

INVESTOR / LENDER INFORMATION STATEMENT

FORM 9

Neither the Registrar of Mortgage Brokers nor any other authority of the government of the Province of British Columbia has in any way passed on the merits of the matters dealt with in this information statement. This information statement has not been filed with the Registrar of Mortgage Brokers and the registrar has not determined whether or not it complies with Part 2 of the *Mortgage Brokers Act*.

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

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 Statement 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 Statement.
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 matters set out in the *Mortgage Brokers Act*.
7. This Investor / Lender Information Statement and the attached documents are not intended to provide a comprehensive list of factors to consider in making a decision concerning this investment. You should satisfy yourself regarding all factors relevant to this investment before you commit to invest.

PART B – RISK FACTORS

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

- 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.
- 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 Statement.
- c) Property values may change over time, which may impair your ability to recover your investment in the event of a foreclosure.
- 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.
- 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 this Investor / Lender Information Statement.
- f) There may be restrictions on the ability to transfer the mortgage.
- g) There is no assurance that there will be a market for the resale or transfer of the mortgage.

PART C: BORROWER / GUARANTOR / COVENANTOR INFORMATION

FULL NAME OF BORROWER	FULL NAME OF GUARANTOR / COVENANTOR (IF APPLICABLE)
ADDRESS – include postal code	ADDRESS OF GUARANTOR / COVENANTOR – include postal code

PART D – 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:

<input type="checkbox"/> VACANT LAND	<input type="checkbox"/> PROPERTY WITH EXISTING BUILDINGS	<input type="checkbox"/> SINGLE FAMILY RESIDENTIAL	<input type="checkbox"/> FIVE OR MORE UNIT RESIDENTIAL	<input type="checkbox"/> INDUSTRIAL
		<input type="checkbox"/> ONE-TO-FOUR UNIT RESIDENTIAL	<input type="checkbox"/> COMMERCIAL	<input type="checkbox"/> 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:

PART E: 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
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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 held in trust pending execution of the mortgage? YES NO If YES, please indicate the party that will hold the funds in trust:

