

**Form 45-501F6**  
**Investor/Lender Information Sheet**

No securities regulatory authority or regulator has assessed the merit of these securities or reviewed this information sheet. Any representation to the contrary is an offence.

This information sheet has not been filed with any securities regulatory authority and no securities regulatory authority has determined whether or not it complies with provincial or territorial mortgage broker legislation.

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

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**PART A CAUTIONS**

1. All mortgage investments carry risk. There is a relationship between risk and return. You should very carefully assess the risk of the transaction described in this Investor/Lender Information Sheet provided to you and in the supporting documentation before making a commitment.
2. You are advised to obtain independent legal advice regarding your decision to invest and in completion of the investment documentation.
3. If you are one of several investors in this mortgage, you may not be able to enforce repayments of your investment on your own if the borrower defaults.
4. You should ensure you have sufficient documentation to support the property valuation quoted in this Investor/Lender Information Sheet.
5. You should be satisfied with the borrower's ability to meet the payments required under the terms of this mortgage.
6. A mortgage broker must not administer, or arrange for another person to administer, a mortgage on your behalf unless the mortgage broker has a written agreement with you that covers these matters, if allowed under your provincial or territorial mortgage broker legislation.
7. This Investor/Lender Information Sheet and the attached documents are not intended to provide a comprehensive list of factors to consider in making a decision concerning this investment. You are responsible for satisfying yourself regarding all factors relevant to this investment before you commit to invest.

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**PART B RISK FACTORS**

These are the risks associated with this mortgage investment. These risks include, but are not limited to the following:

- |   |   |
|---|---|
| <ol style="list-style-type: none"><li>a) Repayment of the mortgage is dependent on the borrower's ability to make payments under the mortgage and on the financial strength of any person offering a personal covenant, guarantee or financial commitment; there is no assurance that the obligations will be satisfied and therefore you may not receive any return from your investment, including any initial amount invested.</li><li>b) Market values may have changed in the period between the date of the most recent property assessment or appraisal and the date that you complete the transaction set out in this Investor/Lender Information Sheet.</li><li>c) Property values may change over time, which may impair your ability to recover your investment in the event of a foreclosure.</li></ol> | <ol style="list-style-type: none"><li>d) The insurance coverage on the property secured may be inadequate, cancelled or expire and expose the investor/lender to potential loss of this mortgage investment.</li><li>e) The mortgage broker or related party of the mortgage broker may have or may acquire an interest in the mortgage or property that is the subject of the transaction set out in the Investor/Lender Information Sheet.</li><li>f) There may be restrictions on the ability to transfer the mortgage.</li><li>g) There is no assurance that there will be a market for the resale or transfer of the mortgage.</li></ol> |
|---|---|

**PART C BORROWER/GUARANTOR/COVENANTOR INFORMATION**

FULL NAME OF BORROWER		FULL NAME OF GUARANTOR/COVENANTOR (if applicable)	
ADDRESS		ADDRESS OF GUARANTOR/COVENANTOR	
	POSTAL CODE		POSTAL CODE

**PART D OTHER PARTIES TO THE TRANSACTION REPRESENTED BY THE MORTGAGE BROKER**

- The Mortgage Broker **does not** represent parties to the transaction, other than the investor/lender.
- The Mortgage Broker **does** represent parties to the transaction, other than the investor/lender, who are:

The borrower: \_\_\_\_\_  
*Name*

Syndicated mortgage lenders:  
*(attach list if more space required)*

\_\_\_\_\_ *Name*

\_\_\_\_\_ *Name*

\_\_\_\_\_ *Name*

Other – please describe: \_\_\_\_\_

**PART E DETAILS OF PROPERTY TO BE MORTGAGED**

1. STREET ADDRESS AND LEGAL DESCRIPTION OF ALL PROPERTY TO BE MORTGAGED

\_\_\_\_\_

\_\_\_\_\_

2. TYPE(S) OF PROPERTY

*INDICATE TYPE:*

- SINGLE FAMILY RESIDENTIAL
- ONE-TO-FOUR UNIT RESIDENTIAL
- OTHER

3. IF THIS TRANSACTION IS OTHER THAN A PROPERTY PURCHASE, ARE THE PROPERTY TAXES IN ARREARS?

- YES  NO

*If YES, indicate amount in arrears: \$*

4. VALUE OF PROPERTY VALUE OF PROPERTY TO BE MORTGAGED IS BASED ON  
 \$  APPRAISAL  SALE PRICE  ESTIMATE  OTHER:  
 Date of Appraisal/Sale upon which value is based:  
 Name and address of Appraiser:

5. ZONING  
 Is the zoning on the property appropriate for the proposed use?  YES  NO

**PART F DETAILS OF MORTGAGE INVESTMENT**

1. THE MORTGAGE IS: <input type="checkbox"/> A NEW MORTGAGE <input type="checkbox"/> AN EXISTING MORTGAGE		If an existing mortgage, is the mortgage current? <input type="checkbox"/> YES <input type="checkbox"/> NO	Have there been any prior arrears? <input type="checkbox"/> YES <input type="checkbox"/> NO
2. a) The investment represents what percentage interest in the mortgage? %	How many other parties have, or will have, an interest in the mortgage?	b) Will the funds be in trust pending execution of the mortgage? <input type="checkbox"/> YES <input type="checkbox"/> NO	<i>If YES, please indicate the party that will hold the funds in trust.</i>
3. MORTGAGE INVESTMENT REPRESENTS <input type="checkbox"/> FIRST <input type="checkbox"/> THIRD <input type="checkbox"/> SECOND <input type="checkbox"/> OTHER (SPECIFY) _____ of a		<input type="checkbox"/> FEE SIMPLE <input type="checkbox"/> LEASEHOLD _____ of a	<input type="checkbox"/> FULL <input type="checkbox"/> PARTIAL interest in the property to be mortgaged.
4. AMOUNT OF MORTGAGE INVESTMENT \$	PRINCIPAL AMOUNT OF MORTGAGE \$	AMORTIZATION PERIOD	TERM OF MORTGAGE
INTEREST RATE PER ANNUM %	INTEREST RATE IS <input type="checkbox"/> FIXED <input type="checkbox"/> VARIABLE	INTEREST IS CALCULATED <input type="checkbox"/> MONTHLY <input type="checkbox"/> ANNUALLY <input type="checkbox"/> SEMI-ANNUALLY <input type="checkbox"/> OTHER:	AMOUNT OF BORROWER PAYMENT \$
FIRST PAYMENT DATE	FINAL PAYMENT DATE	FREQUENCY OF PAYMENT <input type="checkbox"/> WEEKLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> BI-WEEKLY <input type="checkbox"/> OTHER:	IS THE PAYMENT INTEREST ONLY? <input type="checkbox"/> YES <input type="checkbox"/> NO
5. List below the prior financial encumbrances (in order of priority) on the property to be mortgaged that will remain:		Amount of payment to be received by investor/lender based on percentage interest in mortgage \$	
PRIORITY	NAME OF MORTGAGEE	ESTIMATED PRINCIPAL AMOUNT OUTSTANDING	IN ARREARS <input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO

<p>6. LOAN-TO-VALUE RATIO</p> <p>a) Principal amount of mortgage \$</p> <p>b) Total amount of prior financial encumbrances \$</p> <p>c) <b>Total amount of all financial encumbrances (a + b)</b> \$</p> <p>d) Value of property to be mortgaged (based on Part E Item 4) \$</p> <p><b>LOAN-TO VALUE RATIO:</b> % <b>((c÷d) x100)</b></p>	<p>7. MORTGAGE ADMINISTRATION</p> <p>Will the mortgage be administered for the investor/lender? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p><i>If YES, unless previously provided to the Investor/Lender, the administration agreement is attached to this record.</i></p>
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## PART G REGISTERED INTEREST

- Your interest will be directly registered on the mortgage document filed with the provincial or territorial Land Titles Office (or equivalent); or
- \_\_\_\_\_ will act as trustee or nominee and will hold a registered interest in the mortgage in trust for you as beneficial owner; or
- Your interest in the mortgage will be secured under the following arrangements:

## PART H RECORDS TO BE ATTACHED

The following records must be attached to this Information Sheet, unless the mortgage broker has made best efforts to obtain the records and has been unable to obtain them:

- Any Borrower Disclosure Statement (or equivalent) which may be required pursuant to provincial or territorial mortgage broker legislation.
- Borrower application on the property to be mortgaged.
- A copy of any existing mortgage on the property.
- A copy of any appraisal.
- A copy of any purchase and sale contract entered into by the borrower for the purchase of the property.
- Any documentary evidence respecting the borrower's ability to meet the mortgage payments, such as a credit bureau report or a letter from an employer disclosing the borrower's earnings.
- A copy of any agreement that you may be asked to enter into with the mortgage broker or other administrator.
- If the property is rental property, details of leasing arrangements and vacancy status.
- Any records relating to environmental considerations affecting the value of the property.

**PART I FEES**

1. Fees and charges payable by the lender/investor:

Mortgage brokerage fee/commission/other costs: \$ \_\_\_\_\_

Approximate legal fees and disbursements: \$ \_\_\_\_\_

Administration fees (where applicable): \$ \_\_\_\_\_

Any other charges: \$ \_\_\_\_\_

Specify: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

TOTAL: \$ \_\_\_\_\_

2. Fees and charges payable by the borrower:

Amount	Paid to	Purpose
\$ _____		
\$ _____		
\$ _____		
\$ _____		
\$ _____		
\$ _____		

**PART J POST REGISTRATION RECORDS AND INFORMATION**

In addition to all other material and records mutually agreed upon, you should expect to receive a copy of the following records and information from your lawyer or notary public acting on your behalf or, in the absence of the same, the lawyer or notary public acting for the mortgage broker in this transaction:

- |  |   |
|--|---|
| <ol style="list-style-type: none"> <li>1. registered mortgage (and transfer of mortgage records if applicable);</li> <li>2. confirmation signed by any prior financial encumbrances confirming the outstanding balance of the same and that the prior financial encumbrances are not in arrears;</li> <li>3. written confirmation of valid insurance on the property secured, including confirmation the interest of the mortgagee is named;</li> <li>4. written confirmation that all other conditions precedent to the transaction have been satisfied;</li> </ol> | <ol style="list-style-type: none"> <li>5. written confirmation that there are no outstanding arrears or delinquent municipal property taxes on the property;</li> <li>6. written confirmation that, where applicable, there are no outstanding arrears or delinquent condominium or strata fees on the property;</li> <li>7. a lawyer or notary public letter of opinion concerning the State of Title or a policy of Title Insurance;</li> <li>8. State of Title Certificate, or equivalent;</li> <li>9. trust records (if applicable).</li> </ol> |
|--|---|

**PART K      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 Information Sheet contains no untrue statement and does not omit to state a fact that is required to be stated or that is necessary to prevent a statement that is made from being false or misleading.

FULL NAME OF MORTGAGE BROKER <i>(please print)</i>		ADDRESS	POSTAL CODE
SIGNATURE OF MORTGAGE BROKER OR AUTHORIZED REPRESENTATIVE	NAME OF AUTHORIZED REPRESENTATIVE OF MORTGAGE BROKER <i>(please print)</i>	DATE SIGNED	

**PART L      ACKNOWLEDGEMENT OF RECEIPT**

I certify that I am the investor/lender in this transaction and I acknowledge receipt of the above statement.

FULL NAME OF LENDER/INVESTOR <i>(please print)</i>		ADDRESS	POSTAL CODE
SIGNATURE OF INVESTOR/LENDER	SIGNATURE OF INVESTOR/LENDER	DATE SIGNED	

## DECLARATION BY THE MORTGAGE BROKER

1. For the purpose of this declaration, two persons are "related" if they share any relationship other than an arm's length business relationship. For example, a shareholder, director, officer, partner or employee of a mortgage brokerage is related to a mortgage broker or agent authorized to deal or trade in mortgages on behalf of the mortgage broker.
  
2. This declaration is made by \_\_\_\_\_  
Name, address and licence number of mortgage brokerage
  
3. The mortgage brokerage or any broker or agent authorized to deal or trade in mortgages on its behalf does/does not [choose one] have or expect to have a direct or indirect interest in the property that is the subject of this mortgage loan or investment.  
EXPLAIN:  
\_\_\_\_\_  
\_\_\_\_\_
  
4. A person related to the mortgage brokerage or to any broker or agent authorized to deal or trade in mortgages on its behalf does/does not [choose one] have or expect to have a direct or indirect interest in the property that is the subject of this mortgage loan or investment.  
EXPLAIN:  
\_\_\_\_\_  
\_\_\_\_\_
  
5. The borrower is/is not [choose one] related to the mortgage brokerage or to any broker or agent authorized to deal or trade in mortgages on its behalf.  
EXPLAIN:  
\_\_\_\_\_  
\_\_\_\_\_
  
6. The borrower is/is not [choose one] related to an officer, director, partner, employee or shareholder of the mortgage brokerage.  
EXPLAIN:  
\_\_\_\_\_  
\_\_\_\_\_
  
7. The individual or company that appraised the property is/is not [choose one] related to the mortgage brokerage or to any broker or agent authorized to deal or trade in mortgages on its behalf.  
EXPLAIN:  
\_\_\_\_\_  
\_\_\_\_\_
  
8. The proceeds of this investment will/will not [choose one] be used to refinance, pay out, redeem or reduce an existing mortgage on this property.  
EXPLAIN:  
\_\_\_\_\_  
\_\_\_\_\_
  
9. If this investment is a purchase of an existing mortgage or a portion of an existing mortgage, the mortgage is/is not [choose one] now in default and has/has not [choose one] been in default in the preceding twelve months.  
EXPLAIN:  
\_\_\_\_\_  
\_\_\_\_\_
  
10. The mortgage brokerage or any broker or agent authorized to deal or trade in mortgages on its behalf does/does not [choose one] expect to gain any interest or benefit from this transaction other than the fees disclosed in Part I of the attached Investor/Lender Information Sheet.  
EXPLAIN:  
\_\_\_\_\_  
\_\_\_\_\_
  
11. The mortgage brokerage has fully complied with all requirements of the provincial or territorial mortgage brokerage act and its regulations.

I have fully completed the above *Declaration by the Mortgage Broker* in accordance with the *Capital Markets Act* and its regulations and declare it to be accurate in every aspect.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Mortgage Broker

\_\_\_\_\_  
License number of Mortgage Broker

\_\_\_\_\_  
Print name of person signing

**ACKNOWLEDGEMENT**

I, \_\_\_\_\_  
Print Name

acknowledge receipt of this Declaration by the Mortgage Broker, signed by a mortgage broker.

\_\_\_\_\_  
Dated by Lender/Investor

\_\_\_\_\_  
Signature