

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 \$ 2nd 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