

### Mortgage Brokerages, Lenders and Administrators Act

This document must be provided to the borrower 2 business days prior to the signing of any mortgage instruments, unless waived below.

#### Disclosure to Borrower

##### Referral Fees to Brokerage and/or Broker/Agent:

Describe any direct or indirect interest that the Brokerage has or, as currently contemplated, may acquire in the transaction for which this disclosure statement is provided.

##### ☒ Bonus

The Brokerage may receive a bonus or contingent commission from the Lender. Contingent commissions may be based on factors such as the volume of business placed with the Lender, or a certain percentage of growth in the placement of business over a previous period.

##### ☒ Other Compensation

The Lender involved in this transaction may provide the brokerage fees or incentives dependant on the interest rate and the term(s) accepted by the Borrower. The brokerage may retain the fees and incentives or may use them for the benefit of another of the brokerage's clients.

##### Information on Brokerage:

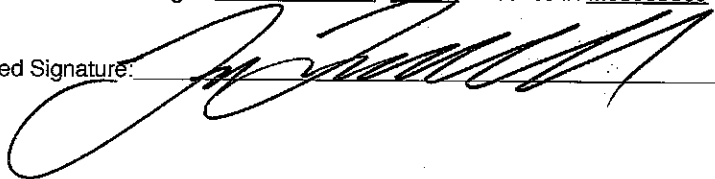
The Brokerage is representing The Borrower, not the Lender in this transaction.

The Brokerage has acted for 50 lenders during the previous fiscal year.

Name and Address of Brokerage: Invis Inc. Licence #: 10801 600-5770 Hurontario Street, Mississauga, ON L5R 3G5

Name of Authorized Person signing on behalf of Brokerage: Jean Lamarche, Broker Licence #: M08003369

Date: 08/08/2019

Authorized Signature: 

##### Disclosure of Material Risks:

The brokerage has reviewed with the borrower the general risks associated with a mortgage commitment. These risks include: risk of falling into arrears, default and foreclosure, prepayment penalties, etc.

#### Acknowledgment

I / we acknowledge receipt of a copy of this form, and corresponding Amortization Schedule and that I / we have reviewed the information.

Date: \_\_\_\_\_

Borrower: \_\_\_\_\_  
Skyler Zanth

Date: \_\_\_\_\_

Borrower: \_\_\_\_\_  
Natashia Michinski

I / we waive the 2 business days requirement for this disclosure.

Date: \_\_\_\_\_

Borrower: \_\_\_\_\_  
Skyler Zanth

Date: \_\_\_\_\_

Borrower: \_\_\_\_\_  
Natashia Michinski

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