

Disclosure Period Waiver

(Alberta)

Borrower: _____
(Borrower and Co-Borrower referred to herein as "you") _____
Co-Borrower: _____
Guarantor: _____
Property Address: _____
Mortgage Number: _____

The *Customer Protection Act* and the *Cost of Credit Disclosure Regulation* require that there be a two-day time period between the delivery by Home Trust Company of the Cost of Borrowing Disclosure Statement to you and you signing the mortgage.

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 Home Trust Company 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, then:

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

Witness:

Borrower Signature

Co-Borrower Signature

Guarantor Signature