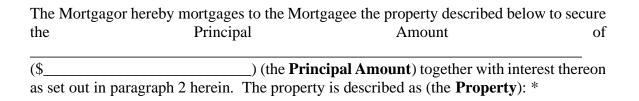
THIS MORTGAGE dated as of the day of, 20
The Parties to this mortgage are:
Mortgagor
AND:
Select one:
☐ Computershare Trust Company of Canada
☐ TSX Trust Company
□ RFA Bank of Canada,
whose address is (select one):
□ c/o RFA Bank of Canada, 16 York Street, Suite 1900, Toronto, Ontario M5J 0E6
□ c/o RFA Bank of Canada, P.O. Box 351, STN C, Kitchener, Ontario N2G 3Y9
Mortgagee
AND:
Spouse of the mortgagor (if spouse not a mortgagor)
AND:
Guarantor

1. MORTGAGE



^{*}If space is insufficient to type description of the Property in this paragraph, attach Schedule B describing the Property and type in the above space "See attached Schedule B".

Any buildings on the Property and anything now or later attached or fixed to the buildings or the Property including additions, alterations and improvements are covered by this mortgage.

To have and to hold the lands and the appurtenances unto the mortgagee, its successors and assigns.

2. HOW THE MORTGAGOR WILL REPAY ITS LOAN WITH INTEREST

HOW THE IV	TORTORIOR WILL REFITT TIS EGILV WITH INTEREST			
[fixed rate mortgage/delete if not applicable]				
as well after as percent (r agrees to pay to the Mortgagee the Principal Amount with interest thereon before maturity and both before and after default at the rate of			
`,	Interest shall accrue from the date of advance hereunder and shall be due and payable on the day of the month next following the date of the first advance (the "Interest Adjustment Date");			
	Thereafter, the Principal Amount and interest, as aforesaid shall be payable by equal consecutive monthly instalments of principal and interest of(\$			
	The balance, if any, of the Principal Amount and interest thereon, as aforesaid, and any other moneys owing under this Mortgage shall be due and payable on the day of, (the "Balance Due Date");			
[adjustable rate	e mortgage/delete if applicable]			
as well after a plus/minus [de semi-annually, Amount, or any time to time rea	r agrees to pay to the Mortgagee the Principal Amount with interest thereon as before maturity and both before and after default at the Prime Rate elete applicable] percent (%) per annum calculated not in advance (the "Interest Rate"), computed from the date the Principal y part thereof, is advanced on so much of the Principal Amount as shall from main unpaid until the whole of the Principal Amount is paid. The Principal terest shall become due and be paid as follows:			
, ,	Interest shall accrue from the date of advance hereunder and shall be due and payable on the day of the month next following the date of the first advance, (the "Interest Adjustment Date");			

(ii)	Thereafter, the Principal Amount and interest, as aforesaid, shall be payable
	by consecutive monthly instalments of principal and interest of
	\$, (subject to change as noted below), commencing on the
	day of the month next following the Interest Adjustment Date and
	thus to continue monthly on the day of each month to and including
	the,
(iii)	The balance, if any, of the Principal Amount and interest thereon, as
	aforesaid, and any other moneys owing under this Mortgage shall be due
	and payable on the day of, (the "Balance

The interest rate each month, including the month in which this mortgage is advanced, will be set to the Prime Rate in effect as at the close of business on the first day of the month, plus or minus, if any, the specific percentage points per annum set out in this mortgage or any amendment hereto.

The interest rate will be first set on the date of the advance as outlined above and thereafter will be automatically adjusted, on each adjustment date, with changes in the Prime Rate. The adjustment date is the first day of each and every month after the date of the advance. The interest rate will be adjusted on each adjustment date during the term of this mortgage and will remain in effect for the entire month. At the close of business on the adjustment date, the rate will be reset to the Prime Rate then in effect, plus or minus the specific percentage points per annum, if any. The resulting rate is defined as the total interest rate.

The principal and interest payment will be re-calculated, on the date of the advance and thereafter on each adjustment date, based on the total interest rate and remaining amortization. The interest rate and payment amount will be adjusted and will vary in accordance with this paragraph regardless of whether the Mortgagor receives notice of such adjustment.

The principal and interest payment will be recalculated on each adjustment date, based on the new interest rate and remaining amortization. Within a reasonable time after a change in the Interest Rate, the Mortgagee may mail to the Mortgagor, at its last known mailing address according to the Mortgagee's records, a notice of the changed interest rate, its effective date, and the applicable change to the payment amount. The Interest Rate and payment amount will vary in accordance with this paragraph even if the Mortgagee fails to send this notice or the Mortgagor fails to receive it.

3. INDEBTEDNESS SECURED BY THE MORTGAGE

The Mortgagor agrees that the mortgage secures all Indebtedness up to the Principal Amount with interest thereon at the interest rate set out above.

4. ADDITIONAL TERMS AND COVENANTS

Due Date");

The terms, conditions and covenants set out in Schedule "A" appended hereto are incorporated and form part of this mortgage.

5. CONSENT OF SPOUSE

By signing this mortgage each spouse of a mortgagor hereby consents to the Mortgage and releases to the Mortgagee any claim or interest which he or she had, have, or may have under the *Matrimonial Property Act* on the Property subject to the Mortgage as far as necessary to give effect to the Mortgagee's rights under the Mortgage.

6. SIGNING THIS MORTGAGE

SIGNED, SEALED AND DELIVERED

(Witness)

(Witness)

in the presence of:

If the Mortgagor has read this mortgage and agrees to its terms, it will sign in the space provided for its signatures. Witnesses must sign in the spaces provided for the witnesses' signatures. Necessary legal seals should be added next to all signatures.

(Witness) (Mortgagor) (Witness) (Mortgagor) (Seal) (Witness) (Spouse of Mortgagor) (Seal)

(Guarantor)

(Guarantor)

(Seal)

Note: If mortgage is being signed outside of the Province of Nova Scotia, all affidavits must be sworn by a Notary Public in and for the province where the mortgage is being signed. With the Province of Nova Scotia, it may be sworn by either a Barrister and Solicitor or a Notary Public in and for the Province of Nova Scotia.

[Option 1 – For use by Corporate Borrower]

CAN/ PRO\	ADA /INCE OF				
		<u>AFFIDAVIT</u>			
I,	, of	, Province of	make oath		
and s	ay that:				
1.	I am the Except as otherwise states have sworn in this Affida	of ited I have personal knowledge of avit.	the "Corporation". of the matters to which I		
2.	I executed the foregoing	instrument for and on behalf of t	he Corporation.		
3.	I am authorized to execute the foregoing instrument on behalf of the Corporation and thereby bind the Corporation.				
4.	officer(s) duly authorized acknowledgment is made to s.31(a) of the Registre	corporation executed the foregoing ed in that regard on the dat le for the purpose of registering stry Act, R.S.N.S. 1989, c.392 or ease may be, for the purpose of re	e of this affidavit; this such Instrument pursuant s. 79(1)(a) of the Land		
5.	The Corporation is a res	ident of Canada under the <i>Incom</i>	ne Tax Act (Canada).		
6.	The ownership of a share or an interest in a share of the Corporation does not entitle the owner of such share or interest in such share to occupy a dwelling owned by the Corporation.				
[City], [Day]	RN BEFORE ME at the C in the Province of [Provir of [Month], [Year]	•			
	ary Public e Province of)			

CANADA PROVINCE OF							
I CERTIFY that on this day of party mentioned in the foregoing and an indenture in my presence and I have sign	nexed	Indenture	e, signed	d and	exec	cuted the sa	, a aid
	Ā	Notary	Public	for	the	Province	of

[Option 2 – For use by Individual Borrower – Not married]

CAN/ PRO		OF			
			GRANTOR'S AFFIDAVIT		
	I,		the "Deponent", make oath and swear that:		
1.	I ackr	owled	ge that I executed the foregoing instrument on the date of this affidavit.		
2.	This acknowledgement is made pursuant to Section 31(a) of the <i>Registry Act</i> , R.S.N.S.1989, c.392 or Section 79(1)(a) of the <i>Land Registration Act</i> , S.N.S. 2001, c.6, as the case may be for the purpose of registering the instrument.				
3.		•	ent is nineteen years of age or older and is resident of Canada under <i>Tax Act</i> (Canada).		
4.	(a) who:	, , , , , , , , , , , , , , , , , , , ,			
		(i)	are married to each other;		
		(ii)	are married to each other by a marriage that is voidable and has not been voided by a declaration of nullity; or		
		(iii)	have gone through a form of marriage with each other, in good faith, that is void and are cohabiting or have cohabited within the preceding		

- (b) For the purpose of this affidavit "Spouse" includes an individual who is party to a registered domestic-partner declaration made in accordance with Section 53 of the *Vital Statistics Act* but does not include a former domestic partner.
- 5. The Deponent is not a spouse and, with respect to the within property, the Deponent has no:
 - (a) former domestic partner with the rights contemplated by section 55 of the *Vital Statistics Act*, or
 - (b) former spouse with rights under the *Matrimonial Property Act*.

year;

SWORN BEFORE ME at the City of [City], in the Province of [Province], this [Day] of [Month], [Year]))))
A Notary Public	<u>'</u>
for the Province of	
CANADA PROVINCE OF	
I CERTIFY that on this day of	
	exed Indenture, signed and executed the said
	A Notary Public for the Province of

[Option 3 – For use by Individual Borrower – Married but not Matrimonial Home]

CAN PRO	ADA VINCE	OF		
			GRANTOR'S AFFIDAVIT	
	l,		the "Deponent", make oath and swear that:	
1.	I ackr	nowled	dge that I executed the foregoing instrument on the date of this affidavit.	
2.	This acknowledgement is made pursuant to Section 31(a) of the <i>Registry Act</i> , R.S.N.S.1989, c.392 or Section 79(1)(a) of the <i>Land Registration Act</i> , S.N.S. 2001, c.6, as the case may be for the purpose of registering the instrument.			
3.		•	ent is nineteen years of age or older and is resident of Canada under <i>Tax Act</i> (Canada).	
4.	(a) who:	For t	he purpose of this affidavit "Spouse" means either of a man and woman	
		(i)	are married to each other;	
		(ii)	are married to each other by a marriage that is voidable and has not been voided by a declaration of nullity; or	
		(iii)	have gone through a form of marriage with each other, in good faith, that is void and are cohabiting or have cohabited within the preceding year;	
	(b)	party	the purpose of this affidavit "Spouse" includes an individual who is a to a registered domestic-partner declaration made in accordance with ion 53 of the <i>Vital Statistics Act</i> but does not include a former domesticner.	
5.	and I dome	have stic pa	no other spouse, or, with respect to the within property (i) any former artner with the rights contemplated by Section 55 of <i>Vital Statistics Act</i> , or spouse with rights under the <i>Matrimonial Property Act</i> .	
)	

SWORN BEFORE ME at the City of) [City], in the Province of [Province], this) [Day] of [Month], [Year]	,
)))
A Notary Public for the Province of	
CANADA PROVINCE OF	
I CERTIFY that on this day of party mentioned in the foregoing and anne indenture in my presence and I have signed	exed Indenture, signed and executed the said
	A Notary Public for the Province of

[Option 4 – For use by Individual Borrower – Married and Matrimonial Home]

CANA PROV	NDA INCE (OF					
			<u>GR</u>	ANTOR'S AFI	IDAVIT		
"Depo	We nents")), make	e oath and swea	and ar that:		(collectively	the
1.	We ad		edge that we e	xecuted the fo	regoing instrum	nent on the date of	this
2.	R.S.N	This acknowledgement is made pursuant to Section 31(a) of the <i>Registry Act</i> , R.S.N.S. 1989, c.392 or Section 79(1)(a) of the <i>Land Registration Act</i> , S.N.S. 2001, c.6, as the case may be for the purpose of registering the instrument.					
3.		ne Deponents are nineteen years of age or older and is resident of Canada under e Income Tax Act (Canada).					
4.	(a) For the purpose of this affidavit "Spouse" means either of a man and womawho:				man		
		(i)	are married to	each other;			
		(ii)	are married to been voided by	•	•	is voidable and has	s not
		(iii)				ach other, in good fact the decident of the contract of the co	
	(b)	party t	to a registered on 53 of the <i>Vita</i>	domestic-partn	er declaration m	an individual who nade in accordance clude a former dome	with
5.	That v	ve are	the spouses of	each other and	d we have no oth	ner spouses or:	
	(a)		r domestic parti Statistics Act, or	•	hts contemplate	ed by Section 55 of	f the
	(b)	forme	r spouse with ri	ghts under the	Matrimonial Pro	operty Act.	

) Name) Name
) Name
exed Indenture, signed and executed the said ed as a witness to such execution.
A Notary Public for the Province of

[Option 5 – For use by Individual Borrower – Married & Matrimonial Home Without Spouse on Title]

CANA PRO\	ADA /INCE	OF	
			GRANTOR'S AFFIDAVIT
	l,		the "Deponent", make oath and swear that:
1.		nowledo affida	ge that I executed the foregoing instrument ("Mortgage") on the date vit.
2.	R.S.N	I.S. 19	vledgement is made pursuant to Section 31(a) of the Registry Act, 89, c.392 or Section 79(1)(a) of the Land Registration Act, S.N.S. is the case may be for the purpose of registering the Mortgage.
3.			nt is nineteen years of age or older and is resident of Canada under <i>Tax Act</i> (Canada).
4.	(a) who:	For th	e purpose of this affidavit "Spouse" means either of a man and woman
		(i)	are married to each other;
		(ii)	are married to each other by a marriage that is voidable and has not been voided by a declaration of nullity; or
		(iii)	have gone through a form of marriage with each other, in good faith, that is void and are cohabiting or have cohabited within the preceding year.
	(b)	party	ne purpose of this affidavit "Spouse" includes an individual who is a to a registered domestic-partner declaration made in accordance with on 53 of the <i>Vital Statistics Act</i> but does not include a former domesticer.
5.	spous the rig	se, or, v ghts co	spouse and is my only spouse, and I have no other with respect to the within property, (i) any former domestic partner with ntemplated by Section 55 of <i>Vital Statistics Act</i> , or (ii) former spouse nder the <i>Matrimonial Property Act</i> .

)) Name
) Name))) Name
A Notary Public for the Province of) Name
i,, opodoc	of the Deponent, hereby consents to the Mo
and releases to the Mortgagee any cla Matrimonial Property Act on the Prop give effect to the Mortgagee's right ur	aim or interest which I, have, or may have und erty subject to the Mortgage as far as necess der the Mortgage.
and releases to the Mortgagee any cla Matrimonial Property Act on the Prop give effect to the Mortgagee's right ur	aim or interest which I, have, or may have und erty subject to the Mortgage as far as necess
and releases to the Mortgagee any cla Matrimonial Property Act on the Prop give effect to the Mortgagee's right ur	aim or interest which I, have, or may have underty subject to the Mortgage as far as necesseder the Mortgage.)) Name