

LOYALTY PLUS COMPENSATION!

As a valued partner of Street Capital, you've been selected to participate in an exclusive pre-launch phase of our new trailer compensation model — **LOYALTY PLUS!** We encourage your feedback on all parts of the program as we move towards a national launch.

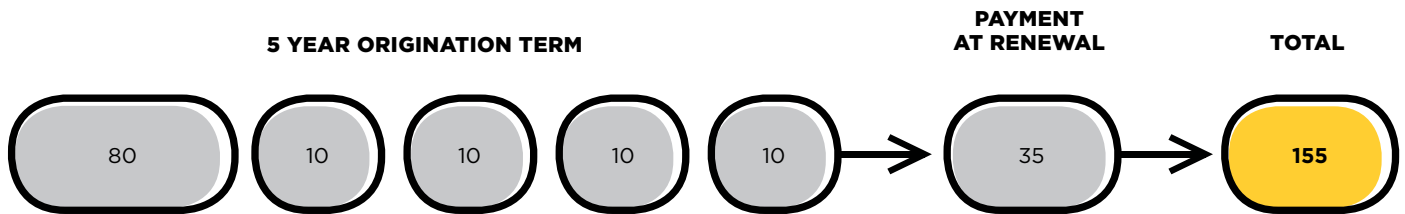
With Loyalty Plus you benefit from competitive upfront finder fees, annual first term trailers **AND** a renewal fee at maturity! The best part — you are never locked into one compensation model! We're giving you the opportunity to choose Loyalty Plus or Upfront on a deal-by-deal basis.

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What terms and mortgage types are available for Loyalty Plus?

Loyalty Plus is available on 5 year fixed and 5 year adjustable prime insured and insurable mortgages. Loyalty Plus is not yet available for the Street Solutions™ or Prime Uninsurable programs.

What do I get paid?



All compensation is listed in bps.

Will I earn volume bonus or Rewards with trailer compensation?

The new trailer compensation structure does not include Volume Bonus or Rewards.

Is the renewal fee payable on multiple renewals?

The renewal fee is payable on the first renewal only.

Can I change my commitments issued before October 2, 2018 to a Loyalty Plus commitment?

Loyalty Plus can only be requested on new business beginning October 2, 2018.

Can I change my requested compensation model after my deal has been committed?

Yes. Changes to the selected compensation model will be accepted up to 5 business days prior to closing. (Any other changes to the terms of the deal may result in current rates of the day being applied.)

REQUESTING LOYALTY PLUS COMPENSATION

How do I advise Street Capital that I am requesting Loyalty Plus compensation?

Requesting Loyalty Plus is easy! On a deal-by-deal basis, simply request Loyalty Plus compensation in the submission notes section of the application for all deals. If you do not indicate “Loyalty Plus,” your deal will default to Upfront compensation.

How do I ensure my deal was coded for the correct compensation model?

We ask that you review the commitment issued by your underwriter to confirm if “Loyalty Plus 5 Year Fixed” or “Loyalty Plus 5 Year ARM” is listed on the first page in the product field (as highlighted below). If you do not, please contact your Senior Underwriter immediately to correct.

PRODUCT:	Loyalty Plus 5 year fixed	LTV:	50.000%
BASIC LOAN AMOUNT:	\$250,000.00	INTEREST RATE:	2.690%
MTG.INSUR.PREMIUM:	\$0.00	INTEREST TYPE:	Fixed
TOTAL LOAN AMOUNT:	\$250,000.00	TERM:	3 years 0 months Closed
PST ON INSUR.PREMIUM:	\$0.00	AMORTIZATION PERIOD:	25 years 0 months
BASIC P&I AMOUNT:	\$587.23	PAYMENT FREQUENCY:	Biweekly
PROPERTY TAX PAYMENT:	\$84.62	EST.ANNUAL PROP.TAXES:	\$2,200.00
TOTAL PAYMENT:	\$671.85	TAXES TO BE PAID BY:	Borrower

MID-TERM TRANSACTIONS

What happens if the client initiates a mid-term transaction on a Loyalty Plus mortgage in the first term?

Mid-term transactions could include ports and/or increase, blend & extends.

The broker must be involved in the mid-term transaction for Loyalty Plus compensation to continue. The mid-term transaction will be subject to lending guidelines in place at that time.

What happens if the client decides to refinance in their first term of a Loyalty Plus mortgage?

Loyalty Plus is not available on prime uninsurable deals at this time, therefore the refinance will not be eligible for Loyalty Plus.

PAYMENT OF TRAILER AND RENEWAL FEES

When can I expect payment of Trailer Fees?

Trailer fees will be paid at the end of the month that follows the anniversary month of the mortgage loan.

Example: The mortgage loan anniversary date is October 15. The trailer payment will be issued by end of November.

When can I expect payment of Renewal Fees?

Renewal fees will be paid at the end of the month that follows the renewal month of the mortgage loan.

Example: The mortgage loan renewal date is October 15. The renewal payment will be issued by end of November.

What happens to my Loyalty Plus payments if I change brokerages?

If the approved Street Capital mortgage originator changes brokerages, the Loyalty Plus renewal and trailer fees will follow them subject to satisfactory written notification being provided to Street Capital. Please speak to your RVP for more information.

Street Capital Bank of Canada reserves the right to amend the terms and conditions or restrict participation, at its sole discretion, at anytime without notice.