CHANGES TO THE CONSUMER LOAN AGREEMENT

Previous							Cui	rr	ent	t									
	NANC	IAL FOR	A METER TON	CORROW.	Approval Numb		and LOAN AGREEMENT	Eco FIN	oHome ANCIAL	325 M	itre 4-eurs, Saire 3.0, Forces 5.0 Prone 1-801-102-7016 For 1-62 Wester two ecohomes Book interdecohomes	77-619-11 Inancol c	1963 (D) CD1	EDIT A	APPLIO	CATIO	N and LC	OAN A	GREEMENT
ABOUT THE BORROWER (F	Registered Ov	vner of Prop	erty - You	1)			11	ABOUT THE BOI	RROWER (Registered Ow	ner of the		mancare							
Last Name:				First Name:				Last Name	-	First Na	ne:		Micde Initial	Home	Phone		Cell Pho	ec.	
Instalation Address (the "Premises")				Horse Phone		Cell	Phone:	Installation Address		Unit No	mber: G	ity:		Provin	ce:		Fostal C	lane:	
City.				Province		Pasi	al Code.	Free lous Address	s (if not at oursent address for a	losst two yea	5%								
Mailing Address (if different from above):				Driver License	o # (Roguliodix			L Mailing Address Bate of Birth (min/or	(If different from Installation Ad	dress):									
Entro of Beth	5th: Carriage			Emplisher			-	Date of Sirth (Himito)	1/19/19/5	L-irai i									
	and depth of			41.00.00	91			Devier confirms they	have recilied the Boromer's ID	(De			firstion verified by to: or Other		sse speerly	other type:			
Employer Name:	Arrual Intern			Pairos				ABOUT THE CO-	BORROWER										
Enalogy Plans Number	Emaloger Co	itaci harne.		Number of Ne	ears With Current Emp	syar.		Last Name		First No	me		Relationship to Bo	тамег					
ABOUT THE CO-BORROWE	R (You)			to and the second	-			Date of Birth (num/or	Pere	E-mail	lodress:	_		Hon	ne Fhone		Cell F	Phone	
Last Name.		First Name.				ationahip to Borr	OWAC.				Ivaca	ofident	faction verified by	Dealer:					
Date of Bits:		SIN (optionel):			100	rell Address:			have verified the Bortower's IC:		alor's Intials) Driver	s licens	e or Other	Plea	ise specify	other type.	V.		
Home Phone:		Cel Prone:			Em.	ployer Name:			MATION (Select One Only			_						_	
Arrual Income		Finaliser Pron	e Number:		Em	oloy⊷r Cort+o. N	ens.	Please Select FAD Da	re-Authorized Debit (PAD			-	☐ OPTION 2 — Entiridge Account		e gas dis	tribution.	bill	— ,	FOR ONTARIO
PAYMENT INFORMATION (Borrower MUS	T select on	e of these	options)			76	□ 1st OR □ 1				\neg	L III GL. C.C.			\top			
Option 1 - Enbridge Gas Distributio					ed Debit (PAD)			Please actedy a "VOID	Cheque with this Agreement. I arring us the authority to debit	ly selecting th	is method of making your mo	onthly							on of your Entridge Translating, alone
Vau agree that all payments to Equitors to as "ae" or "as" in this application form the right on (RGC) bill Entering Gos Distribution Account Numb		racinus, referred ser Entiridge Ges	attack hereco	cordence with to e void theque to benis are suits	the terms and condition for the actount from a puriosit of make paper	ns printed or the in ch PAD amount tests for PAD as	count indicated on the ettached "VOID" a reverse of this Agreement, to a agree to its rid be drawn Buth Leatherne Energies required by this time Agreement, both many time elementary (but has PAI) is milely basis. You may provide as will have	review the Pre Authoritis	Organi Danit Section in the tert IPMENT / COLLATERAL (A	s and contit	ons of this agreement for fu	unher	EcoHome Financi Distribution, Yes	al Inc. is a agree to p	not owner witch to Pi	d by or aff AD I we dis	fillated with E continue billing	abridge Inc	c. or Enbridge Gas
Name on EGD Account.			account infor institutions. A Please select	matke at any t All persons with:	time and you agree to algring authority on the Reyment Date for each	do so premptly re account must	mithy basis. You may provide as will new armatic you change accounts or financial sign this captionton.	QUANTITY			EQUIPMENT DESCRI	IPTION	4 (including make,	model and	I sorial nu	mber)		_	
Account Holder Signature: X				,				LOAN DISCLOSU	RE										
Please note that the Account Holder must	be either the Barro	other or Co-	DATE		cheque to this app			1 Dealer Invoice	Anount				78 Annual Interes	st Kabo					
ABOUT THE EQUIPMENT			Please atta		DEFERRAL OP			2 Search and B	egistration Fee (due on Stort Da	6)	n/a		Monthly Rays	reet					
	ption (including me	se and rode):			□VIS □NO.		VONTHS	3 Down Paymo	ns			7	9 Total of all Me	onthly Pays	ments (5 ×	tr.			
LOAN DISCLOSURE					_ 113 110_		VENTAL CONTRACTOR	4 Total Amount	Finenced (1 – 3)				talance Oxin	g at Lind of	f Monthly	Paymonts			
. Cash Price of the Equipment			8	Amortication	n Term (in months)			5 Term tin mon					fend of term in Total Daligati		156				
(incl. delivery and installation) 2 HST					d Interest Rate				Residual (in numerica)			-8	12 Total Cost of I			4			
			9							nara a		-8					erest accrues fr	som the Sta	rt Date
3 Total Cash Price (1+2)			10	Total Monthi	ly Payment				rasge Rate ("APR"; (et a percent it application bolats, you are			_	Months (Defe	na Period		fyes In	derest accrues f	from Deferra	al End Date
4 Add: Other Fees			11	Total of all M	donthly Payments (7 × 10)		and Conditions dos	it application below, you are ument either attached or print La loan agreement between y	ed on the rev	arse of this Agreement, Onco	e this c	redit application an	rd loan ap	reement is	s accepted	by EcoHome F	Financial Inc	c, all of these terms
5 Less Down Payment			12	Balance Osi (and of term	ing at End of Month a balloon)	fy Payments		Disclosure and the we make a loan to	strached Terms and Condition you. If there is a Co-Sorrowe	s and that v	e may rely an all the term cknowledge that the oblic	s of th	is Agreement, incli	uding the	grant of	security in	Section 4 of ing that amor	the Terms :	and Conditions, if
6 Amount Financed (3 + 4 - 5)			13	Total Obligat	ition (11 + 12)			information (as pro	er or both of you. You certify swided cooker for the purpos tireting agency, enviolities co	es identified	balay and in the Terms a	nd Cor	nditions. You auth	anze us t	o make ir	nguries of	others regar	cing your s	credit and further
Z Repayment Term (in months)			14	Total Cost of	f Barrowing (Li - 6)				not acting on behalf of any or	er person an		nes of	the Ersperty other	than you.					,
CONSENT AND AGREEMENT	r .							Dealer Jega Name.		CREDIT	PPLICATION AND LOAN A	GREEM	Contract Date	AND SIGI	NATURES			_	
dy agong to se. We are applying for a sam- Agreement, three this application is appealed not used copies on this application and loan as- sociately in term 4 of the Torms and Conditions.	by Louistine Francis rement including the If we make a loan to:	reference in Bragas, Line, al Linea (arm attaches Loan Disc vou - Etherbiso Co	s became the te course and the T eBor two, both	Production and or end of a familiar forms and Consist the Bollower and	or the farms and Standi present selevers You a slore and that we may as dishe Co-Bertwer acids	nate document and not use three Towers to an all the beams awedge that the c	the advanced or profest on the news of this ligneement.". You acknowledge that you need of the Loan Agreement including the grant of bilipations in the Loan Agreement are joint and	Tot:		Sciespess	an Musmer	-	You signed this Co	ororac: in p		40			. 20
displaying lates. We are explaying firm a san Agreement Grow this ago malor in ampeted in encount on each of the ago facilities and lone as socially in term don't be Terms and Couldings would maning this to consider page and return-states (as provided above for the purpose company or process with more vulnther a may be benefitful sowners of the frequety other than	m ether or both of p elder), lied in the len callebtanship sed i you. The Lean Agree	ou, flori serify that now o Good Lions, autremplayer to dis mort allows you to	the information of the examination of the continuous prepay the local prepay the	on this application to make inspared in the make inspared in about in certain circums	or form is true, correct a eroil other regarding you gours us. Now docare to stances described in terr	nd complete. You ar credit and fact is set you see not set n 8 of the Torins a	authorizer us to taw and discrease year personal in authorizer any credit haling agency, any other ling on school at any other person and there are id Conditions.	Beoler / Salesperson	Signature:		derrower's 5 gnotures				_	over's Signa	sture:		
	XBirrowers Sin				XCo-dorrower			_FOR (OFFICE USE ONLY	Approval	t.					_			
Date (April 2016)	Barrower's Sig	nature			Co-Borrower	i ingrature			u callanativa estatur OC (No Tur vil	7410						_			Tow (of)

From August 2016 to September 2017 we've made several changes to the consumer loan agreement. These changes have been implemented in attempts to make the application both more intuitive and simpler to complete.

																			-
ABOUT THE BORROWER (R	egistered Ow	ner of Property - You	I)																
Last Name:			First Name:																
Installation Address: (the "Premises")			Home Phone: Cell Phone:																
City:	Province:					Postal Code:													
Mailing Address (If different from above):			Driver License # (Required):															_	
	X							-			X		-					\perp	
Date of Birth:	SIN: (optional)	X	E-mail Address:																
Employer Name:	Annual Income:			Position:															
Employer Phone Numarr:	Employer Con	tact Nam	Number of Years With Current Emp				ent Employer:												
ABOUT THE CO-BORROWER	(You)																		
Last Name:		First Name:							Relatio	onship	to Borr	ower:							
Date of Birth:		SIN (optional):	X						E-mail Address:										
Home Phone:		Cell Phone:						Employer Name:)	(
Annual Income:		Employer Phone Number:	X						Emplo	yer C	ontact N	lame:)	(

- Eliminated the requirement for employment and income information
- Eliminated the requirement to record the driver's license
- Changed the mailing address information field requirement

New Application

ABOUT THE BORROWER (Registered Owner of the Property)

Last Name:	First Name: Middle Initial:		Home Phone:	Cell Phone:					
Installation Address:	Unit Number:	mber: City:		Province:	Postal Code:				
 □ Previous Address (If not at current address for at least two years): □ Mailing Address (If different from Installation Address): 									
Date of Birth (mm/dd/yyyy): E-mail Address:									
Dealer confirms they have verified the Borrower's ID:	Dealer confirms they have verified the Borrower's ID: (Dealer's Initials) Type of identification verified by Dealer: Driver's license: or Other: Please specify other type:								
ABOUT THE CO-BORROWER									
Last Name:	Last Name: First Name: Relationship to Borrower:								
Date of Birth (mm/dd/yyyy):	ate of Birth (mm/dd/yyyy): E-mail Address:				Cell Phone:				
Dealer confirms they have verified the Borrower's ID:	Dealer confirms they have verified the Borrower's ID: (Dealer's Initials)								

- Middle initial and address unit number fields added
- Address requirements field changed
- The driver's license requirement has now been replaced with a simple acknowledgement that identification has been verified

PAYMENT INFORMATION (Borrower MUST select of	PAYMENT INFORMATION (Borrower MUST select one of these options)								
Option 1 - Enbridge Gas Distribution Bill	Option 2 - Pre-Autho	Option 2 - Pre-Authorized Debit (PAD)							
You agree that all payments to EcoHome Financial Inc. (sometimes referred to as "we" or "us" in this application form) will be added to your Enbridge G Distribution (EGD) bill.	cheque, in accordance wi attach hereto a void cheq	You agree to make all payments to us by PAD from your bank account indicated on the attached "VOID" cheque, in accordance with the terms and conditions printed on the reverse of this Agreement. You agree to attach hereto a void cheque for the account from which PAD amounts will be drawn. Both Ecohome Financial Inc. and your bank are authorized to make payments by PAD as required by this Loan Agreement, both							
Enbridge Gas Distribution Account Number:	from the account provide	ed and from any other account of your choosing. You acknowledge that this PAD is							
	account information at a	ge that the account will be debited on a monthly basis. You may provide us with new ny time and you agree to do so promptly should you change accounts or financial lith signing authority on the account must sign this application.							
v	Please select your preferr	Please select your preferred Payment Date for each monthly withdrawal: 1st \square or 15th \square							
Name on EGD Account:	Authorizing Signature: X								
X	Authorizing Signature	. ^							
Account Holder Signature: X	DATE	X							
Please note that the Account Holder must be either the Borrower or Co- Borrower on this contract.	Please attach a "VOII	Please attach a "VOID" cheque to this application.							
ABOUT THE EQUIPMENT		DEFERRAL OPTION							
Quantity: Equipment Description (including make and model):		☐ YES ☐ NO MONTHS							

- Eliminated Enbridge account name and signature requirement and PAD authorization signature and date requirement
- Moved the deferral option to the Loan Disclosure section

New Application

PAYMENT INFORMATION (Select One Only)

□ OPTION 1 – Pre-Authorized Debit (PAD) +			☐ OPTION 2 – Enbridge gas distribution bill +								FOR ONTARIO		
Please Select PAD Date			Enbridge Account # RESIDENTS Of									LY	
□ 1st OR □ 15th													
Please attach a "VOID" cheque with this Agreement. By selecting this method of making your monthly payments, you are granting us the authority to debit the bank account specified on the cheque. Please review the Pre-Authorized Debit Section in the terms and conditions of this agreement for further details.	Gas D EcoHo	stributio me Fina	n bill. T ncial In e	hese of	fers and owned	claims by or a	are mad	de by E	coHome bridge	ction of y Financia Inc. or E h Enbridg	al Inc. al i nbridge	lone.	

ABOUT THE EQUIPMENT / COLLATERAL (And as may be further described on the invoice for the purchase and sale of the equipment)

QUANTITY	EQUIPMENT DESCRIPTION (including make, model and serial number)
	+
	+

- Added a check box beside the billing options
- Added more lines for additional equipment descriptions

LO	AN DISCLOSURE	OSURE \$					
1	Cash Price of the Equipment (incl. delivery and installation)	X	8	Amortization Term (in months)			
2	HST	X	9	Annual Fixed Interest Rate			
3	Total Cash Price (1 + 2)	X	10	Total Monthly Payment			
4	Add: Other Fees		11	Total of all Monthly Payments (7 x 10)			
5	Less: Down Payment		12	Balance Owing at End of Monthly Payments (end of term balloon)			
6	Amount Financed (3 + 4 - 5)		13	Total Obligation (11 + 12)			
7	Repayment Term (in months)		14	Total Cost of Borrowing (13 - 6)			

- Equipment cost fields consolidated to one field
- Other fees field renamed

New Application

LOAN DISCLOSURE

1	Dealer Invoice Amount			Annual Interest Rate			
2	Search and Registration Fee (due on Start Date)	n/a	8	Monthly Payment			
3	Down Payment		9	Total of all Monthly Payments (5 x 8)			
4	Total Amount Financed (1 – 3)		10	Balance Owing at End of Monthly Payments (end of term residual)			
5	Term (in months)		11	Total Obligation (2 + 9 + 10)			
6	Amortization Period (in months)		12	Total Cost of Borrowing (9 + 10 – 4)			
7A	Annual Percentage Rate ("APR") (as a percentage)		13	Deferral Option: ☐ Yes ☐ No ☐ If no, Interest accrues from the Start Months (Deferral Period) ☐ If yes, Interest accrues from Deferral			

- Consolidated all equipment costs into one field
- Changed "other fees" field title to "search and registration fee"
- Moved the deferral option to the loan disclosure section

CONSENT AND AGREEMENT

By signing below, You are applying for a loan on the Terms and Conditions on this page, on the Loan Disclosure and on the Terms and Conditions document either attached or printed on the reverse of this Agreement. Once this application is accepted by Ecol-lome Financial Inc., all these terms become the terms of a loan agreement between You and us (the "Loan Agreement"). You acknowledge that you have received copies of this application and loan agreement including the attached Loan Disclosure and the Terms and Conditions any rely on all the terms of the Loan Agreement, including the grant of security in term 4 of the Terms and Conditions, if we make a loan to you. If there is a Co-Borrower, both the Borrower and the Co-Borrower acknowledge that the obligations in the Loan Agreement are joint asserval, meaning that we can seek payment from either or both of you. You certify that the information on this application form is true, correct and complete. You authorize us to use and disclose and disclose yellower and the Co-Borrower acknowledge that the obligations in the Loan Agreement are joint person with the purpose identified in the Terms and Conditions. You authorize us to use and disclose yellower the person with whom you have a financial relationship and your employer to disclose financial information about you to us. You declare that you are not acting on behalf of any other person and there are no beneficial owners of the Property other than you. The Loan Agreement allows you to prepay the loan in certain circumstances described in term 8 of the Terms and Conditions.

	X	X
Date	Borrower's Signature	Co-Borrower's Signature
Date	Borrower's Signature	Co-Borrower's Signature

(April, 2016)

 Date and signature field expanded by bringing second page dealer information to the first page

New Application

By signing this credit application below, you are applying for a loan on the terms and conditions on the face page of this Agreement, including the Loan Disclosure, and on the Terms and Conditions document either attached or printed on the reverse of this Agreement. Once this credit application and loan agreement is accepted by EcoHome Financial Inc. all of these terms become the terms of a loan agreement between you and us (the "Agreement"). You acknowledge that you have received copies of this application and loan agreement including the Loan Disclosure and the attached Terms and Conditions, and that we may rely on all the terms of this Agreement, including the grant of security in Section 4 of the Terms and Conditions, if we make a loan to you. If there is a Co-Borrower, you both acknowledge that the obligations in this Agreement are joint and several, meaning that, among other things, we can seek payment from either or both of you. You certify that the information on this application form is true, correct and complete. You authorize us to collect, use and disclose your personal information (as provided above) for the purposes identified below and in the Terms and Conditions. You authorize us to make inquiries of others regarding your credit and further authorize any credit rating agency, any other company or person with whom you have a financial relationship and your employer to disclose financial information about you to us. You declare that you are not acting on behalf of any other person and there are no beneficial owners of the Property other than you.



EH Loan Agreement (All provinces excluding QC) No Fee v2017-08-29

Page 1 of 2

- Moved dealer information from second page to first page
- Expanded the contract signature date field
- · Added an "office use only" information field