

CONSENT TO ACT RE CONFLICT

TO: Amanda Berloni Professional Corporation


RE: Ryan NONO
First mortgage to Canadian Imperial Bank of Commerce
Property: 221 Racicot Drive, GARSON (City of Greater Sudbury)
Closing Date: May 6, 2026
Your File No.: 240267

The undersigned, Ryan NONO, hereby acknowledges being advised by you that you are acting for both the undersigned as well as the Mortgagee, Canadian Imperial Bank of Commerce, in the above transaction, and notwithstanding being so advised, the undersigned hereby expressly consents to you acting in this capacity.

The undersigned further acknowledges being advised that all information received in connection with this transaction from either party cannot be treated as confidential insofar as the other party is concerned, and that the rules of the Law Society of Ontario require that when law firms act for both parties, this fact should be revealed to the other party with a recommendation that the other party obtain independent representation.

The undersigned further acknowledges having been advised that in the event of a material conflict between me and the Mortgagee, Canadian Imperial Bank of Commerce, which cannot be resolved, you will advise me thereof, and it may be necessary for you to discontinue acting for either party in this matter.

DATED at Greater Sudbury, this 4th day of May, 2026.

Docusigned by:

694138495F8F423...
Ryan NONO

TO: AMANDA BERLONI PROFESSIONAL CORPORATION
Barrister & Solicitor
254 Larch Street
SUDBURY, Ontario
P3B 1M1

RE: NONO purchase from KM Wadel Inc.
221 Racicot Drive, GARSON

ACKNOWLEDGEMENT & DIRECTION

I/We, the undersigned, have been fully advised as to the following matters with respect to the above noted transaction, and notwithstanding same, I/we, hereby authorize and direct my/our solicitor, AMANDA BERLONI, to complete the above transaction on my/our behalf.

- 1) That the 2026 interim taxes in the amount of \$578.91 have been paid and that we are responsible for all future taxes starting with the final 2026 taxes.
- 2) That there is an up-to-date survey for the property purchased.

Prior to closing, I/we have arranged through my/our solicitor title insurance with Chicago Title.

- 3) I/we acknowledge that my/our solicitor has advised me/us of the various options available to me/us to protect my/our interests and minimize my/our risks in the above noted real estate transaction. In particular, you have advised me/us of the availability of title insurance as an option to assure title and have discussed with me/us the difference between a solicitor's opinion on title and title insurance. I/we further acknowledge that I am/we/are free to select any one or more of the options listed below based on my/our own preference and that you will not receive any commission, or portion of the premium from any insurance agent or intermediary if I/we choose title insurance.

You are hereby authorized and instructed to use the method which I/we have chosen below to protect my/our ownership interest arising from the purchase of this property.

_____ Solicitor's opinion on title

 X Title insurance

PRIOR TO CLOSING, MY/OUR SOLICITOR EXPLAINED THE VARIOUS LIMITS TO COVERAGE UNDER MY/OUR TITLE INSURANCE POLICY REQUEST. I/WE FURTHER ACKNOWLEDGE THAT COVERAGE UNDER THE POLICY IS LIMITED TO \$10,000.00.

DS
RN

Initials

- 4) I/we acknowledge your having advised me/us and discussed with me/us the various searches that can be performed on properties being purchased and I/we specifically choose to waive the following:
- Sudbury Hydro/Ontario Hydro - on site inspection which may reveal potentially unsafe conditions
 - Fire Department - on site inspection which may reveal potentially unsafe conditions
 - Fire Department - search of file records re: possible outstanding work orders or retrofit requirements
 - Nickel District Conservation Authority - re: flood plain
 - Regional Technical Services - re: availability of municipal sewer and water, possible "wild lines" and whether there are any assessment charges in preparation for services recently brought to the property or contemplated
 - Ontario Hydro Real Estate Department - re: possible unregistered easements
 - Ministry of Environment - re: any contamination or other environmental concerns at the subject property
 - **Tax certificate - waived by title insurance**
 - **Utility arrears - waived by title insurance**
- **Final billings are not covered under title insurance**

In summary, I/we confirm that I/we accept all risk of loss that I/we may experience by proceeding without the benefit of information that might have been available had the above searches been done and I/we acknowledge that I/we will have no recourse against anyone else because I/we have chosen to save the search costs.

- 5) **I/we have contacted all of the BILLING DEPARTMENTS DIRECTLY TO ENSURE THAT THE METERS WILL BE READ ON CLOSING AND THE ACCOUNTS TRANSFERRED.**
- 6) **I/we acknowledge that my/our solicitor has made NO written enquiries as to whether or not Moonrock Avenue, Sudbury, is publicly maintained year round and I/we have satisfied myself/ourselves with respect to same.**
- 7) I/we have made enquiries as to the rental equipment, if any, located on the subject property and have made my/our own arrangements with respect to the assumption or removal of same. **I/we acknowledge that there are several providers for rental equipment including BUT NOT LIMITED to Reliance Home Comfort and @Home Energy and I/we acknowledge that my/our solicitor does not review any assumption agreements and that it is my/our responsibility to assume same AND TO MAKE OUR OWN INQUIRIES WITH RESPECT TO ANY PENALTIES ASSOCIATED WITH TERMINATING ANY RENTAL CONTRACTS.**

- 8) I/we have reviewed the dimensions/boundaries of the property and we instruct our solicitor to close on this basis.
- 9) I/we have advised my/our solicitor that the property purchased is not located near Whitson Creek or Junction Creek.
- 10) **We have satisfied ourselves that all debris has been removed from the property.**
- 11) Title to the property is subject to the following:

Notice SD222974 registered April 10, 2012
Transfer of Easement SD222975 registered April 10, 2012, in favour of City of
Greater Sudbury

DATED at Sudbury, this 4th day of May, 2026.

DocuSigned by:

Ryan Nono

594138495F8F422
Ryan NONO

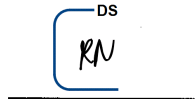
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Barrister & Solicitor
254 Larch Street
SUDBURY, Ontario
P3B 1M1

RE: NONO purchase from KM Wadel Inc.
221 Racicot Drive, GARSON


ACKNOWLEDGEMENT & CONFIRMATION

I/We, the undersigned, acknowledge and confirm the following:

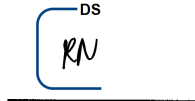
- 1) I/we or a "family member(s)" intend to occupy the property as my/our principal residence.

_____ YES
 _____ NO


- 2) I/we, or any person acquiring beneficial interest in the property, intend to lease out all or part of the property.

 _____ YES
_____ NO

- 3) There are no individuals or corporations acquiring a beneficial interest in the land who are not on title.

_____ YES
 _____ NO

- 4) I/we was/were physically present in Canada for 183 days out of the 12 month period prior to the closing date.

_____ YES
 _____ NO

- 5) I/we am/are Canadian citizen(s) or permanent resident(s) of Canada.

ACKNOWLEDGMENT

TO: Canadian Imperial Bank of Commerce

RE: NONO first mortgage to Canadian Imperial Bank of Commerce
221 Racicot Drive, GARSON (City of Greater Sudbury)
Loan Number: 367 843 6

I, the undersigned, being the mortgagor in the above transaction, hereby acknowledge receiving a copy of Standard Charge Terms No. 2026-02 before signing the above charge or mortgage, and I understand that the said Standard Charge Terms are incorporated by reference into such charge or mortgage.

DATED at Greater Sudbury, this 4th day of May, 2026.

DocuSigned by:

Ryan Nono

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Ryan NONO