

Lincolnborg Master Builder Approved Lenders List

June, 2021

Working with one of Lincolnborg Master Builders approved lenders can ensure you get a preferred builder rate and will make the mortgage approval process smoother for you and us, meaning we can start building sooner and get you into your new home sooner.

Working with one of the following lenders/brokers will ensure you realize these benefits:

Liana Dien

Servus Credit Union
Mobile Mortgage Manager
Phone: 780-918-0888
liana.dien@servus.ca

Ranjana Parmar

Servus Credit Union
Mortgage Specialist
Phone: 587-926-0910
ranjana.parmar@servus.ca

Reema Kaushik

CIBC Mortgages Inc.
Mortgage Advisor
Phone: 780-264-2606
reema.kaushik@cibc.com

Tina Dahl

BMO
Mortgage Specialist
Phone: 780-691-0852
tina.dahl@bmo.com

Vivek Ahuja

BMO
Mortgage Specialist
Phone: 780-232-2573
Fax: 780-408-0708
vivek.ahuja@bmo.com

Kuljit Sandhu

BMO
Mortgage Specialist
Phone: 780-243-3333
kuljit.sandhu@bmo.com

Guri Grewal

TD Canada Trust
Mobile Mortgage Specialist
Phone: 780-952-9704
guri.grewal@td.com

Belle Quiambao-De Castro

TD Canada Trust
Mobile Mortgage Specialist
Phone: 780-231-3126
belle.decastro@td.com

Marco Torto

TD Canada Trust
Mortgage Specialist
Phone: 780-932-7769
marco.torto@td.com

Manni Uppal

Royal Bank of Canada
Mortgage Specialist
Phone: 780-902-1875
manni.uppal@rbc.com

Dinah Rogers

Royal Bank of Canada
Mortgage Specialist
Phone: 780-450-1903
Fax: 780-450-1948
dinah.rogers@rbc.com

Navi Brar

Royal Bank of Canada
Mortgage Specialist
Phone: 780-242-9149
navdeep.brar@rbc.com

Independent Brokers

Lea LeGassick

Mortgage Architects
Mortgage Associate
Phone: 780-717-7971
http://lealegassick.com

Preet Singh

Mortgage Alliance
Mortgage Associate
Phone: 780-994-7454
preetsingh@mortgagealliance.com

Josephine Chai

The Mortgage Minds
Mortgage Consultant
Phone: 780-934-2424
mortgagebyjo@gmail.com

Mujtaba Syed

Mortgage Architects
Lead Mortgage Planner
Phone: 780-938-6023
info@syedmortgages.ca

LINCOLNBORG
MASTER BUILDER



All legal fees and disbursements for the mortgage lenders solicitor(solicitor to be determined by the builder) will be paid by the builder provided that the lender has been approved by the builder. This does not include application, appraisal or CHMC fees(see your lender for waiving of some of these fees.) When using a non-typical lender additional fees will apply. Please see reverse for details. E.&O.E.

Customer Acknowledgement
Extra Legal Expenses

Further to Clause 10 of the Sales Agreement, the Builder allows the Purchaser(s) to choose to use the Builder's solicitor to accommodate the Purchaser(s) in the preparation and signing of documents. In such a case, the **normal** solicitor's fees and disbursements are paid by the Builder; however, depending on the mortgage lender that the Purchaser(s) choose the Builder's solicitor will charge a fee, at the Purchasers' expense, for any first Mortgage loan that is **not** obtained from one of the following. The payment of fees are not paid by the Builder and are the sole responsibility of the Purchaser(s).

- Royal Bank of Canada,
- Canadian Imperial Bank of Commerce,
- Toronto Dominion Bank,
- Bank of Montreal,
- Bank of Nova Scotia,
- Alberta Treasury Branches
- Servus Credit Union Ltd.

Such fees are directly related to the extra work that the Non-Typical Lenders require – (fees are subject to change by the solicitor). The current amount of some of these additional fees are set out below:

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| NON-TYPICAL LENDERS (Tier I): Manulife Bank; President's Choice; Maple Trust; HSBC Bank Canada; Bridgewater Bank; Laurentian Trust; National Bank of Canada; | \$250.00 |
| NON-TYPICAL LENDERS (Tier II): ING Bank of Canada; Canadian Western Bank; First National Financial LP; Home Trust; Macquarie Financial; Investor's Group; Equitable Trust; Computershare; Street Capital Corp.; ResMor; Ally; Merrix Financial; any FNF instructed mortgage; any FCT instructed mortgage; Concentra; MCAP; CMLS Financial; RMG Mortgages; ICICI Bank; additional (ie 2 nd or 3 rd) mortgages required to close the transaction INCLUDING use of CMHC's First-Time Homebuyer Incentive | \$500.00 |
| NON-TYPICAL LENDERS (Tier III): Any lender not specifically mentioned in Tier I or in Tier II. (fee at the discretion of the solicitor). | |

Additionally, legal fees and disbursements will be charged by the Builder's solicitor for legal work not required in a typical purchase and mortgage transaction.

This includes, but is not limited to, additional services related to:

- Additional appointments required by the Purchasers due to the Purchasers' schedules (such as when a husband and wife cannot meet at the same time and wish to have separate meetings);
- Additional appointments, revising mortgage documents or re-signing mortgages due to changes made to the mortgage after the initial instructions are received by the solicitor; and
- Obtaining title insurance, processing interim (bridge) financing, second mortgages, powers of attorney, assignment of rents and leases, guarantees, extra services required to meet lender conditions.

We have read and accept this acknowledgement dated this _____ day of _____ 20____

Purchaser

Witness

Purchaser

Witness