



## Disclosure Period Waiver (Alberta)

To: Pine Canada Lending Corporation

Borrower: •  
(Borrower and Co-Borrower, if any referred to herein as “you”)

Co-Borrower: •

Guarantor: •

Property Address: •

Mortgage Number: •

The *Consumer Protection Act* (Alberta) and the *Cost of Credit Disclosure Regulation* (Alberta) require that there be a two-day time period between the delivery by Pine Canada Lending Corporation of the Cost of Borrowing Disclosure Statement to you and you signing the Mortgage Loan Commitment.

**YOU HEREBY WAIVE THE TWO-DAY PERIOD FOR DELIVERY OF THE COST OF BORROWING DISCLOSURE STATEMENT.**

You have the following right if you waive the disclosure period:

If you notify Pine Canada Lending Corporation or the mortgage broker, within two days after receiving the Cost of Borrowing Disclosure Statement, that you intend to withdraw from or not proceed with or not enter into the Mortgage Loan Commitment, then:

- (a) any obligation owing by you to either Pine Canada Lending Corporation or the mortgage broker, or both, in connection with the Mortgage Loan Commitment (other than any mortgage registration, title search and appraisal costs incurred) will be extinguished; and
- (b) any payment made by you to either Pine Canada Lending Corporation or the mortgage broker, or both, in connection with the Mortgage Loan Commitment (other than any mortgage registration, title search and appraisal costs) will be refunded.

Witness:

Borrower Signature

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Witness:

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Co-Borrower Signature

### **Waiver Advice Statement**

I have provided advice to the Borrower(s) as to the effect of the waiver and have drawn the Borrowers' attention to the Annual Percentage Rate and the total cost of credit in the Cost of Borrowing Disclosure Statement. I am a lawyer who is independent of Pine Canada Lending Corporation.

Date:

Signature  
Name: