

EXHIBIT A

**DISCLOSURE OF SECONDARY FINANCING**

I (We) acknowledge that I (we) have applied for TWO loans in order to complete the purchase of a home.

BOTH of these loans will be recorded against the title records of my (our) property. I (We) may be required to make regular monthly payments on BOTH loans. If monthly payments are required on the second mortgage, these payments WILL be made to a different lender than the first mortgage.

The first mortgage will be issued by: Originating lender name here

The second mortgage will be issued by: CBC MORTGAGE AGENCY

The amount of the second mortgage will be \$ 2<sup>nd</sup> lien loan amount here  
The second mortgage interest rate will be interest rate here %.

The second mortgage for down payment may be forgiven after I make 36 consecutive on-time payments (3 years) on my first mortgage.

I (We) will be required to make regular monthly payments on the second mortgage estimated in the amount of \$mo. payment amount here for a total of amortization amount here years.

I (We) understand the above and agree to the terms disclosed.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date