

Revised Form 1 Policies and Procedures:

MBLAA

INVESTORS AND LENDERS DISCLOSURE FORM

[Reg. 188/08,s.31]

Brokers or agents who deal with private investors must complete FSCO authorized "Investor/Lender Disclosure Statement for Brokered Transactions (FORM 1)". While the form 1 may be completed by an agent, they must be signed by a licenced Mortgage Broker before being forwarded or introduced to the investor for review.

Agents wishing to work with a private investor must have the understanding and experience of completing the Form 1 correctly. Be sure to take the time to learn how to complete the Form properly. Always read and follow the instructions on the 1st page and read and answer all questions throughout the full document. The attached proforma document is to be used as your guide to completing the document.

The documents and information required to be provided to the Investor/Lender are to be provided no later than two business days (48 hours) before the Form 1 has to be signed by the Investor/Lender.

If the Form 1 has been presented to the investor/lender before being signed by a Licenced Mortgage Broker it will not be signed. If the deal has closed, without a Form 1 being signed, no commissions will be paid.

Signed documents cannot be taken back to investor's for corrections to be made there will be no exceptions.

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