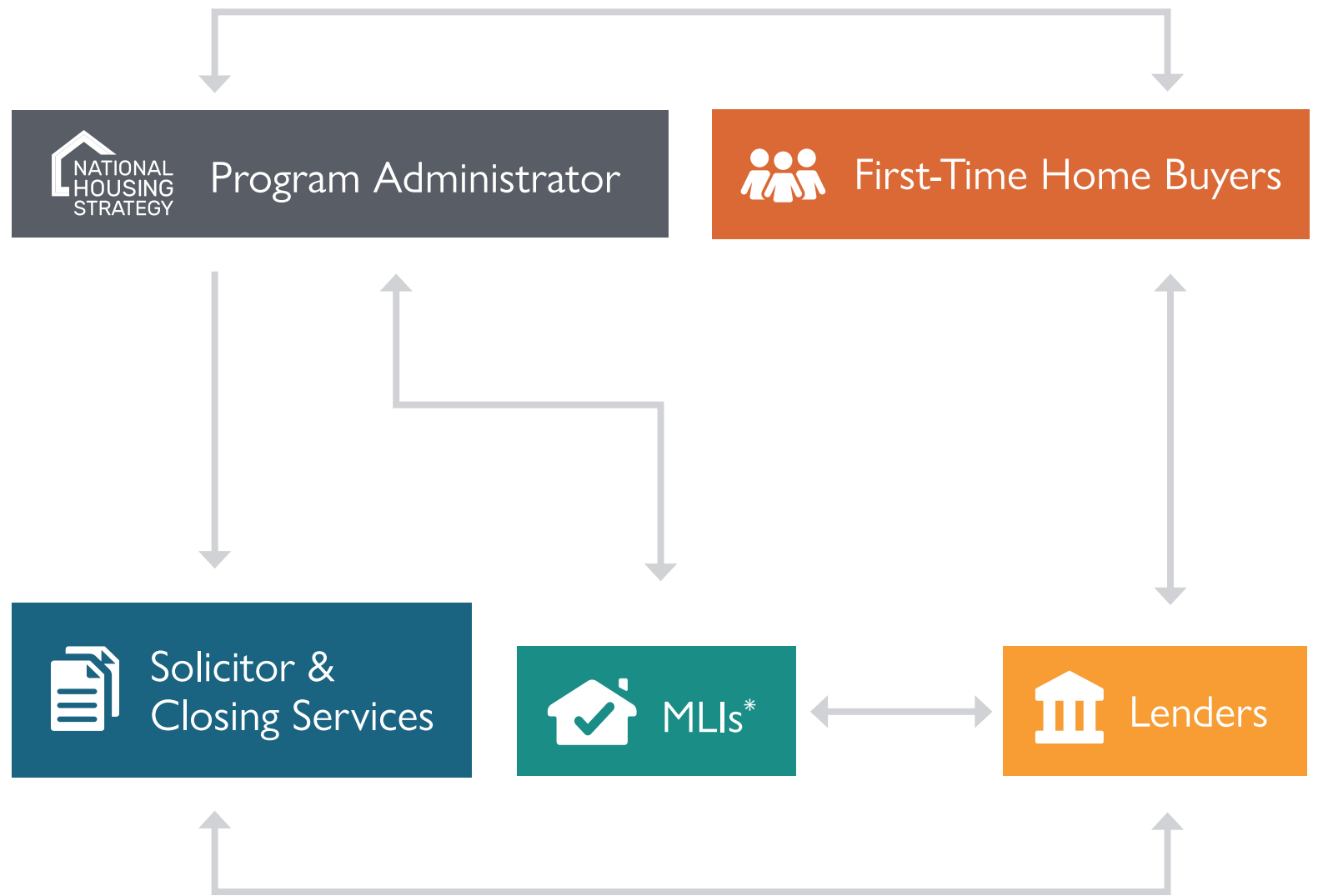


FTHBI* Application Process



*FTHBI = First-Time Home Buyers Incentive

*MLI = Mortgage Loan Insurer, can be either Canada Guaranty, CMHC, or Genworth