

FIRST ISLAND MORTGAGE INVESTMENTS LTD.

RELATIONSHIP DISCLOSURE INFORMATION

General

Pursuant to National Instrument 31-103 *Registration Requirements, Exemptions and Ongoing Registrant Obligations*, and under the amendments to NI 31-103 for new *Client Focused Reforms* eff. June 30, 2021, prior to making any trades, we are required to disclose information that a reasonable investor would consider important about our relationship with you. The amendments to the conflicts of interest rules introduce a new obligation to address material conflicts in the client's best interest always. Determining what is in the best interest of the client must be addressed on a case-by-case basis and can change over time depending on the facts and circumstances of the individual relationships. Please read this document carefully and retain it for future reference. We will provide you with updates to the information in this document when required. If you have questions about this document, please contact us.

About Us and the Products and Services We Offer

First Island Mortgage Investments Ltd. ("**FIMI**", the "**Firm**" or "**we/us**") is a corporation organized under the laws of Canada and extra-provincially registered in British Columbia, with a head office in Victoria, British Columbia. We are registered in British Columbia as an exempt market dealer ("**EMD**"). We solely offer exempt market securities of First Island Mortgage Investment Corporation – Series IV Ltd. ("**FIMIC4**"), a related and connected issuer of the Firm. The Firm, FIMIC4 and First Island Financial Services Ltd. (the "**Manager**"), the manager of FIMIC4, are commonly controlled.

We only offer securities of FIMIC4 that are prospectus exempt, which means that the securities are offered without FIMIC4 having to file a prospectus or having their offering documents reviewed by a securities regulator. Only persons located in British Columbia that are "accredited investors" as defined in National Instrument 45-106 *Prospectus Exemptions* ("**NI 45-106**") adopted by the British Columbia Securities Commission, persons that have been provided an offering memorandum in form and content required by section 2.9 under NI 45-106, or persons that otherwise have an exemption available to them from the prospectus requirement under NI 45-106 may invest in FIMIC4. We do not offer any other securities.

Clients will work with one or more of our Dealing Representatives ("**DRs**") who are appropriately registered to provide advice on the securities that we offer having regard to the best interest of our clients. All EMD accounts with the Firm are "non-discretionary", meaning that a DR cannot execute any transactions other than with a client's express written instructions via subscription agreements or similar documents.

We address any potential material conflicts of interest in the best interest of clients always by the implementation of effective controls to mitigate any conflict sufficiently. As a registered firm, rest assured that our registered individuals will always put the interests of our clients first, ahead of their own interests and any other competing considerations. As a registrant, our conflict of interest analysis includes materiality, reasonability and professional judgment, taking into consideration the client-registrant relationship and the registrant's business model.

We are a registered firm that only trades in, or recommends, our own MIC shares as a proprietary product and thereby follow procedures to address any potential conflict of interests in the best interest of the client always by:

- Clearly documenting how the proprietary product fits within the firm's business model and strategy, and how they are aligned with client's interests (EG: first mortgage only secured real estate investments).
- Providing clear disclosure to clients about the nature of the firm's product and service offerings and that only our proprietary product will be included in client portfolios.
- Developing client profiles setting out the types of investors for whom our proprietary product may be suitable, including concentration limits where appropriate and declining investments from potential clients who fall outside of our suitability profiles.
- Establishing a robust oversight process for compliance with Part 13 Division 1 [know your client, know your product and suitability determination] in respect of proprietary products.
- Establishing a robust know-your-product process for the proprietary products, including subsequent performance and an ongoing evaluation of the suitability of the securities for client portfolios.

Where Your Investments Are Held

We will not accept or agree to hold your cash or securities at any time, other than delivering your cheque payable to the Manager in respect of your purchase in certain circumstances. **Cheques should be made payable to "First Island Financial Services Ltd. IN TRUST" and cannot be made payable to a DR or to the Firm.** Cash is not accepted. For detailed payment instructions, refer to the subscription documents.

Securities of FIMIC4 you purchase will be issued to you either directly in your name or, if purchasing through a registered account (such as an RRSP, RIFF or TFSA) or otherwise through a third-party nominee, in the name of a third-party trustee or nominee, as explained below.

Non-registered accounts

Non-registered accounts are opened directly with the Firm and securities will be issued in your name. The securities are not held in an account with us. There is no custodian and there is no third-party transfer agent responsible for maintaining the books and records of FIMIC4. You will therefore be relying on the record-keeping of FIMIC4.

FIMIC4 does not issue physical share certificates. Instead, FIMIC4 will record your name as the securityholder in its books and records. In the case of participation in a syndicated mortgage, First Island Financial Services Ltd. will use an electronic registry system to record your name as the securityholder in its books and records.

Third-party self-directed registered plans

If you wish to purchase securities of FIMIC4 through a registered plan (e.g. RRSP, RRIF, TFSA), your securities will be held in the name of a third-party trustee. Although you are the beneficial securityholder of the securities, the trustee is the registered securityholder that holds the security for you, commonly in their account. Securities of FIMIC4 are only offered through registered plans held with Concentra Financial for RRSP and RRIFs and Central 1 Credit Union for TFSAs. We will make trustee applications and forms available for you to complete and sign and we will be listed as the dealer that sold you investments. These are forms provided by the trustee and are not our forms. Please refer to the trustee forms. If you have any questions relating to the custodian applications, forms, fees or questions of a general nature surrounding your self-directed registered plan, you must contact the custodian of your self-directed registered plan directly.

Mortgage investments

There is no independent transfer agent or qualified custodian holding FIMIC4's investments in mortgages. Title to the mortgage investments of FIMIC4 will be held in FIMIC4's name or in trust in the name of the Manager or its affiliates or a nominee bare trustee for FIMIC4 as to its interest and any other interested lenders.

If you purchase a participating interest in a syndicated mortgage, we will disclose to you who will be registered on title as the holder of the syndicated mortgage and associated security. In most cases, you will not be registered on title as the holder of the syndicated mortgage and associated security, and the syndicated mortgage will not be held in an account. In most cases, the Manager (which is a registered mortgage broker) will be registered on title as the holder on your behalf as the bare trustee and the Manager will hold a registered interest in the mortgage in trust for you as a beneficial owner. There is no requirement to use a qualified custodian if the mortgage is registered in the name of a mortgage broker and the mortgage is held in trust for you. In the event of default, you must rely on the Manager to enforce any mortgage or associated security.

Our access to your assets

Due to the common mind and management of the Firm, the Manager and FIMIC4, and the fact that certain of our registered personnel are authorized signatories of FIMIC4 and the Manager, certain of our personnel have access to client assets. Specifically, certain of our personnel have access to client cash in the bank account of FIMIC4, to the books and records of FIMIC4 securityholders, and to FIMIC4 mortgage investments. Our access to your assets, even in limited circumstances, exposes you to a potential risk of loss: (i) if there is a breakdown in our information technology systems; or (ii) due to fraud, willful or reckless misconduct, negligence, or error of our personnel who have such access. To reduce the risk of loss, both we and the Manager have strict operational controls and we are required under securities laws to insure against the risk of loss from any access we may have to your assets.

Understanding Fees and Compensation Paid to Us

We receive an annual dealer service fee from the Manager, paid in quarterly instalments, to compensate us for our activities as a dealer. This fee is subject to adjustment in certain circumstances described in FIMIC4's Offering Memorandum. This fee is not a "commission" as it does not apply to a particular purchase, or whether there are any purchases in a given month, and is a fee meant primarily to allow us to recover the costs we incur in providing dealer services to the Issuer. **We will not receive commission or trailer fees on any purchases or ongoing holding of the securities you purchase through us.**

FIMI does not charge you a fee to operate an account. This means that there are no fees payable by you to us to open, maintain, transfer or close your account.

Understanding Fees and Compensation Paid to Others

There are other fees that may be associated with your accounts or investment holdings. We do not receive this compensation, which can include the following:

Trustee account fees: As indicated above, while we do not charge operational fees for accounts held directly with us, if you have an account open with a third-party trustee, such as for a registered plan, the trustee will have their own fee schedule. These trustee fees can include annual administration fees, fees for partial or full deregistration of certain registered plans, transfer fees, etc. These fees differ by trustee and will be itemized on the trustee's fee schedule. These fees are charged and retained by the trustee and are not shared with FIMI.

Fees associated with FIMIC4 securities: There are fees associated with the FIMIC4 securities. These fees may include, but are not limited to, fees paid to the Manager, such as the management fee (referred to in FIMIC4's Offering Memorandum as the "**Administration Fee**"), certain mortgage-related fees (such as commitment, standby, and renewal fees and other fees and bonuses for providing mortgage financing) and various costs and expenses for the administration of the security such as legal and administrative costs. **Please see the Offering Memorandum** for a full description of the costs and fees associated with each investment and discuss these with your DR.

Though these fees discussed in this section are not paid to FIMI, the Manager who receives certain of these fees is a related party. See the "Conflicts of interest" section in this document describing fees paid to related parties.

Investment Risks Associated with Securities

Investment products sold in the prospectus-exempt market are only suitable for investors who are qualified to purchase the securities, and who have the ability and willingness to accept the risks associated with exempt market securities. The types of risks that you should consider when deciding to purchase an exempt security include:

Conflicts of Interest: Certain directors and officers of the Manager also hold positions as directors and officers of FIMIC4 and may also be involved in the mortgage and lending activities of the Manager. It may be difficult for some of the directors or the Manager to exercise independent judgement about certain matters. See also "Conflicts of Interest" above.

Lack of Liquidity: There is no market for the Preferred Shares, the Preferred Shares are not traded on any stock exchange and they may not be resold by Preferred Shareholders to third parties. Therefore, you cannot liquidate your investment through selling your Preferred Shares.

Share Redemptions are subject to available portfolio cashflow: The Preferred Shares of FIMIC4 are generally redeemable on a minimum 90 days prior written notice after an initial investment holding period of 18 months. However, there may in rare circumstances be restrictions on such redemptions. Specifically, FIMIC4 is prohibited from redeeming shares if to do so would render FIMIC4 insolvent or compromise its status as a "mortgage investment corporation" under the *Income Tax Act*. Although these circumstances are unlikely, you should be prepared to hold your exempt securities for extended periods of time subject to available portfolio cashflow. See the FIMIC4's Offering Memorandum or speak with your DR for additional details regarding redemptions.

Your Investment is Not Guaranteed but it is Secured as a First Place Mortgage on Land Titles: Unlike guaranteed investment certificates (GICs) with a commercial institution, your investment in a FIMIC4, which is a mortgage investment entity ("**MIE**"), is not guaranteed by the Canada Deposit Insurance Corporation, or by any other government insurer.

Fluctuations in the Residential Real Estate Market: A major security component of a MIE is the underlying value of the real estate granted as a first mortgage security by borrowers. The fair market value of residential real estate fluctuates from time to time. In order to mitigate this risk as much as possible, we continually monitor the real estate market and its forecasts and adjust our underwriting criteria to take into account fluctuations in the fair market value of real estate.

A Change in Tax Legislation could Adversely Affect Our Business: FIMIC4 has been created to comply with the mortgage investment corporation requirements of the *Income Tax Act*. Our Preferred Shares are available for investment in registered plans such as RRSPs, RRIFs and TFSAs. While it is not anticipated the *Income Tax Act* as it pertains to such registered funds will change, there is always the possibility that it could be altered so that the Preferred Shares would no longer be eligible investments for such funds. Such changes could have an adverse effect on your investment. We intend our business to be operated so that it complies at all times with the current requirements for mortgage investment corporations under the *Income Tax Act*. Failure to meet such requirements could have a material adverse effect on our financial performance. The provisions of the *Income Tax Act* could be changed so that our profits could be taxable in our, rather than your, hands. This could affect the value of your investment, especially if you own our Preferred Shares in a Registered Plan.

Estimates and Assumptions: Preparation of our financial statements requires us to use estimates and assumptions. Accounting for estimates requires us to use our judgment to determine the amount to be recorded on our financial statements in connection with these estimates. If the estimates and assumptions are inaccurate, we could be required to write down our recorded values. On an ongoing basis, we re-evaluate our estimates and assumptions. However, the actual amounts could differ from those based on estimates and assumptions.

Prospectus-Exempt Security Risk: Exempt products are sold under certain statutory prospectus exemptions which relieve the issuer from having to file a prospectus. Investing in securities for which there is no prospectus may be riskier than investing in those offered under a prospectus as they lack the certain protections provided to securities offered under a prospectus and, furthermore, do not have the same requirements for providing information to you.

The above is a limited list of risks to consider when investing. Please see the list of risks described in detail in the FIMIC4's Offering Memorandum. The Offering Memorandum contains important information about a security, including a description of the security's investment strategies, fees, expenses and risks. We are required to provide you with an electronic or paper copy of the security's Offering Memorandum prior to placing a purchase for you if relying on the offering memorandum exemption to qualify you for the purchase. **We encourage you to read the Offering Memorandum carefully before making an investment decision.**

Risks of Using Borrowed Money

Securities laws require us to remind clients that using borrowed money to finance an investment in exempt market securities, or an investment in any securities for that matter, involves greater risk than an investment in securities purchased using only cash resources. If you borrow money to invest in exempt market securities then it is your responsibility to repay the loan, and the related interest. This is a responsibility that remains the same even if the value of the securities purchased has declined. In fact, when borrowing money to invest in securities, there is a risk that the value of the debt taken on to purchase the securities may eventually be much greater than the value of the securities purchased.

Suitability of Investments

Investment in FIMIC4 might not be suitable for all clients. Prior to executing a transaction or at any other time, we have an obligation to assess whether the proposed investment is suitable for you, having regard to the best interest of our clients at all times. In order to assess the suitability of the investment, we must obtain the client information requested in the accompanying client information form (the "**KYC**"). The KYC requests information of clients as required by securities laws. The information requested includes, among other things, details as to your identity, investment needs and objectives, financial circumstances and risk tolerance.

Investment by the client in exempt market securities takes place by way of private placements conducted on behalf of the issuer of the exempt market securities. The contractual agreement regarding the investment is between the client and the issuer of the exempt market securities. The Firm services its clients by providing periodic investment reports and processing subscriptions and redemption requests made by investors.

At the time of account opening, we are required to provide you with a copy of your KYC information, including a description of terms used in the KYC information and an explanation of how this information will be used in assessing your financial situation, objectives, investment knowledge and risk tolerance in determining investment suitability.

We will not accept any potential clients who are not suitable or meet the profile requirements set for compatibility, determined by our oversight process for compliance with NI 31-103, Part 13, Division 1 (know your client, know your product and suitability determination) in respect of our proprietary product.

We have established and maintain a know-your-product process for our proprietary product, including subsequent performance and other monitoring of the securities, and a continuing evaluation of the suitability of the securities for client portfolios.

Client Reporting

We will provide you with the following client reporting:

Trade Confirmations

We will provide you with a trade confirmation promptly following a transaction for which we have acted for you. The trade confirmation will outline the details of the transaction, such as: settlement date, quantity of securities purchased, price per security, name of DR involved in the transaction, any transaction charges, and a description of where your assets are being held.

For information relating to any sale, redemption, retraction or purchase of additional FIMIC4 securities by way of a dividend reinvestment, please contact FIMIC4 or the Manager directly.

Account Statements

All clients are in a **transactional relationship** with the Firm (which means neither you nor we are obligated to conduct further transactions and the Firm does not receive any ongoing compensation from FIMIC4 relating to your holding). You will receive a transaction statement at the end of the quarter in which your purchase or redemption was made. The statement will include the transaction details for all transactions which occurred within the three months covered by the statement.

Annual Compensation and Charges Report:

As we are in a transactional relationship with you, we are therefore not required to provide such a report. No annual fees or charges are paid by FIMIC4 investors for non-registered plan accounts.

Annual Investment Performance Report:

As we are in a transactional relationship with you, we are therefore not required to provide such a report. The performance of our investments are detailed in each quarterly statement. Every quarterly statement reports the interest rate paid to FIMIC4 investors on their account investments.

Benchmarks Not Provided

An investment performance benchmark is a market or industry sector index against which you can measure the relative performance of your investment. By comparing your investment to an appropriate benchmark, you can see how your investment performed compared to the market or industry sector in general. Benchmarks should reflect a similar asset class, industry sector and/or risk level so they are comparable to the investment to which you are comparing performance. We do not offer benchmark comparisons to our clients for investments in FIMIC4.

Conflicts of Interest

We are required by securities laws to take reasonable steps to identify existing material conflicts in the client's best interest and other material conflicts of interest that may be expected to arise between FIMI and a client. If a reasonable investor would expect to be informed of a conflict of interest then we must disclose, in a timely manner, the nature and extent of the conflict of interest to the client whose interest conflicts with the interest identified by us. Actual, potential and perceived conflicts of interest may exist, and we will manage these conflicts by disclosing the conflict to you and either controlling the conflict or, if the conflict is prohibited by law or the risk of harm is high, avoiding the conflict altogether.

The following is a list conflicts of which you should be aware. These conflicts are unavoidable because of the status of FIMI as a captive dealer. However, FIMI manages these conflicts through disclosure to clients and by implementing and enforcing a reasonable set of policies that govern the operations of FIMI.

We offer only securities of a related or connected issuer

We only offer securities of FIMIC4, which is a related and connected issuer of FIMI, and is owned and managed by related parties, and for which the Manager receives various fees and compensation for its services. There is a significant percentage of common ownership and/or common directors and officers between FIMIC4, the Manager and FIMI. Darrell Morgan, Phillippe Wooster and Kirsten Ralph are all common directors and officers of FIMIC4, the Manager and FIMI. Our relationship with FIMIC4 and the Manager may cause us to perform due diligence on the products that we offer with a less independent view. We may also be considered to have an added incentive to sell these securities, including that the judgement of our DRs, management and supervisory staff may be affected by this relationship. While we do have policies and procedures in place to assess a purchase as suitable for a client, you may wish to get independent advice from a trusted professional before you consider purchasing securities of FIMIC4 through us.

We are related or connected to certain entities

We have a relationship, including common control, with the Manager, which receives fees for the services that they perform on behalf of FIMIC4.

We have entered into a services agreement with FIMIC4 and the Manager, pursuant to which we provide exempt market dealer services to FIMIC4 in consideration for a dealer services fee paid to us by the Manager. See the section called "Understanding fees and compensation paid to us" for more details.

We share services and premises with related or connected entities

We operate solely for the purpose of offering to investors securities issued by FIMIC4, which is a related entity. We are compensated for these services by the Manager, which is also a related entity. We have no revenue independent of these relationships. Our compensation is not directly linked to the amount of securities purchased through FIMI and is not considered a commission or trailer fee but is a service fee for performing dealer services pursuant to an agreement with the Issuer. The Manager also funds certain of our operational requirements and expenses. The operational requirements include, but are not limited to, providing resources

as needed for the administration, legal, accounting and information technology needs of FIMI. In addition, we share the use of common premises with FIMIC4 and the Manager. We have confidentiality and access policies in place to control access to our client and business records.

We offer access to a single product

We do not offer a wide range of products from variety of issuers or sectors. **We offer a single product from a related or connected issuer – one that we have a relationship with and are not independent from.** The product that we offer may not be suitable for everyone. **Our DRs can only provide advice regarding the product that we offer and cannot provide you with advice on other investments** or asset classes that may be beneficial for you to invest in. Should you wish for advice about other securities, you will need to seek out independent advice from a trusted professional.

Outside Business Activities

All of our DRs, supervisory staff and directors are engaged in other business activities outside of their duties with the Firm. These activities may include positions as a director, officer, licensed mortgage broker or employee of a related entity or a related issuer. Individuals with multiple employers are considered to be exposed to certain conflicts of interest, including the potential for biased judgement and added incentive to sell the securities offered by the Firm. While we have policies and procedures in place to mitigate these conflicts, it is impossible for these conflicts of interest to be completely eliminated. It is also a requirement that our DRs are clear as to which firm is providing services to you at a given time.

Outside business activities may also include volunteer activities with charitable organizations, industry associations and positions with or shareholdings in personal holding companies. We have a process in place for assessing the actual, potential and perceived conflicts of interest arising from the outside business activities of our DRs.

Referral Arrangements

The Firm does not currently have any referral arrangements in place. If in the future we have referral arrangements, we will follow the requirements set out in s. 14.2 of NI 31-103.

Complaint Process

We encourage you to direct any complaint you have about us to our Chief Compliance Officer so we may have the opportunity to resolve your complaint. Please tell us what went wrong, when it happened, and what you expect to happen as a resolution. We will acknowledge receipt of your complaint in writing as soon as possible, typically within five business days of receiving your complaint, and will provide you with more detailed information about our complaint handling process. In most cases, you can expect to receive a final response and decision from us (after our investigation of the matter) within 90 days of receiving your complaint. If we cannot resolve the complaint to your satisfaction, you are entitled to the services of the Ombudsman for Banking Services and Investments (“**OBSI**”). OBSI is the required independent dispute resolution service provider (outside of Québec) and provides services at no cost to you.

If we do not provide you with our final response within 90 days of receiving your complaint, you have the right to contact OBSI for a further review of any complaint relating to trading or advising activity. You also have the right to contact OBSI within 180 days of receiving our final response if your complaint is not resolved to your satisfaction. OBSI can recommend compensation of up to \$350,000. Time limits apply. OBSI can be reached by telephone at 1-888-451-4519, by e-mail at ombudsman@obsi.ca or at www.obsi.ca.

Our Privacy Policy

At the time of account opening, clients disclose personal and confidential information to us, including personal identification and financial information. We retain this information in paper and/or electronic form in a secure manner for the length of time required by industry regulations. Our personnel will comply with all legislation and our privacy policy in connection with the collection, use, and protection of such information. **Our Privacy Policy is available on our website (www.firstisland.com) and is also available upon request.**

In certain circumstances, such as a judicial order or other government or regulatory request or order, we may be required to disclose your personal information. We may also be required to disclose your account information to the Canada Revenue Agency or to international tax authorities. For example, in compliance with the *Foreign Account Tax Compliance Act* and the Common Reporting Standard, information related to U.S. Persons and tax residents of countries outside Canada may be transmitted to the CRA who, in turn, shares this information with the IRS (for the U.S.) or other country's tax authority.

Should we become aware or suspect that an account is engaged in money laundering or terrorist financing, it is our duty to report to the Financial Transactions and Reports Analysis Centre of Canada ("**FINTRAC**") and law enforcement. This reporting will not be deemed a breach of our privacy policy or any other prohibition that is imposed by law or otherwise.

We have entered into agreements with related entities and third-party service providers to provide services or access to systems that are required in order for us to offer exempt market dealer services to you. These agreements contain confidentiality clauses covering the use of your personal information.

Contact us

If you wish to obtain further information concerning your relationship with First Island Mortgage Investments Ltd. or if you have any questions or concerns with respect to the information provided here, please contact:

Darrell Morgan, Chief Compliance Officer
Suite 101, 727 Fisgard Street
Victoria, B.C. V8W 1R8
Tel: (250) 388-5441 or 1-800-699-6336
Email: first@firstisland.com
Fax: (250) 361-9160

Client Acknowledgment

Client responsibilities

You acknowledge that it is your responsibility to:

- Review all account documentation copies that we provide to you, including the KYC Form, along with trade confirmations and statements, in order that you remain informed about your account.
- Contact a FIMI dealing representative if you have questions about any transactions or investments that you have made through us .
- Contact a FIMI dealing representative if any of your KYC information has changed before making a subsequent purchase.

We thank you for staying informed about your investments and keeping us informed about you.

(Remainder of page intentionally left blank.)

(Signature pages to follow.)

Consent to electronic delivery of documents

By checking the box marked “yes” below, you consent to receive e-mail delivery of any notice that FIMI is obligated to send including, but not limited to, trade confirmations, account statements and updates to this document.

For up to seven years past their issue date, you may request at no cost, a paper copy of any documents that have been delivered electronically to you by contacting the Chief Compliance Officer at the telephone number and email found in this document. At any time, you may revoke your consent to receive such materials through email by notifying the Chief Compliance Officer in writing. Any changes to your authorized email address must be submitted to FIMI in writing.

We may provide you documents by paper delivery if we are unable to provide electronic delivery. Any paper delivery will be provided to you at the most current mailing address that we have on file for your accounts.

You acknowledge that email is not a secure form of communication; emails we send are not encrypted, and information sent by email may be intercepted by third parties who may be malicious (e.g. hackers). By consenting below to receive electronic delivery of documents, you accept the risks inherent in using email and will not hold FIMI liable for any damages resulting from the use of email.

Please select **one** of the two options below:

- YES, I consent to electronic delivery of documents.** These documents will be sent to the email address I have provided below to FIMI. I understand that FIMI may provide certain items by regular mail even having received this consent. *(Please note that CASL consent in the section below is also required even if you choose this “yes” option.)*

Email address:	
----------------	--

(Note: any changes to your authorized email address must be submitted to FIMI in writing.)

- NO, I do not consent to electronic delivery of documents** but prefer to receive them by regular postal mail.

Request for CASL consent to email (Canadian anti-spam legislation)

Please select **one** of the two options below:

- YES, I consent to the use of email.** I consent to receiving email (also called “commercial electronic messages”) from FIMI and its representatives, which may include newsletters and occasional updates. I understand that I can unsubscribe from receiving emails at any time through a link in the email or may do so by contacting FIMI by mail or telephone. Electronic messages will be sent to the email address I have provided below to FIMI. I understand that FIMI may continue to send some items by regular mail even having received this consent.

Email address:	
----------------	--

(Note: any changes to your authorized email address must be submitted to FIMI in writing.)

- NO, I do not consent to receiving email** (also called “commercial electronic messages”) from FIMI and its representatives. I understand that FIMI will send correspondence to me by regular postal mail.

Client Signature

By signing below, you confirm that you have read and understood the information contained in this Relationship Disclosure Information document and have had the opportunity to discuss its contents with a Dealing Representative of First Island Mortgage Investments Ltd.

FOR INDIVIDUALS	
Client Name:	
Client Signature:	
Date:	

FOR ENTITIES	
Entity Name:	
Name and Title of Authorized Signatory #1:	
Signature:	
Date:	
Name and Title of Authorized Signatory #2:	
Signature:	
Date:	