



CERTIFICATE OF INSURANCE

TO:

Synergy CU Ltd.,  
Head Office,  
P.O. Box 798,  
Lloydminster, SK.  
S9V 1C1

889 61408

PROTECTED WHEN COMPLETED  
CMHC ACCOUNT NUMBER  
49-563-145

LENDER REFERENCE NUMBER  
729341TW

BORROWER(S) : McDONALD, TRICIA

PROPERTY IDENTIFICATION/CIVIC ADDRESS  
4811 47 AVE APT/UNIT 303,  
LLOYDMINSTER, SASK.  
S9V 0T9

LEGAL DESCRIPTION · UNIT 19 CONDO PLAN 101880783

Pursuant to the request for loan insurance submitted by the Approved Lender and in reliance upon the information contained therein and subject to compliance with the National Housing Act, the National Housing Loan Regulations, the Master Loan Insurance Policy - Terms and Conditions dated December, 1990 and any special conditions listed herein, CANADA MORTGAGE AND HOUSING CORPORATION (CMHC) hereby agrees to insure the loan made by:

Synergy CU Ltd.

as set out in the request for loan insurance and identified herein.

INSURABLE LOAN	\$194,401.35
INSURANCE PREMIUM TO BE REMITTED ( 3.35 %)	\$6,301.35

APPLICATION FEE	\$0.00
ADV TO DATE (EXCLUDING INSURANCE PREMIUM)	
APPROVED BY THIS NOTIFICATION	\$188,100.00
HOLDBACK (IF APPLICABLE)	\$0.00

The receipt and filing or recording by CMHC of notification that the loan has been fully advanced and the receipt by CMHC of the loan insurance premium in respect thereof shall constitute the issue of the loan insurance policy. The Approved Lender may request confirmation of the loan insurance from CMHC.

SASKATOON

CANADA MORTGAGE AND HOUSING CORPORATION

per:

2007-10-05

Authorized Representative Karen Kinsley  
All inquiries regarding this request for loan insurance are to be referred to a CMHC Residential Underwriter by dialing this toll free number: 1 888 Go-emil: (1 888 463 6454).

P-PU-040 CMHC is subject to the ACCESS TO INFORMATION AND PRIVACY ACTS.