

MORTGAGE

1. **Mortgagor(s):**

Name: \_\_\_\_\_  
\_\_\_\_\_

2. **Guarantor(s):**

Name and address: \_\_\_\_\_  
\_\_\_\_\_

3. **Mortgagee: Computershare Trust Company of Canada**

c/o CMLS Financial Ltd.  
18 York Street, Suite 1500  
Toronto, ON  
M5J 2T8

4. **Property description (the "Mortgaged Lands"):**

Freehold Interest       Leasehold Interest

5. **Principal Amount: \$** \_\_\_\_\_

6. **Repayment:**

**Interest Rate** \_\_\_\_\_% per annum, calculated semi-monthly, not in advance

-or-

CMLS Prime Rate +/- \_\_\_\_\_ % per annum, calculated monthly, not in advance

**Interest Adjustment Date:** \_\_\_\_\_, 20\_\_\_\_

**First Payment Date:** \_\_\_\_\_, 20\_\_\_\_

**Last Payment Date:** \_\_\_\_\_, 20\_\_\_\_

**Balance Due Date:** \_\_\_\_\_, 20\_\_\_\_

**Payment Amount:** \_\_\_\_\_, 20\_\_\_\_

7. **I/We, the above named Mortgagor(s), in consideration of the Principal Amount advanced to me/us by the Mortgagee acknowledges, covenants and agrees with the Mortgagee that:**

(a) **Charge**

I/We hereby grant a mortgage and charge to the Mortgagee over all of my/our estate and interest in the Mortgaged Lands as security for the repayment of the Principal Amount, interest and costs set out herein.

(b) **Repayment**

I/We will pay to the Mortgagee in Canadian Dollars at such place as the Mortgagee may from time to time require the Principal Amount with interest and costs thereon at the Interest Rate both before and after maturity of this Mortgage until paid, as follows:

- (i) Interest at the Interest Rate on the amounts advanced and any costs incurred, computed from the respective dates of such advances and/or dates upon which each respective cost was incurred, to and including the date preceding the Interest Adjustment Date, shall become due and be paid on the Interest Adjustment Date; and

(ii) Thereafter the Principal Amount together with interest thereon at the Interest Rate computed from the Interest Adjustment Date shall be due and paid by regular monthly payment of the Payment Amount on the First Payment Date to and including the Last Payment Date and the balance of the Principal Amount then remaining unpaid and all accrued and unpaid interest, costs and other moneys (if any) then owing under this Mortgage shall be due and paid on the Balance Due Date.

(c) **Guarantor(s)**

The Guarantor(s) has/have been given a copy of this Mortgage and has/have been made aware of the terms herein including, without limitation, their obligations under section 12 of the Additional Terms and Conditions.

(d) **Additional Terms**

I/We agree that the Additional Terms and Conditions and any Schedule which is annexed hereto, form part of this Mortgage.

(e) **Receipt**

I/We acknowledge(s) having received a true copy of this Mortgage, including the Additional Terms and Conditions.

The Mortgagor(s) has/have signed this Mortgage this     day of     , 20\_\_\_\_\_

SIGNED, SEALED AND DELIVERED     )  
by the above named                     )  
in the presence of:                     )  
   )  
   )

\_\_\_\_\_  
<Mortgagor/Guarantor Name(s)>  
\_\_\_\_\_

\_\_\_\_\_  
WITNESS