

Schedule "A"

Additional Provisions

The following provisions shall form part of this mortgage:

- 1) **Transfer of Mortgage.** You acknowledge that we are entitled to transfer this mortgage to a new mortgagee at any time ("**Transfer of Mortgage**"). In the event of a Transfer of Mortgage, you will be provided with a notice advising of all necessary details. A Transfer of Mortgage will not affect your rights and obligations under this mortgage. You agree that we may disclose your personal information provided to us in connection with this mortgage to the new mortgagee.
- 2) **Mortgage Type.** Notwithstanding the provisions of Section 5 of Standard Charge Terms No. 201813 relating to early prepayment of the mortgage, this mortgage is open and may be prepaid in full on any regular payment date without penalty or charge.
- 3) **Conflict.** This Schedule forms part of the mortgage. In the event of any conflict or inconsistency between the provisions in this Schedule and any provisions contained in Standard Charge Terms No. 201813, the provisions in this Schedule shall govern.
- 4) **Definitions.** All terms used but not otherwise defined in this Schedule that are defined in Standard Charge Terms No. 201813 shall have the same meanings as in Standard Charge Terms No. 201813.

Borrower(s)/Guarantors(s) Initials