

**FAX**

Date:	December 20, 2007	# of pages: 3 (incl. cover)
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To:	Name: Oliver & Co, 202-2963 Glen Drive
	Location: Coquitlam BC, V3B 2p7
	Fax: (604) 357-1435

From:	Name: Natalie McHugh
	Location: CIBC Mortgages Inc.
	Fax: Telephone:

Comments:

Re: Mortgage Number: 006248031.1
Name: Harold Gaffney &, Sheila Gaffney
Property Address: 312-450 Bromley St, Coquitlam, BC

Please find attached the required document(s). We trust this is satisfactory.

CONFIDENTIALITY NOTICE

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December 20, 2007

Oliver & Co
202-2963 Glen Drive
Coquitlam BC
V3B 2P7

Re: Mortgage Number: 006248031.1
Mortgagor's Name(s): Harold Gaffney &, Sheila Gaffney

Dear Sir/Madam:

Enclosed is a discharge statement for mortgage number 006248031.1 as of the effective date shown on the statement.

Approximately four to six weeks after the mortgage is paid out and shows a balance of zero, we will mail you the necessary discharge documents to remove the mortgage from the property's title. These forms must be registered with the province's land registry office to ensure that the mortgage is removed from the property's title.

We will mail the discharge documents or electronic registration notice to the address indicated above. If you would like us to send the documents to another address, please include the new address at the bottom of this letter and return this form to the nearest CIBC branch, or by fax to 1 800 294-8393, or by mail to CIBC Mortgages at:

CIBC Mortgages Inc.
National Servicing Centre
100 University, Suite 400
Toronto, Ontario M5J 2X4

On behalf of CIBC Mortgages Inc., we want to thank you for your business. It has been our pleasure serving you. If you have any questions, please contact our National Mortgage Servicing call centre at 1 888 264-6843.

Yours sincerely,

Natalie McHugh
Mortgage Officer
CIBC Mortgages Inc.

New Forwarding Address Information for Discharge Documents:

Name:

Title or Firm Name (if Applicable):

Street Address:

City, Province:

Postal Code:

Solicitor or Other Institution File number (if applicable):

** For CIBC Staff: Please enter above data into Deposit Acceleration Advice Field*



DISCHARGE STATEMENT

From:
CIBC Mortgages Inc.
Box 115, Commerce Court Postal Station
Toronto, Ontario
M5L 1E5
Residential: 1 888 264-6843 or 416 785-3255
Commercial: 1 800 216-4762

Mortgage Number 006248031.1

Borrower(s) Name and Property Address:
Harold Gaffney &
Sheila Gaffney
312-450 Bromley St
Coquitlam, BC

Requested By:
Oliver & Co
202-2963 Glen Drive
Coquitlam BC
V3B 2F7
Fax: (604) 357-1435

Legal Description:
SL36 P NW3181

Type of Mortgage:
CIBC Better Than Prime Variable Rate, Closed 5-year

This statement was prepared on December 20, 2007 and is effective December 20, 2007.

Maturity Date	September 1, 2009	Principal Balance	\$129,471.76
Interest Rate	5.75%	Interest Due**	\$0.00
Last Payment Made	December 1, 2007	Outstanding Fees	\$0.00
Reinvestment Rate	N/A	Paid in Advance	\$0.00
Per Diem Interest	\$20.40	Property Tax Balance	\$219.49
		Other Balances	\$0.00
		Suspense	\$0.00
		Accrued Interest	\$392.33
		Admin Fee/Reinvest Fee	\$75.00
		Prepayment Cost	\$1,942.08
		Payout Adjustment	\$0.00
		Payout Amount	
		as of December 20, 2007	\$131,661.66

** If Variable Rate Mortgage, interest due may include deferred interest.

Interest must be added at the rate of \$20.40 per day from December 20, 2007, until the certified funds are received in this office or any CIBC branch.

- This statement is valid as of the preparation date and for the period of 30 days thereafter, after which a new statement must be requested. Any subsequent statement produced makes this statement null and void.
- This statement records the principal balance as of the preparation date, taking into account all payments due on or before the effective date and assumes that all such payments have been made and honoured. If any such payments have not been made and honoured, or if any subsequent charges are processed, the figures given in this statement may not be relied upon and a new statement must be obtained. We will not provide a discharge of the mortgage until all these outstanding payments and charges have been made and honoured.
- This statement is based on the assumption that the following instalments are honoured when paid on the dates shown:

<u>Payment Due Date</u>	<u>Payment Amount</u>
Total Amount Due:	\$0.00

- Property tax bills received on or subsequent to the statement preparation date will not be paid by CIBC Mortgages Inc.

Authorized Signature

E. & O. E.