

CONFLICT OF INTEREST DISCLOSURE STATEMENT FORM 10

Borrower Copy

Mortgage File Number

Neither the Registrar of Mortgage Brokers nor any other authority of the government of the Province of British Columbia has any way passed on the merits of the matters dealt with in this information statement. This information statement has not been filed with the Securities Commission, and the Real Estate Division has not determined whether or not it complies with Section 26 of the Mortgage Brokers Act.

Please type or print clearly. If additional information is required, reference and attach a schedule to this form.

| | |
|---|--------------|
| FULL NAME OF MORTGAGE BROKER | TELEPHONE |
| Verico Compass Mortgage Group House & Home Mortgage Co. | 250.682.0908 |
| ADDRESS | Postal Code |
| 258 Seymour St, Kamloops BC | V2C 2E5 |
| ADDRESS OF PROPERTY TO BE MORTGAGED | Postal Code |
| LEGAL DESCRIPTION OF PROPERTY TO BE MORTGAGED | |

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

for additional details see 'FORM 10 Addendum' with Mortgage File Number

Describe any direct or indirect interest that a related party or associate of the mortgage broker, as defined in the *Mortgage Brokers Act* Regulations has or, as currently contemplated, may acquire in the transaction for which this disclosure statement is provided.

Ryan W. Smith is the Sub-Mortgage Broker on this transaction

for additional details see 'FORM 10 Addendum' with Mortgage File Number

CERTIFICATION

I certify that I am the mortgage broker or an authorized representative of the mortgage broker in this transaction and based on my knowledge, belief and information provided by third parties, this Disclosure Statement contains no untrue statement and does not omit to state a fact that is required to be stated or that is necessary to present a statement that is made from being false or misleading in the circumstances in which it was made.

| | | |
|---|---|-------------------------------|
| FULL NAME OF MORTGAGE BROKER | ADDRESS | Postal Code |
| Verico Compass Mortgage Group House & Ho | 258 Seymour St, Kamloops BC | V2C 2E5 |
| SIGNATURE OF MORTGAGE BROKER OR AUTHORIZED REPRESENTATIVE | NAME OF AUTHORIZED REPRESENTATIVE OF MORTGAGE BROKER (PLEASE PRINT) | DATE SIGNED YYYY / MM / DD |
| X | Ryan W. Smith | |

| | | |
|-----------------------------------|----------------------------|--------------------------------------|
| ACKNOWLEDGEMENT OF RECEIPT | | |
| SIGNATURE | NAME (PLEASE PRINT) | DATE SIGNED YYYY / MM / DD |
| X | | |
| SIGNATURE | NAME (PLEASE PRINT) | DATE SIGNED YYYY / MM / DD |
| X | | |

CONFLICT OF INTEREST DISCLOSURE STATEMENT

Borrower FORM 10 Addendum - Mortgage File Number

ADDRESS OF PROPERTY TO BE MORTGAGED

The Mortgage Broker represents the following parties to the transaction:

- the borrower(s) and the lender

The mortgage broker will be compensated for this transaction in the following ways:

- Finder's Fee or Commission of \$ from the lender calculated as 0. percent of the mortgage amount
- Volume Bonus of \$ from the lender, calculated as 0. percent of the mortgage amount
- Finder's fee or Commission of \$ from the lender calculated as 0. percent of the revolving HELOC limit
- Finder's fee or commission of \$ from the lender, calculated as 0. percent of the funds initially withdrawn from the HELOC.

The following parties may receive a percentage of the compensation in this transaction

After any compensation splits with other parties the primary Mortgage Broker acting in this transaction, Verico Compass Mortgage Group House & Home Mortgage Co., may receive up to %

Verico Compass Mortgage Group a second Mortgage Broker acting in this transaction may receive up to %

Ryan Smith, a Sub-Mortgage Broker on this transaction, is a shareholder in the Mortgage Broker co.

Brittany Smith, a Sub-Mortgage Broker on this transaction, is a shareholder in the Mortgage Broker co.

From the above noted compensation the Broker and/or Sub-Mortgage Broker will pay: office rent, utility and phone expenses, computer and technology equipment & software, internet and telephone service costs, internet website maintenance, office supplies, printing & stationary, advertising, mandatory continuing education courses, industry related conferences and trade shows, accounting and/or bookkeeping expenses, franchise fees and/or royalties, and other business expenses.

There may or may not be additional compensation earned from time to time, such as from transaction bonuses, ongoing HELOC balances, insurance referrals or other incentives.

initial _____

initial _____

Sub-Mortgage Broker initial _____