

- (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 Standard Charge Mortgage Terms.

(d) **Spouse**

The Spouse of the Mortgagor consents to this Mortgage and conveys to the Mortgagee all the right, title and interest of such spouse in the Mortgaged Lands, subject to the provisions for payment described in this Mortgage.

(e) **Standard Charge Mortgage Terms**

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

(f) **Receipt**

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

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