

Schedule

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Form 5 – Land Registration Reform Act

Additional Property Identifier(s) and/or Other Information

ADDITIONAL PROVISIONS

1. When not in default, the Mortgagor may, once in each calendar period of the Mortgage term:
 - (i) increase the regular monthly payment amount by up to 20% of the monthly amount set out on Page 1 hereof; and
 - (ii) prepay up to 20% of the principal amount set out on Page 1 hereof without notice or bonus.Neither of these privileges to increase the payment amount or to prepay principal shall be cumulative from year to year and can only be made on a regular payment date.

2. In addition to any such aforesaid prepayment, the Mortgagor may, when not in default, prepay the unpaid principal balance in whole or in part upon payment of the greater of:
 - (i) three months bonus interest at the interest rate set out on Page 1 hereof; or any subsequent renewal agreement (the "Mortgage Rate") or
 - (ii) interest for the remainder of the Mortgage term at a rate equal to the amount by which the Mortgage Rate exceeds the interest rate the Mortgagee is then offering for Mortgages of a similar term (the "**Differential Interest Rate**");calculated on the principal amount prepaid.

3. If the Mortgagor sells or conveys the property, then thereupon, their Mortgage shall become immediately due and payable, together with interest on the principal portion thereof at the Differential Interest Rate for the remainder of the Mortgage term or the three month bonus interest as calculated above, whichever is greater.

