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## STREET CAPITAL AND CUSTODIAL RELATIONSHIPS

### Why are Street Capital mortgages registered with a Custodian?

The relationship between Street Capital and its Custodian consists of a custodial agreement which allows mortgage loans to be registered in the name of a Custodian as required under the Canadian Mortgage and Housing Corporation (CMHC)'s National Housing Act (NHA) Mortgage-Backed Security (MBS) Program. A third party custodian, reviews the collateral documents and provides certification to CMHC (in two stages) that loans meet the requirements of the NHA Mortgage-Backed Securities Program Guide. The Custodian holds no beneficial interests or rights in the mortgage loan, and day to day servicing continues to be performed by Street Capital.

Due to the custodial certifications provided to Canada Mortgage and Housing Corporation (CMHC), it is necessary that the actual title for Street Capital mortgages be registered in the name of the Custodian. As such, you and your customers will see the title registered on our mortgage documents to one of the following two Custodians:

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