

Dear FirstLine Customer(s),

We're Online! Secure, direct Internet access to your mortgage account!

We value our relationship with you and thank you for allowing us to assist you with your mortgage financing. Our commitment to you is to bring you the best and most innovative mortgage products and services to make your mortgage financing easy to obtain and faster than ever to pay off.

Based on your input from our annual customer service survey we are pleased to offer you access to your account with FirstLine Mortgages through our customer website portal: **www.firstline.com**.

Imagine the convenience!
Access to your mortgage account 24 hours a day, 7 days a week
Your Property Tax account Information available, with the click of a mouse
Online calculators to assist you in your financial planning

In addition you can save time and benefit from the ability to make the changes to your mortgage that better suit your financial needs at any time, from anywhere.

Change your mortgage payments frequency*
Process a principal prepayment on your mortgage on any payment date*
Increase your regular mortgage payment amount*
Pre-arrange your mortgage renewal agreement*

**subject to the terms and conditions of the mortgage product.*

It's secure. It's easy. It's convenient.

Simply, complete the section on the attached document, under the section titled **"REGISTER ME TODAY"**. Sign in the space provided on the Online Registration Agreement and fax it to (local) 416-945-6500 or toll free 1-800-267-2080

Upon receipt of your **REGISTER ME TODAY** document FirstLine Mortgages will be pleased to create an online mortgage account for you. We will contact you directly with the information you will need to activate your online mortgage account.

Should you have any questions regarding our online mortgage inquiry, please contact our Customer Contact Centre at 1-800-970-0700 or 416-865-1999. A team of Customer Support Representatives will be happy to assist you.

Yours truly,

FirstLine Mortgages
Your Mortgages Servicing Team
Encls.

IMPORTANT: Please read the following FirstLine Mortgages Online Mortgage Access Agreement. At the end of the Agreement you will be asked to confirm that you accept and agree to be bound by these terms and conditions.

FirstLine Mortgages Online Mortgage Access Agreement

This Agreement outlines the terms and conditions governing your access to Mortgages and Services through an Electronic Access Device.

This Agreement is in addition to, and not in substitution of, any other present or future agreement between you and CIBC Mortgages Inc., carrying on business as FirstLine, including any agreement you enter into when you obtain a Mortgage.

DEFINITIONS

1. In this Agreement, these terms have the following meanings:

"Mortgage" means my Mortgage Account with FirstLine Mortgages, a division of CIBC Mortgages Inc.;

"CMI" means CIBC Mortgages Inc. and any of its subsidiaries or affiliates that offer access to information relating to a Mortgage or any Service through an Electronic Access Device;

"Electronic Access Device" means any device that allows me to access information and functionality relating to a Mortgage or any Service including, but not limited to, a personal computer, a telephone used for IVR access, a pager, a PCS phone, a personal digital assistant or similar device;

"Electronic Instruction" means any instruction regarding my Mortgage or any Service that is transmitted through an Electronic Access Device;

"I", "me", and "my" mean the customer who applied for the Mortgage or any Service;

"Information Provider" means any entity providing CMI, either directly or indirectly, with information or processing any such information and includes, but is not limited to, stock exchanges and news service providers or any such provider or processor of data or information;

"Passwords" means the combination of numbers and/or letters I select from time to time, for my use alone, as a means of identifying me and enabling me to access information and functionality relating to my Mortgage or any Service;

"Service(s)" means financial or other ancillary services offered by CMI;

"Web Card" means the piece of documentation displaying the number I use when signing on to access information relating to my Mortgage or any Service and **"Web Card Number"** means the number displayed on the front of that card/document.

PASSWORD CONFIDENTIALITY AND LIABILITY

2. I will keep my Password(s) absolutely confidential. I agree to take every precaution necessary to ensure that my Password(s) are never disclosed, accidentally or otherwise, to anyone else at any time. I am solely responsible for maintaining the security of my Password(s). When choosing my Password(s), I will not use all or any part of:

a password I use for any other service;

my name or a close relative's;

my birthdate, telephone number or address or a close relative's;

my Mortgage number; or

my Web Card Number.

3. If my Web Card is lost or stolen or if I know or suspect that someone else may know any of my Passwords or may be using my Web Card or my Web Card Number, as soon as reasonably possible I must notify CMI by phone by calling the FirstLine Mortgages National Servicing Response Centre. I will not be liable for losses that occur after I give notice. If I know or suspect that someone else knows any of my Passwords, I must change all of my Passwords immediately.

I will be liable for all losses that occur if my Web Card Number and Passwords are used to access my Mortgage or any Service whether I authorize that use or not unless I prove to CMI's satisfaction that I did not disclose my Passwords to anyone else or in any way enable someone else to find out my Passwords. My liability will not be limited by the principal amount of the Mortgage.

ELECTRONIC INSTRUCTIONS GENERALLY; ELECTRONIC INSTRUCTIONS FROM ONE BORROWER

4. I authorize CMI to accept and I agree to be solely responsible for all Electronic Instructions regarding my Account or any Service. I acknowledge that an Electronic Instruction is final and I cannot object to it later. CMI may, at its sole discretion, decline to act on an Electronic Instruction given or purported to be given by me. CMI will not incur any liability by reason of acting or failing to act in respect of an Electronic Instruction. I acknowledge that if multiple

persons (including me) sign a Mortgage as borrower, CMI can rely on the Electronic Instructions of any one borrower with respect to the Mortgage and will consider the Electronic Instructions as instructions from all borrowers, including me, whether or not I was aware of such Electronic Instructions.

CONFIDENTIALITY

5. The Internet is not a secure medium of communication and CMI cannot guarantee the privacy of customer information inputted on this website or sent to CMI on the Internet. In order to assist in protecting customer information, CMI:

- a. uses 128-bit encryption - one of the highest forms of encryption technology available today;
- b. has implemented firewalls, cryptographic techniques and stringent internal access procedures; and
- c. constantly monitors all internal systems to help protect against security attacks or attempted break-ins.

RECORDS

6. CMI may maintain a database of my Electronic Instructions. CMI's records will be conclusive and binding on me in any disputes, including in any legal proceedings, as the best evidence of my Electronic Instructions, in the absence of clear proof that CMI's records are wrong or incomplete. CMI may rely on my Electronic Instructions as if I had given them signed and in writing.

INFORMATION PROVIDERS

7. Information provided to me through the Services may have been independently obtained from various Information Providers and is believed by CMI to be reliable and accurate. In no event will CMI or the Information Providers be liable to me or to others for any loss, damage or injury of any type caused or contributed to in any way by such information. For example, and without limitation, CMI and the Information Providers will not be liable if the information:

- a. does not meet my needs;
- b. is delayed or is not available at any particular time or for any particular purpose; and
- c. is not timely, in sequence, accurate, complete or suitable for any purpose.

Information provided through the Services may include views, opinions and recommendations of individuals or organizations that may be of interest to customers generally. Neither CMI nor the Information Providers endorse such views, opinions or recommendations, or give investment, tax, accounting or legal advice, or recommend the purchase or sale of any security.

LIMITATION OF LIABILITY

8. CMI will make every reasonable effort to provide me with access to my Mortgage or any Services through an Electronic Access Device. CMI will not be liable to me for any loss, costs or damages which I may incur as a result of my use of an Electronic Access Device or if access to my Mortgage or any Service through an Electronic Access Device is not available or is delayed due to periods of increased volume or market activity or to allow for maintenance, updates or for any other reasonable cause. For example, and without limitation, CMI will not be liable:

- a. for communication malfunctions that affect the accuracy or timeliness of messages or Electronic Instructions between me and CMI and/or which prevent them from being transmitted in whole or in part;
- b. for delays or failures in performance resulting from acts beyond CMI's reasonable control including but not limited to acts of God, strikes, postal interruptions, lockouts, riots, acts of war, epidemics, fire, communication line failures, power failures, equipment or software malfunction, earthquakes or other disasters;
- c. if I make a mistake when inputting an Electronic Instruction;
- d. if I fail to log off when I leave my personal computer and someone else accesses my Mortgage or any Service;
- e. if, for any reason, I cannot access my Mortgage or any Service through an Electronic Access Device or the Services do not function; or
- f. for any harm or loss to my personal computer or any records or data.

FIRSTLINE MATRIX MORTGAGE OR FIRSTLINE OF CREDIT CUSTOMERS

9. One type of functionality relating to my Mortgage that may be available to me is the ability to transfer amounts from a FirstLine Matrix Mortgage or a FirstLine of Credit to my bank account with a financial institution. These transfers are governed by the terms and conditions of my FirstLine Matrix Mortgage or my FirstLine of Credit as well as this FirstLine Mortgages Online Mortgage Access Agreement. I acknowledge that transfers from my FirstLine Matrix Mortgage or FirstLine of Credit to my bank account are treated as increases to the outstanding principal amount of the Mortgage.

10. If I provide an Electronic Instruction to transfer an amount from my FirstLine Matrix Mortgage or FirstLine of Credit to my bank account, CMI will withdraw the funds from my Mortgage at the time that CMI receives the Electronic Instruction. CMI will then send the amount by electronic funds transfer to the financial institution that holds my bank account. The time that it will take for the money to be deposited into my bank account will depend in part on the processing time of my financial institution. Generally, it should take 3 to 5 business days before the money is deposited into my bank account. However, the actual time to receive funds will vary and may take

significant longer depending on the circumstances. CMI makes no representation or warranty regarding the maximum time before the funds are deposited into my bank account.

CHANGES TO THIS AGREEMENT

11. CMI may amend any provision of this Agreement by providing me with notice of the amendment(s) either before or after such changes take effect. Notice may be provided to me through an Electronic Access Device. If I continue to access my Mortgage(s) or any Service or if I maintain my Mortgage(s) after the effective date of the amendment(s) and following notification that will show I agree and consent to the amendment(s).

TERMINATION

12. CMI may terminate this Agreement at any time without notice. CMI will have no liability for any loss or inconvenience, which may result.

OTHER AGREEMENTS

13. If there is a conflict between a term in this Agreement and the customer agreement governing my Mortgage, the terms of the customer agreement governing my Mortgage will apply to the extent necessary to resolve the conflict.

OTHER DOCUMENTS

14. The terms, rules, procedures, fees and charges set out in any written or computer-generated instructions, manuals or other such documents relating to a Mortgage or any Services form part of this Agreement.

PROPRIETARY INTEREST

15. Market data and other information provided through the Services is proprietary to CMI, the appropriate Information Provider(s) and their licensor(s) and is protected by applicable copyright law. I will not reproduce, sell, distribute, publish or commercially exploit the data without the express written consent of CMI and the appropriate Information Provider(s), as applicable. I will only use the market data and information for my own personal or business use.

GOVERNING LAW

16. This Agreement shall be governed by the law of the Province of Ontario and the laws of Canada applicable in Ontario.

Please fax the completed form to (local) to Toronto 416-945-6500 or toll free 1-800-267-2080.

REGISTER ME TODAY - www.firstline.com



Mortgage Number: # _____

I, _____ would like to register for online mortgage access.
(FULL NAME)

Please select the secret question that you will have the answer to activate your mortgage account online: Please select  **only one** Secret Question and provide **only** the answer to that **one** question. **Please keep a record of this as it will always be needed if your account will need to be reset or re-activated.** Loss of this information will require a new registration and possible delay.

____ Who is your hero in life?

____ What is your favourite sport?

____ What is your Mother's maiden name?

____ What is your pet's name

____ Who is your favourite super hero?

Please write your answer to your secret question selected above. **Please print in lower case letters.** After activation you must select your own password, this answer is to only activate your User ID.

Answer: _____ (lower case one word only)

Contact Information: Home telephone number (_____) _____

Business telephone number (_____) _____

E-mail address: _____ (please print)

I have read and understood the **FirstLine Mortgages Online Mortgage Access Agreement** and agree to be bound by it. Any alterations of the name on this form will be considered void and must be re-requested.

Your Signature: _____ Date: _____

Should you have any questions regarding our on line mortgage inquiry, please contact our Customer Contact Centre at 1-800-970-0700 or 416-865-1999, a team of Customer Support Representatives will be happy to assist you.