

MORTGAGE

LAND TITLES ACT (ALBERTA)

1.	NAME AND ADDRESS OF MORTGAGOR (THE "MORTGAGOR")
2.	NAME AND ADDRESS OF MORTGAGEE (THE "MORTGAGEE")
3.	<p>LEGAL DESCRIPTION OF LANDS</p> <p><input type="checkbox"/> Leasehold interest <input type="checkbox"/> Freehold interest</p> <p style="text-align: center;">("Property")</p>
4.	<p>PAYMENT PROVISIONS</p>
(a)	<p>Principal Amount: \$ _____</p>
(b)	<p>Interest Rate:</p> <p style="padding-left: 20px;">(i) if variable rate of interest based on the Prime Rate:</p> <p style="padding-left: 40px;">the Prime Rate as it will vary from time to time, plus a premium / minus a discount of _____ % per annum, calculated monthly not in advance.</p>
(c)	<p>Payment Date: ON DEMAND</p>
5.	<p>STANDARD MORTGAGE TERMS</p> <p>This Mortgage consists of the Mortgagee's set of Standard Form Mortgage Terms ("SMT") filed at the Alberta Land Titles Office as Instrument number 191042061 together with all schedules thereto and is subject to the terms contained in the SMT as varied by any deletions from, or amendments or additions to the terms of the SMT as set out herein.</p>

Insert rate and delete inapplicable provision

<p>6. DELETED, AMENDED OR ADDED TERMS</p> <p>See Schedule "A" (if any).</p> <p>For mortgages insured by a Mortgage Default Insurer (as defined in the SMT): This mortgage is a high ratio mortgage to which sections 43(4.1) and (4.2) and 44(4.1) and (4.2) of the Law of Property Act apply. You and anyone who, expressly or impliedly, assumes this mortgage from you, could be sued for any obligations under this mortgage if there is a default by you or by a person who assumes this mortgage.</p>
<p>7. ACKNOWLEDGEMENTS</p> <p>The Mortgagor hereby acknowledges as follows:</p> <ul style="list-style-type: none">(a) That the Mortgagor understands the nature of the SMT referred to in clause 5 above and the statements made in the said clause;(b) That the Mortgagor has been given a copy of the SMT;(c) That the Mortgagor is the registered owner of the mortgaged Property; and(d) For better securing to the Mortgagee the repayment in the manner set out above of the Principal Amount and interest and all other indebtedness and obligations of the Mortgagor secured by this Mortgage, the Mortgagor mortgages and charges to the Mortgagee all the Mortgagor's estate and interest in the mortgaged Property.
<p>8. EXECUTION BY MORTGAGOR</p> <p>The Mortgagor has executed this Mortgage on _____ [Insert date]</p> <p>_____ Witness</p>
<p>9. NAME OF CUSTOMER (referred to in the SMT)</p>

10. AFFIDAVIT OF EXECUTION

I, _____, _____
[name of witness] [occupation]

of _____
[address]

in the Province of Alberta, make oath and say:

- (a) THAT I was personally present and did see _____ and _____ named in the within instrument, who are personally known to me to be the person(s) named therein, duly sign, seal and execute the same for the purposes named therein.
- (b) THAT the same was executed at the _____ of _____, in the Province of Alberta and that I am a subscribing witness thereto.
- (c) THAT I know the said persons and each is in my belief of the full age of eighteen years.

Sworn before me at _____, in)
the Province of _____, this)
_____ day of _____, _____.)

_____)
A Commissioner for Oaths in and for)
the Province of Alberta)

_____)
[signature of witness]

CONSENT OF SPOUSE

I, _____, being
[name of spouse]

married to the above named _____,
[name of mortgagor]

do hereby give my consent to the disposition of our homestead made in this instrument, and I have executed this document for the purpose of giving up my life estate and other dower rights in the said property given to me by THE DOWER ACT, to the extent necessary to give effect to the said disposition.

[Signature of Non-Owning Spouse]

CERTIFICATE OF ACKNOWLEDGEMENT BY SPOUSE

1. This document was acknowledged before me by _____
[name of spouse]

_____ apart from her husband (or his wife).

2. _____ acknowledged to me that she (or he):

- (a) is aware of the nature of the disposition;
- (b) is aware that THE DOWER ACT gives her (or him) a life estate in the homestead and the right to prevent disposition of the homestead by withholding consent;
- (c) consents to the disposition for the purpose of giving up the life estate and other dower rights in the homestead given to her (or him) by THE DOWER ACT, to the extent necessary to give effect to the said disposition; and
- (d) is executing this document freely and voluntarily without any compulsion on the part of her husband (or his wife).

DATED at _____, Alberta, this _____ day of _____, _____.

Signature of a Commissioner for Oaths
in and for the Province of Alberta

DOWER ACT AFFIDAVIT

I, _____,
[name]
of _____, _____,
[address] [occupation]

MAKE OATH AND SAY THAT:

1. I am the mortgagor (or the agent acting under power of attorney in my favour registered in the Land Titles Office on _____, _____ as instrument number _____ granted by the mortgagor) named in the within instrument.

2. *I am (or My principal is) not married.

OR

* Delete the options that do not apply

* Neither myself nor my spouse (or my principal nor his spouse) have resided on the within mentioned land at any time since our (or their) marriage.

OR

* Delete the options that do not apply

* I am (or My principal is) married to _____ being the person who executed the release of dower rights registered in the Land Titles Office on _____, _____ as instrument number _____.

OR

* Delete the options that do not apply

* A judgment for damages was obtained against me by my spouse (or my principal by his spouse) and registered in the Land Titles Office on _____, _____ as instrument number _____.

SWORN BEFORE ME at _____)
Alberta, this _____ day of _____, _____.)

[Signature of Mortgagor (or agent)]

_____)
A Commissioner for Oaths)
in and for the Province of Alberta)

Schedule "A"

[NOTE: Delete the inapplicable subsection and keep only the "All Obligations" or the "RBC Homeline Plan" subsection (as applicable)]

All Obligations

The term "Customer Liabilities" means all debts and other obligations the Customer owes to us (either now or in the future), including:

1. All the Customer's debts and obligations, whether the debts are owing now or in the future, whether the debts are absolute or contingent, and whether they are due now or at some time in the future;
2. Any extensions, supplements, renewals or amendments of the debts or obligations;
3. Debts and obligations incurred or arising inside Canada or anywhere else;
4. Debts and obligations incurred with others; and
5. Obligations the Customer incurred either as a principal debtor or as a guarantor or surety.

OR

RBC Homeline Plan

The term "Customer Liabilities" means all of the Customer's debts and obligations under any current or future RBC Homeline Plan Agreement which by its terms is, or is to be, secured by the Mortgage and under any agreement entered into pursuant to any such RBC Homeline Plan Agreement, whether owing now or in the future, whether such debts or obligations are absolute or contingent, and whether they are due now or at some time in the future; and any extensions, supplements, renewals, amendments, restatements or replacements of such debts or obligations that you have agreed in writing in the Mortgage, and that you and the Customer have agreed in writing in an RBC Homeline Plan Agreement, or under any agreement entered into pursuant to an RBC Homeline Plan Agreement, will be secured by the Mortgage.