

ACCREDITED INVESTOR DECLARATION

To “Broker” of “CMB”: C.M.B. Canada Mortgage Brokers Inc. 14 – 3650 Langstaff Road Suite 275 Wodbridge, Ontario L4L 9A8 / Tel. 416.410.1315 / Email: approvals@cmbcanadamortgage.com

To fund private mortgages with the Broker, as a resident of _____ (Province) Canada you must be an Accredited Investor. The categories of Accredited Investor are listed below. Complete this form and return it to CMB by e-mail, or regular mail. For private funds from an entity, this declaration must be completed by an authorized signing officer or director of the entity.

I, _____ [name], have reviewed the definition of Accredited Investor in National Instrument 45-106 and it is my reasonable belief that:

- the Applicant does not qualify as an Accredited Investor, or the Applicant qualifies as an Accredited Investor under the following category (check one):
- An individual who, either alone or with a spouse, beneficially owns financial assets (cash, securities or a contract of insurance, a deposit or an evidence of a deposit that is not a security for the purposes of securities legislation but does not include the value of real estate, including the individual’s residence) having an aggregate realizable value that before taxes, but net of any related liabilities, exceeds \$1,000,000 Cdn.
 - An individual whose net income before taxes exceeded \$200,000 Cdn in each of the two most recent calendar years or whose net income before taxes combined with that of a spouse exceeded \$300,000 Cdn in each of the two most recent calendar years and who, in either case, reasonably expects to exceed that net income level in the current calendar year.
 - An individual who, either alone or with a spouse, has net assets of at least \$5,000,000 Cdn.
 - An entity, other than an individual or investment fund, that has net assets of at least \$5,000,000 Cdn as shown on its most recently prepared financial statements.
 - An entity in respect of which all of the owners of interests, direct, indirect or beneficial, except the voting securities required by law to be owned by directors, are persons that are Accredited Investors.
 - An individual or entity registered under the securities legislation of a jurisdiction of Canada as an Adviser or Dealer, other than a person registered solely as a Limited Market Dealer under the Securities Act of Ontario or Newfoundland and Labrador.
 - An individual registered or formerly registered under the securities legislation of a jurisdiction of Canada as a representative of a person referred to in the paragraph immediately above.

Signature

Title (if signing on behalf of an entity)

Date

Entity name (if signing on behalf of an entity)