

**This is Schedule A referred to in a Mortgage made by \_\_\_\_\_,  
as Mortgagor, in favour of AGF TRUST COMPANY, as Mortgagee,  
dated \_\_\_\_\_, \_\_\_\_\_.**

The provisions contained in this Schedule are incorporated into and form part of the Mortgage to which this Schedule is attached (the Mortgage, this Schedule and such other schedules and the Standard Mortgage Terms are collectively referred to herein as the "Mortgage").

In consideration of the granting of the loan secured by this Mortgage and of its conditions, the Mortgagor(s) agree with the Mortgagee as follows:

**PAYMENTS**

The Mortgagor agrees to make monthly payments hereunder by pre-authorized Automatic Chequing and will supply the Mortgagee with written authorization to debit the Mortgagor's current chequing account on the due date of the mortgage payments.

**OPEN MORTGAGE**

When not in default, you may prepay all or any part of the principal balance on any payment date without notice or bonus.

**MUNICIPAL TAXES**

Should the Mortgagee deem it necessary, we will establish a property tax account for the Mortgage and the amount shown in the mortgage approval is the amount that you must pay to us each month for deposit into the property tax account to pay property taxes when due. We may adjust this amount from time to time and we will let you know in advance if we do. If there are not enough funds in the property tax account to pay your property taxes when due, we may still choose to pay the taxes and you must pay us interest on any deficiency in the property tax account at the Mortgage Interest Rate. Credit balances will bear interest at the prevailing rate paid by major banks on savings/chequing accounts on minimum monthly balances

In the event the Mortgagee allows the Mortgagor to pay their own taxes, you will be paying your own property taxes directly to the municipality and you agree to pay all property taxes and other levies directly to the municipality as they become due and provide proof of payment to us every year.

In either case, all property taxes, penalties, interest and other related amounts must be paid in full to the Date of the Advance

**RIGHT OF ENTRY**

The Mortgagee or any agent or representative of the Mortgagee or any agent or representative of Canada Mortgage and Housing Corporation (hereinafter called "CMHC") may, at any time, before and after default, and for any purpose deemed necessary by the Lender or CMHC, enter upon the Mortgaged/Hypothecated Property to inspect the lands and buildings thereon. Without in any way limiting the generality of the foregoing, the Mortgagee or CMHC (or their respective agents or representatives) may enter upon the Mortgaged/Hypothecated Property to conduct any environmental testing, site assessment, investigation or study deemed necessary by the Mortgagee or CMHC and the reasonable cost of such testing, assessment, investigation or study, as the case may be, with interest at the Loan Interest Rate, shall be payable by the Mortgagor forthwith and shall form part of the Secured Obligations. The exercise of any of the powers enumerated in this clause shall not deem the Lender, CMHC or their respective agents or representatives to be in possession, management or control of the Hypothecated Property and buildings.

The granting of the Loan or any part thereof or approval for insurance by CMHC is not to be construed or relied on by the Mortgagor(s) and any Guarantor(s)/Covenantor(s) as representing a confirmation of the value or condition of the underlying property whether or not appraisals or inspections are carried out by or for CMHC; nor is it to be construed or relied on by the Mortgagor(s) and any Guarantor(s)/Covenantor(s) as representing a confirmation of the Mortgagor(s) and any Guarantor(s)/Covenantor(s) ability to pay the Loan.

All information obtained from or concerning the Mortgagor(s) and any Guarantor(s)/Covenantor(s) in connection with approving the Loan, including credit bureau information, will be accessible to and may be used by the Lender CMHC, their

Initial \_\_\_\_

agents and representatives, and those of their affiliates, for any purpose related to the provision of mortgage insurance generally; the Mortgagor(s) and any Guarantor(s)/Covenantor(s) hereby consent thereto. Any information retained by CMHC in that regard will be subject to federal access to information and privacy legislation.

**CONDOMINIUM**

If the Charge is of land within a condominium registered pursuant to the Condominium Act the following provision shall apply. In the event that the Purchaser sells, transfers, assigns or conveys any parking unit(s) encumbered by the Charge while retaining title to (or ownership of) the dwelling unit so encumbered by the Charge, or in the event that the Purchaser sells, transfers, assigns or conveys the aforementioned parking unit(s) as well as the said dwelling unit but to different purchasers, transferees or assignees, then in either case the total outstanding principal and interest indebtedness secured by the Charge shall become due and payable.

**RENEWAL**

If the mortgage is not renewed or paid by the expiry date of this mortgage, then, at the Mortgagee's option only, the Mortgagee may deem this mortgage to be renewed as of the expiry date for a further one year open term at the mortgage interest rate in effect on the expiry date.

**COSTS**

Costs may include service fees to cover reasonable costs and expenses of enforcing the terms of the mortgage; including protecting our security and doing anything that you have promised to do but have not done.

The Mortgagor acknowledges that the lender may charge reasonable fees for all administrative services including, but not limited to, those outlined in the "Schedule of Additional Fees" which has been provided to you with the Statement of Disclosure and the Mortgagor agrees to pay all such charges.

The Mortgagee will charge our fees in effect at the time the Mortgagee processes the request. Fees must be paid immediately. Fees not paid when due may lead to the withholding of services or approval for which the fee remains owing or, the Mortgagee may declare that the Mortgagor is in default on the mortgage, or may add these fees to the loan amount, or do both. Interest will be charged to the Mortgagor on these fees at the mortgage rate from the date the fees are incurred.

All references to the "Fee Schedule" in the loan documents refer to the Fee Schedule and its provisions. The listing of any particular fee does not imply that the lender is liable to provide the service listed. The fees in effect at any particular time are available online at [www.agf.com](http://www.agf.com), or by contacting us.

**CONFLICT**

In the event of any conflict, inconsistency or ambiguity between the following documents that shall be interpreted in the following priority:

- Priority 1        this Schedule of Additional Terms
- Priority 2        other Schedules attached to and forming part of this Mortgage
- Priority 3        the Mortgage
- Priority 4        Standard Mortgage Terms and Additional Terms and Conditions

**PAYMENTS RECEIVED BY THE MORTGAGEE**

Any and all funds received by the Mortgagee for payment under this Mortgage after 2:00 p.m. Eastern Standard Time will be deemed to be received on the next business day.

This Schedule A forms parts of a Mortgage made by \_\_\_\_\_, as Mortgagor, in favour of AGF TRUST COMPANY, as Mortgagee, dated the \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

*[Mortgagor Corporate Name]*

\_\_\_\_\_  
Witness

Per: \_\_\_\_\_  
Name:  
Title:

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Name: *[Individual Mortgagor]*

Initial \_\_\_\_