

**WAIVER OF TIME DISCLOSURE STATEMENT TO BE DELIVERED**  
*FAIR TRADING ACT*

The borrower may waive the 2-day time period for delivery of the disclosure statement. If waived, the borrower may notify Alberta Treasury Branches ("ATB") in writing of their intention to withdraw from the credit agreement or mortgage loan within 2 days of receiving the disclosure statement. If this notice is received within the 2-day period the borrower has the right to:

- Be relieved from any obligations under the credit agreement or mortgage loan
- Receive a refund of any payments made, except any of the following fees which may have been incurred by ATB and charged to the borrower:
  - Search or registration costs paid to a registry or agent
  - Fee for any inspection, appraisal, survey or environmental audit report obtained by the borrower and used by ATB
  - Mortgage insurance premium on a high ratio mortgage
  - Casualty insurance premium

I/We agree to the waiver above on \_\_\_\_\_,

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Signature of borrower(s)