

Notice of "Registration Change" Form

I've Made a Move

This is to inform HLC Advantage Plus™ that I am now registered with another Broker and I hereby authorize and direct you to apply any balance of account points pertaining to my membership number _____ to such new account, as you may establish for me.

Salesperson _____

Realtor Financial Planner

New Brokerage/Company _____

Company Address _____

_____ City _____

Province **NL** _____ Postal Code _____

Company Phone number (____) _____ - _____

Company Fax number (____) _____ - _____

Email address _____

Date of Notice _____
D M Y

I have read the HLC Advantage Plus Program Agreement and agree to be bound by it.

New Broker signature

Salesperson signature

(____) _____ - _____
Salesperson cellular phone number

Cellular phone carrier

Cellular phone account number

My HLC Specialist is _____

Fax: 1 800 692-7827



09-26-05

HLC ADVANTAGE PLUS PROGRAM AGREEMENT

In exchange for enrollment in the HLC Advantage Plus Program (the 'Program'), the Salesperson and Broker agree as follows:

1. Definitions - In this Agreement, 'Broker' means the Broker who signed the enrollment form; 'Carrier' means the cellular telephone carrier indicated on the enrollment form; 'HLC' means either HLC Home Loans Canada a division of CIBC Mortgages Inc. in Saskatchewan, in all other provinces 3877337 Canada Inc., a subsidiary of CIBC Mortgages Inc., carries on business as HLC Home Loans Canada. 'Member(s)' means the salesperson and/or Broker; 'Point' means a unit of credit with a value established from time to time by HLC; and 'Salesperson' means the Salesperson who signed the program enrollment form.

2. Qualifying Mortgage Referral - A properly introduced referral of a customer, whose property to be mortgaged is not presently encumbered by the lending institution being applied to or which may ultimately provide the funding, by a registered salesperson to HLC, shall be considered to be a qualifying HLC mortgage referral if the referral results in a fully advanced first mortgage through HLC on single family, owner occupied residential property from a Lender approved by HLC, acting in its sole discretion. Alternate B and Sub-Prime fundings do not qualify for HLC Advantage Plus. The decision of HLC with respect to referral qualification shall be final and binding.

3. Rewards - The broker will receive 1,000 points for every \$10,000 of mortgage principal resulting from a qualifying HLC mortgage referral. Points will be allocated between the cellular and the Technology and Travel account, both described below, in the proportions published most recently in the HLC Advantage Plus Newsletter. Allocation of reward points may vary depending on agreements between individual Salespersons and their Brokers. At least once a month, the Broker will receive a statement from HLC by fax, showing the points credited to the Broker's accounts in respect of qualifying mortgage referrals from each salesperson. Such points will be transferred from the Broker's accounts to the cellular, and/or technology and travel account of each salesperson in accordance with the statement, unless the broker directs HLC otherwise within 7 days of receipt of the fax. Any such direction by the broker as to the allocation of points shall be binding on the parties. Taxes and tax reporting are the responsibility of the members.

4. Points - HLC will credit points to the cellular and the technology and travel accounts and will forward payment to the carrier in a timely manner after full advance of the mortgage. Except between the broker and salesperson, points are not transferable to any other person or carrier account. Points have no cash value and cannot be redeemed for cash.

5. Cellular Account - HLC does not bear responsibility for the timing of any payment to the carrier. The amount paid to the carrier in respect of each cellular point is the value in effect at the date that the mortgage application is approved. The value of cellular points in effect at any time is the value most recently published in the HLC Advantage Plus Newsletter.

6. Technology & Travel Account - Technology & travel points may be applied toward the purchase of technology equipment and travel offered from time to time. There must be sufficient points in the Technology & Travel account before ordering travel rewards or equipment. Travel may only be purchased through the travel agent designated by HLC from time to time. Only 80% of the travel & technology points contained in the technology & travel account may be used at any given time to redeem for travel. Members are permitted to pay up to 20% of the cost of travel (excluding tax) in cash. Technology and travel rewards may not be exactly as illustrated in the reward guide and technology equipment may be substituted with items of equal or better features. The member is responsible for the payment of all taxes, carrier and governmental surcharges and any other costs not specifically included in the description of the travel package.

7. Carrier Agreement - The salesperson and/or broker will abide by the terms of any agreement required by his/her respective carrier to open and maintain the carrier account. The salesperson and/or broker is responsible for keeping his/her respective carrier account in good standing and making all payments by the due date regardless of when points are to be credited.

8. Changes - HLC may change this Agreement, the value assigned to points, technology and travel prices and offerings, and the allocation of points between the cellular and the technology and travel accounts from time to time, by mailing a notice or a copy of the HLC Advantage Plus Newsletter containing such a notice, (or sending it any other way) to the salesperson and broker at the most recent address appearing on its records. The salesperson will advise HLC immediately if he/she changes brokers and will obtain and forward to HLC the written agreement of the new broker, to abide by the terms of this agreement

9. Termination of the Agreement - The broker may terminate this Agreement at any time without notice. HLC may terminate this Agreement at any time on thirty days prior written notice or without notice if the salesperson and/or broker is in breach of this Agreement. No points will be awarded after the date of termination. Any points remaining in the technology and travel account at the date of termination must be applied to purchase any travel or item for which the number of points is eligible and any remaining points will be credited to the cellular account.

10. Disclosure of Reward - The salesperson will disclose, in the proper form, to each borrower that he/she will receive the rewards set out in this Agreement in respect of the referral to HLC.

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