
E. & O. E.

ONTARIO • ALBERTA • NEW BRUNSWICK • BRITISH COLUMBIA • NOVA SCOTIA • QUEBEC



2170 Torquay Mews
Mississauga, ON, L5N 2M6



www.myclosing.ca
files@myclosing.ca



P: +1 (844) 875-2345
F: +1 (866) 374-8570

August 16, 2023

Natashia Lynn Michinski
15490 Ashburn Rd, North Stormont, Ontario, K0C 1G0

Re: Your first mortgage to
15490 Ashburn Rd, North Stormont, Ontario, K0C 1G0
Our File No.: 23-1003308

FOR PROFESSIONAL SERVICES RENDERED HEREIN INCLUDING:

TO acting for you as well as the lender with respect to placing a new first mortgage in favour of FIRST NATIONAL FINANCIAL GP CORPORATION securing the principal sum of \$450,000.00;

TO performing a subsearch of title and to making such other investigations and inquiries as were required by the company providing title insurance to the lender;

TO all correspondence with the title insurance company, and to completing its required forms and documentation, and to reporting to the title insurer after closing;

TO acting for you in matters relating to remaining the First mortgage in favour of Snap Home Finance Corp.

TO correspondence with the mortgagee and to obtaining a First mortgage statement for information purposes;

TO searching for executions;

TO verifying adequate fire insurance coverage;

TO preparation of required documentation;

TO all correspondence with the mortgagee and to providing any required draft documents prior to closing;

TO meeting with you to sign all necessary documents;

TO registering the mortgage;

TO receiving funds from the mortgage advance into our trust account;

TO reporting to you following closing;

TO submitting a final report to the mortgagee;

ONTARIO • ALBERTA • NEW BRUNSWICK • BRITISH COLUMBIA • NOVA SCOTIA • QUEBEC

Powered by Anderson Sinclair PC

OUR FEES:

Basic Fee	1,149.00	
TOTAL FEES		\$1,149.00
HST (13.00%)		149.37

DISBURSEMENTS:

Subject to HST

Payment and Discharge of Postponement	\$160.00	
Title Transfer	\$299.00	
TOTAL DISBURSEMENTS		\$459.00
HST (13.00%)		59.67

TOTAL FEES AND DISBURSEMENTS		<u>\$1,817.04</u>
------------------------------	--	-------------------

Total HST = \$209.04

HST Registration No. 809728488RT0001

THIS IS OUR ACCOUNT HEREIN

Anderson Sinclair Professional Corporation

Richard Hanesiak

RH: mo

E. & O. E.

ONTARIO • ALBERTA • NEW BRUNSWICK • BRITISH COLUMBIA • NOVA SCOTIA • QUEBEC



2170 Torquay Mews
Mississauga, ON, L5N 2M6



www.myclosing.ca
files@myclosing.ca



P: +1 (844) 875-2345
F: +1 (866) 374-8570



Mortgage Discharge/Transfer Statement

August 8, 2023

Sandra Roda
sandra.roda@firstnational.ca

Mortgagor(s) Natasha Michinski
Justin Zanth

Property Address 15490 Ashburn Road
Berwick ON

Closing Date August 21, 2023

Mortgage #	1180876
Interest Rate	2.29%
Payment Frequency	Monthly
Next Payment Date	September 5, 2023
Term Remaining	2 years 9 months
Principal & Interest Payment	\$1,837.82
Property Tax	\$475.14
Other ¹	\$0.00
Total Payment	\$2,312.96

Principal Balance	\$391,212.31
Accrued Interest to August 21, 2023	\$383.50
Tax Account Balance	\$(456.21)
Prepayment Fee: <i>3 Months Interest</i>	\$2,239.69
Administration Fee	\$270.00
Escrow Balance	\$0.00
Interest in Arrears	\$0.00
Outstanding Fees	\$0.00
Paid in Advance	\$0.00
Suspense	\$0.00
Premiums Outstanding	\$0.00
Recoverable Expenses	\$0.00
Total Required in Certified Funds by 3.00 pm on August 21, 2023	\$393,649.29

¹Refers to the Credit Security Plan or Encompass Home Warranty or both

Per diem amount: \$24.54

Please make the Certified cheque payable to First National Financial LP.

CONDITIONS

The administrative fee shown above includes the cost of registering a **discharge** of mortgage for a property located in the Province of Ontario.

This statement is **valid for 10 days** after the expected closing date.

This statement is correct only if all payments falling due from the date hereof to and including **August 21, 2023** are made and honored and is subject to the correction of any errors or omissions.

Any taxes and other charges paid by us from the date hereof to the closing date are the responsibility of the mortgagor unless otherwise explicitly specified herein.

Funds received after 3 p.m. (EST) on the proposed closing date will be subject to the additional daily interest charge shown above until paid. Please note the funds must be forwarded to our Toronto office.

There will be a \$25.00 charge for each additional Discharge Statement requested.



PRE-PAYMENT FEE CALCULATIONS

3 Months Interest (3 MI) Fee

A 3 month interest fee is the amount of interest calculated at your current interest rate, on your remaining mortgage balance on the date of prepayment.

Interest Rate Differential (IRD) Fee

An interest rate differential fee is an amount of interest, calculated at your Current Interest Rate, that exceeds an amount of Interest calculated using the lender's "reinvestment rate"*. The time period used to calculate these interest amounts, being a factor in the calculation, will be the period of time between the prepayment date and the maturity date of your mortgage term.

**The reinvestment rate is the interest rate that is the lowest currently advertised rate disclosed by the lender, on a mortgage term equivalent to the remaining time on your current mortgage term, and for a mortgage product similar to your own. More details regarding how the reinvestment rate is selected can be found in the standard charge terms of your mortgage.*

Per Diem Fee

A per diem interest fee is a daily amount of interest, and depending on the mortgage terms, the per-diem prepayment charge is calculated when there is less than three months left in your remaining term.

FACTORS THAT COULD CAUSE PREPAYMENT CHARGES TO CHANGE OVER TIME

Prepayment charges may change as a result of:

Changes in rates: Changes to the First National Prime Rate will affect adjustable rate mortgages.

Passing of an anniversary year: With the passing of an anniversary year, a different rate is used to calculate the IRD. For mortgages with terms greater than 5 years, after the fifth year, the prepayment fee is calculated using a 3 months interest charge.

Increase in the mortgage balance: This could occur as a result of unpaid mortgage payments or items being capped to the mortgage.

CALCULATIONS ON A SECOND MORTGAGE/CHARGE

Because you are entitled, at any time to prepay the whole or part of the indebtedness then outstanding under your second mortgage/charge without notice or bonus, there is no Prepayment Fee owing in connection with a prepayment prior to the end of your term.

FACTORS THAT COULD CAUSE THIS STATEMENT TO CHANGE OVER TIME ON A SECOND MORTGAGE/CHARGE

Amounts set out on this statement for your second mortgage/charge may change as a result of:

Changes in rates: Changes to the First National Prime Rate will affect adjustable rate mortgages.

Increase in the mortgage balance: This could occur as a result of unpaid mortgage payments or other items being added or capitalized to, or otherwise consolidated with the indebtedness owing under the mortgage.