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.

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.

- 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.
- 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:						
VACANT LAND	PROPERTY WITH	SINGLE FAMILY RESIDENTIAL FIVE OR MORE UNIT RESIDENTIAL INDUSTRIAL						
	L EXISTING BUILDINGS	ONE-TO-FOUR UNIT RES	SIDENTIAL COMMERCIAL		OTHER:			
	S OTHER THAN A PROPERTY ROPERTY TAXES IN ARREAR		NO If YES,	indicate amount ir	n arrears \$			
4. VALUE OF PROPERTY	VALUE OF PROPERTY TO BE M	ORTGAGED IS BASED ON:						
\$	APPRAISAL S	ALE PRICE ESTI	MATE OTHER:					
PART E: DETAILS OF MORTGAGE INVESTMENT								
1. THE MORTGAGE IS:	AN EXISTING MORTGAGE	If an existing mortga is the mortgage curr		NO Have there any prior a		NO		
2. a)The investment represents what percentage interest in the mortgage?	How many o parties have have, an inte the mortgage	, or will erest in	b) Will the funds be held in trust pending execution of the mortgage?	YES If YES, plue YES the funds	ease indicate the party that will h in trust:	hola		

PART	E: DETAILS (OF MO	ORTGAGE	INVE	ESTMENT	(coi	ntinued)												
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FIRST PA	YMENT DATE YYYY / MM/ DD		FINAL PAYMI	ENT DA' YYY / M		FF		Y	1	ENT MONTHLY OTHER:	,		re ba	ceive ased	d by on pe	ayment to investor/lercentage ortgage	ender	\$		
5. List I	below the prior	finan	ial encumt	orance	es (in order	ofp			pr	operty	to k	be morto					n:			
PRIORITY						-	RTGAGE			1 5			00			ESTIMA	TED PRI		IN ARF	REARS?
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6. LOA	N-TO-VALUE F	RATIO							Т	7. MC	ORT	GAGE		/INIS	STRA	TION / R	EGIST	RATION		
a) Prin	cipal amount of	mortg	lage		\$							e mortga investor				istered		YES	NO	
b) Total amount of prior financial encumbrances							li				'ES	, unless	pre	viou	sly pr					
c) Total amount of all financial encumbrances (a + b)							 b) Will the mortgage be registered in b) We way to be registered in b) We way to be registered in 													
d) Value of property to be mortgaged (based on Part D Item 4)						the name of the investor / lender?														
LOAN TO VALUE RATIO: (c÷d) x 100)																				
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PART	G: POST REC	GISTF	RATION DO	ocur	IENTS AN	D IN	FORMA		1											
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X							ASE PRIN												MM / DD	

PART I: ACKNOWLEDGEMENT OF RECEIPT -	To be completed at the option of the mortgage broker

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

FULL NAME OF INVESTOR/LENDER ADDRESS - include postal code

SIGNATURE OF INVESTOR/LENDER	SIGNATURE OF INVESTOR/LENDER	TIME RECEIVED	DATE RECEIVED
х	x	A.M.	