THIS I	MORTGAGE dated as of the	day of	, 20 .	
The Pa	arties to this mortgage are:			
Mortga	agor			
AND:			, v	whose address is
Mortga	agee			
AND:				
Spouse	e of the mortgagor (if spouse not	a mortgagor)		
AND:				
Guara	ntor			
1.	MORTGAGE			
	You hereby mortgage to us the prof (\$) set out in paragraph 2 herein. The	(the Principal Am o	o unt) together wi	th interest thereon as

^{*}If space is insufficient to type description of your 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 YOU WILL REPAY YOUR LOAN WITH INTEREST

[fixed rate mortgage/delete if not applicable]

You agree to pay to us the Principal Amount with interest thereon as well after as before maturity and both before and after default at the rate of percent (%) per annum calculated semi-annually, not in advance (the "Interest Rate"), computed from the date the Principal Amount, or any part thereof, is advanced on so much of the Principal Amount as shall from time to time remain unpaid until the whole of the Principal Amount is paid. The Principal Amount and interest shall become due and be paid as follows:

- (i) 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 equal consecutive monthly instalments of principal and interest of
 (\$), 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 day of , ;
- (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 Due Date");

[adjustable rate mortgage/delete if inapplicable]

You agree to pay to us the Principal Amount with interest thereon as well after as before maturity and both before and after default at the Prime Rate plus/minus [delete inapplicable] percent (%) per annum calculated semi-annually, not in advance (the "Interest Rate"), computed from the date the Principal Amount, or any part thereof, is advanced on so much of the Principal Amount as shall from time to time remain unpaid until the whole of the Principal Amount is paid. The Principal Amount and interest shall become due and be paid as follows:

- (i) 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 day of , ;
- (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 Due Date");

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 borrower 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, we may mail to you, at your last known mailing address according to our 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 we fail to send this notice or you fail to receive it.

3. INDEBTEDNESS SECURED BY THE MORTGAGE

You agree 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

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

If you have read this mortgage and you agree to its terms, sign in the space provided for your signatures. Witnesses must sign in the spaces provided for the witnesses' signatures. Necessary legal seals should be added next to your signatures.

SIGNED, SEALED AND DELIVERED

in the presence of:		
		(Seal)
(Witness)	(Borrower)	
		(Cool)
(Witness)	(Borrower)	(Seal)
		(Seal)
(Witness)	(Spouse of Borrower)	
		(Seal)
(Witness)	(Guarantor)	
		(Seal)
(Witness)	(Guarantor)	`` ′

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. Within the Province of Nova Scotia, it may be swore 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]

	NADA OVINCE OF		
	<u> </u>	AFFIDAVIT	
I, oath	, of and say that:	, Province of	make
1.	I am the Except as otherwise stated I have sworn in this Affidavit.	of personal knowledge of the mat	the "Corporation". ters to which I have
2.	I executed the foregoing instrument	for and on behalf of the Corpora	tion.
3.	I am authorized to execute the fore thereby bind the Corporation.	egoing instrument on behalf of	the Corporation and
4.	I acknowledge that the Corporatio officer(s) duly authorized in that regis made for the purpose of regis Registry Act, R.S.N.S. 1989, c.392 case may be, for the purpose of reg	ard on the date of this affidavit; t tering such Instrument pursuar 2 or s. 79(1)(a) of the <i>Land Re</i> g	his acknowledgment nt to s.31(a) of the
5.	The Corporation is a resident of Car	nada under the Income Tax Act (Canada).
6.	The ownership of a share or an inte owner of such share or interest in Corporation.	•	
	ORN TO at , in the nty of , Province of , this day , before me:)))))) Por:	
	otary Public he Province of) Per:	
	NADA OVINCE OF		
ment	ERTIFY that on this day of tioned in the foregoing and annexed In the series and I have signed as a witnes		
		A Notary Public for the Prov	ince of

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

CANADA PROVINCE OF						
GRANTOR'S AFFIDAVIT						
		I,	the "Deponent", make oath and swear that:			
1.	I ackno	owledge	e that I executed the foregoing instrument on the date of this affidavit.			
2.	1989,	c.392 d	edgement is made pursuant to Section 31(a) of the <i>Registry Act</i> , R.S.N.S. or Section 79(1)(a) of the <i>Land Registration Act</i> , S.N.S. 2001, c.6, as the for the purpose of registering the instrument.			
3.		•	nt is nineteen years of age or older and is resident of Canada under the lot (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)	a regis	e purpose of this affidavit "Spouse" includes an individual who is a party to stered domestic-partner declaration made in accordance with Section 53 of tal Statistics Act but does not include a former domestic partner.			
5.	The Do	eponen	t is not a spouse and, with respect to the within property, the Deponent has			
	(a)		domestic partner with the rights contemplated by section 55 of the Vital tics Act, or			
	(b)	former	spouse with rights under the Matrimonial Property Act.			
SWORN TO at , in the) County of , Province of) , this day) of , before me:)						
A Notary Public) for the Province of)						
CANADA PROVINCE OF						
I CERTIFY that on this day of , , , a party mentioned in the foregoing and annexed Indenture, signed and executed the said Indenture in my presence and I have signed as a witness to such execution.						
			A Notary Public for the Province of			

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

CANADA PROVINCE OF						
			GRANTOR'S AFFIDAVIT			
		I,	the "Deponent", make oath and swear that:			
1.	I ackno	owledge	e that I executed the foregoing instrument on the date of this affidavit.			
2.	1989,	c.392 o	edgement is made pursuant to Section 31(a) of the <i>Registry Act</i> , R.S.N.S. or Section 79(1)(a) of the <i>Land Registration Act</i> , S.N.S. 2001, c.6, as the or the purpose of registering the instrument.			
3.		•	t is nineteen years of age or older and is resident of Canada under the ct (Canada).			
4.	(a) who:	For the	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)	a regis	e purpose of this affidavit "Spouse" includes an individual who is a party to tered domestic-partner declaration made in accordance with Section 53 of al Statistics Act but does not include a former domestic partner.			
5.	THAT this is not the matrimonial home of me and my spouse , and I have no other spouse, or, with respect to the within property (i) any former domestic partner with the rights contemplated by Section 55 of <i>Vital Statistics Act</i> , or (ii) former spouse with rights under the <i>Matrimonial Property Act</i> .					
SWOR County of	N TO a		, in the) , Province of) this day) , before me:))			
	ry Publ Provinc)))			
CANADA PROVINCE OF						
I CERTIFY that on this day of , , , a party mentioned in the foregoing and annexed Indenture, signed and executed the said Indenture in my presence and I have signed as a witness to such execution.						
			A Notary Public for the Province of			

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

CANAI PROVI							
				GRANTOF	L'S AFFIDAVIT		
and ew	ear that:	We		and	(collectively the "Deponents"), make oath		
and Sw	eai illai.						
1.	We ack	nowledg	ge that we exec	uted the fore	egoing instrument on the date of this affidavit.		
2.	c.392 o	r Sectio		e Land Reg	to Section 31(a) of the <i>Registry Act</i> , R.S.N.S. 1989, istration Act, S.N.S. 2001, c.6, as the case may be for		
3.		ponents t (Canad		ears of age	or older and is resident of Canada under the Income		
4.	(a)	For the	purpose of this	affidavit "S _l	pouse" means either of a man and woman who:		
		(i)	are married to	each other;			
		(ii)	are married to by a declaration		by a marriage that is voidable and has not been voided or		
		(iii)			of marriage with each other, in good faith, that is void cohabited within the preceding year;		
	(b)	For the purpose of this affidavit "Spouse" includes an individual who is a party to a registered domestic-partner declaration made in accordance with Section 53 of the <i>Vital Statistics Act</i> but does not include a former domestic partner.					
4.	That we	e are the	spouses of ea	ch other and	we have no other spouses or:		
	(a)		domestic partne	er with the r	ights contemplated by Section 55 of the Vital Statistics		
	(b)	Act, or former	spouse with rigl	hts under th	e Matrimonial Property Act.		
SWORN TO at , in the) County of , Province of) , this day)							
of		, ,	before me:)			
)			
)))	Name:		
A Notai	A Notary Public) Name:						
for the Province of)							
CANA PROV		F					
I CERTIFY that on this day of , , and , parties mentioned in the foregoing and annexed Indenture, signed and executed the said Indenture in my presence and I have signed 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 PROV	DA INCE C)F				
			GRANTOR'S AFFIDAVIT			
		l,	the "Deponent", make oath and swear that:			
1.	I ackn this af		dge that I executed the foregoing instrument (the "Mortgage") on the date of t.			
2.	1989,	c.392	wledgement is made pursuant to Section 31(a) of the <i>Registry Act</i> , R.S.N.S. 2 or Section 79(1)(a) of the <i>Land Registration Act</i> , S.N.S. 2001, c.6, as the e for the purpose of registering the Mortgage.			
3.			ent is nineteen years of age or older and is resident of Canada under the Act (Canada).			
4.	(a) who:	For	the 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)	a re	the purpose of this affidavit "Spouse" includes an individual who is a party to gistered domestic-partner declaration made in accordance with Section 53 of <i>Vital Statistics Act</i> but does not include a former domestic partner.			
5.	That I am a spouse and is my only spouse, and I have no other spouse, or, with respect to the within property, (i) any former domestic partner with the rights contemplated by Section 55 of <i>Vital Statistics Act</i> , or (ii) former spouse with rights under the <i>Matrimonial Property Act</i> .					
SWOF County	RN TO a	at ,	, in the) , Province of) , this day) , before me:)			
	ary Pub Provin)			
Matrin	nonial F	Prope	, spouse of the Deponent, hereby consents to the Mortgage and Mortgagee any claim or interest which I, have, or may have under the rty Act on the Property subject to the Mortgage as far as necessary to give agee's rights under the Mortgage.			
	ary Pub Provin) Name:			

CANADA PROVINCE OF			
I CERTIFY that on this mentioned in the foregoing my presence and I have sign	•	. •	, a party ted the said Indenture in
		A Notary Public for the	Province of