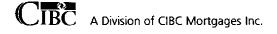


33 Yonge Street Unit 700 Toronto, ON M5E 1G4 Telephone 416-865-1511 Toll Free 1-800-387-2020

Loan Closer Addendum - 5 Year Term

to be signed for all rebates

Mortgage Number:	
Client(s):	
Property Address:	
	olicitor. Provided the Client(s) remain with CIBC e, under the terms of the attached commitment, this
Repaying the cash back amount	
The Client(s) will be required to repay us the fureason, any of the following occurs before the n	all cash back amount of \$ if, for any maturity date of the mortgage:
the mortgage is paid out, transferred discharged;title to the property is transferred or	, convert the mortgage or renew the mortgage early or assigned by us at the Client(s) request, or the mortgage is assumed; another property and we finance the new property the mortgage documents; or
The repayment of the cash back amount is separetees that apply to the mortgage.	rate from any prepayment charges, other charges or
Dated this day of	
Witness ■ Witness	
/ Witness	Client



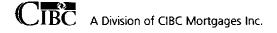


33 Yonge Street Unit 700 Toronto, ON M5E 1G4 Telephone 416-865-1511 Toll Free 1-800-387-2020

Loan Closer Addendum - 7 Year Term

to be signed for all rebates

Mortgage Number:
Client(s):
Property Address:
Upon funding of the above noted mortgage, CIBC Mortgages Inc. ("us" or "we") will advance% of the total mortgage amount to the Solicitor. Provided the Client(s) remain with CIBC Mortgages Inc. for the full term of the mortgage, under the terms of the attached commitment, this amount is for the sole use of the above noted Client(s).
Repaying the cash back amount
The Client(s) will be required to repay us the full cash back amount of \$ if, for any reason, any of the following occurs before the maturity date of the mortgage:
 any of the terms and conditions of the mortgage are changed; the Client(s) refinance the mortgage, convert the mortgage or renew the mortgage early the mortgage is paid out, transferred or assigned by us at the Client(s) request, or discharged; title to the property is transferred or the mortgage is assumed; the Client(s) sell the property and buy another property and we finance the new propert under the "Portability" provision of the mortgage documents; or the property is sold under power of sale or foreclosure.
The repayment of the cash back amount is separate from any prepayment charges, other charges of fees that apply to the mortgage.
Dated this day of
✓ Witness Client
₩itness Client





33 Yonge Street Unit 700 Toronto, ON M5E 1G4 Telephone 416-865-1511 Toll Free 1-800-387-2020

Loan Closer Addendum - 10 Year Term

to be signed for all rebates

Mortgage Number:	
Client(s):	
Property Address:	
% of the total mortgage amount to	e, CIBC Mortgages Inc. ("us" or "we") will advance the Solicitor. Provided the Client(s) remain with CIBC tgage, under the terms of the attached commitment, this ed Client(s).
Repaying the cash back amount	
The Client(s) will be required to repay us t reason, any of the following occurs before	he full cash back amount of \$ if, for any the maturity date of the mortgage:
 the mortgage is paid out, transferdischarged; title to the property is transferre the Client(s) sell the property and 	gage, convert the mortgage or renew the mortgage early erred or assigned by us at the Client(s) request, or ed or the mortgage is assumed; and buy another property and we finance the new property on of the mortgage documents; or
The repayment of the cash back amount is fees that apply to the mortgage.	separate from any prepayment charges, other charges or
Dated this day of	
Witness	Client
Witness ■ Witness	Client

