ADDITIONAL PROVISIONS.

SPECIFIC MORTGAGE TERMS

These terms relate to a mortgage made between you, the person or persons giving the mortgage,

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\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,

and us,

Manulife Bank of Canada

and, as spouse,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,

and, as guarantor or guarantors,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,

and, as an additional party or additional parties,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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1. INTRODUCTION.

1.1 Meanings. The "General Mortgage Terms" are the General Mortgage Terms in our standard charge terms referred to in this mortgage. The "mortgage" is this mortgage (with everything included in it), and the General Mortgage Terms.

1.2 Agreement. You agree to comply with your obligations under the mortgage, and we agree to comply with ours. Your agreement requires you to comply with the General Mortgage Terms.

1.3 Pollutants. You promise that you have not done any of the things listed below, or permitted anyone else to do them. You promise that, as far as you know, no one else has done them. This promise does not apply to anything about which you have fully informed us in writing. The things are insulating a building on the real estate with urea-formaldehyde foam. Using asbestos as an insulating or building material for a building on the real estate. Or placing an underground storage tank in the real estate.

2. PAYMENT OBLIGATIONS.

2.1 General. You give us the mortgage to secure the payment obligations described in the mortgage, including those described in the General Mortgage Terms. Without limiting this, the obligations secured include every liability described in the mortgage, owing by a person whose liability the mortgage shows that it secures, under a Manulife One Account. The terms of the General Mortgage Terms under the heading "Obligations under collateral security" apply to the liabilities referred to in this section headed "Payment obligations."

2.2 Persons liable. You give us the mortgage to secure the liabilities of the following person or persons, in addition to other liabilities described in the mortgage:

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\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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2.3 Other persons whose liability is secured. Where a person is a party to the mortgage (other than you or us), and including a spouse or guarantor, the liabilities secured include all of that person's liabilities. The liabilities secured also include those of a current or future spouse, partner or living companion of a person whose liabilities are secured. A spouse of a person is anyone treated under any law as a spouse of the person. A partner of a person is anyone of the other or same sex who cohabits with the person. A living companion of a person is anyone of the other or same sex who lives with the person where both use a common account for living expenses. The terms in our General Mortgage Terms, under the heading "Payment obligations," "Obligations under collateral security" apply to these persons.

2.4 Amounts.

2.4.1 For payment obligations, other than interest or costs (including interest on overdue interest), the mortgage secures an amount owing or remaining unpaid at any time, of up to $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

2.4.2 For payment obligations that are interest (including interest on overdue interest), the mortgage secures an amount owing or remaining unpaid at any time up to the Manulife One Base Rate (as defined in this mortgage), plus 5%, per annum, calculated monthly not in advance and payable monthly (both before and after demand, maturity, default or judgment) and interest on overdue interest up to the same rate and calculated and payable in the same way.

2.4.3 For costs, this mortgage secures them without limit.

2.5 Manulife One Base Rate.

2.5.1 The Manulife One Base Rate is the variable rate of interest that has all of the following characteristics. It is expressed as a percentage per year. It is determined by Manulife Bank of Canada from time to time. It is the reference rate for loans made in Canadian dollars in Canada under Manulife One Accounts. And it is called the Manulife One Base Rate.

2.5.2 Interest at or based on the Manulife One Base Rate is calculated monthly, not in advance. The interest is calculated for the actual number of days elapsed. The Manulife One Base Rate is the floating rate on unpaid payment obligations for the purpose of the mortgage.

3. OUR SECURITY.

3.1 Mortgage. Except where the effect of this sentence would be to assign to us an interest of yours as a tenant under a lease, you grant, mortgage, charge, bargain and sell, to us and our heirs and successors, the land described in this mortgage.

3.2 Existing mortgage. You agree that no advance has been made, or obligation created, after it was agreed that the mortgage would be given, that is secured by an encumbrance that is either prior to the mortgage or has the same priority as the mortgage. You agree that no such advance will be made or obligation created. For example, you have not borrowed again, or drawn on a line of credit, under a prior mortgage, and will not do so.

3.3 Leasehold property. Where your interest in the land is as a tenant under a lease, the following additional terms apply.

3.3.1 You have an interest in land as the tenant under a lease. The land in which you have this interest is the land described in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ the description of land in this mortgage.

3.3.2 The lease is described as follows:

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\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

3.3.3 You sublease the land to us for the rest of the term of the lease, except the last day of the term. You must hold your remaining leasehold interest in trust for us. You must, when we can enforce the security, dispose of or deal with your interest under the lease, as we require. We may at any time after we become entitled to enforce the security appoint anyone as a new trustee in place of you or any other trustee, and we may use every power given by law to a person who appoints a new trustee to transfer the leasehold interest to the new trustee.

3.3.4 The security in this section is in addition to the security in the General Mortgage Terms.

3.3.5 Encumbrances. The real estate is subject the encumbrances listed below. You will not be liable for a breach of your obligations under the General Mortgage Terms merely because those encumbrances exist. The encumbrances include an encumbrance for which both of the following conditions are met. It is shown by a document of which you have given a true copy to us or our lawyer or title insurer before the mortgage was given. And we have specifically accepted that the mortgage will be subject to it. The encumbrances also include:

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3.4 Electronic registration. Where the mortgage is in electronic format, we may also hold a written mortgage. If so, the mortgage in electronic format registers the written mortgage in electronic format, as far as the mortgage in electronic format contains the particulars of the written mortgage. Despite a mortgage being in another format, or any term of the mortgage, or any law, the mortgage in each format continues in force. Where a person named above does not sign this mortgage, each person signing it is bound.

4. OTHER TERMS THAT APPLY TO THE MORTGAGE.

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5. GUARANTEE. Each person signing this mortgage as a guarantor guarantees all payment obligations as defined in the mortgage. The guarantee is on the terms set out in part 3 ("Guarantees or other support") of the General Mortgage Terms. The guarantor also agrees to the terms set out under "Spouses and other parties or interests in this mortgage."

6. SPOUSES AND OTHER PARTIES OR INTERESTS. Every person who is a party to the mortgage who is a spouse consents to the mortgage where it affects the interest of the person's spouse, and postpones every claim of the person to the mortgage. Every person who is a party to the mortgage, other than you and us, and including a spouse or guarantor, agrees with us as follows. Where the person has an interest in the property or its proceeds, and the interest is not being mortgaged under other terms of the mortgage, the person gives us security over the interest in the same way as if the person was you, or agrees to do so. This applies whether the interest exists when the mortgage is given, or comes into existence after then. As to the interest, the person grants, mortgages, charges, bargains, sells, releases all claims on, assigns, gives a security interest in, transfers, and subleases, the property to us and our heirs and successors in the ways set out in the mortgage. As to the interest, the person agrees to

be subject to all of the terms of the mortgage, and gives us all of the powers under the mortgage, as if the person was you. Where the person has a claim on money that leads to payment obligations, the person releases us from any liability for the claim. The person enters into this mortgage in return for, among other things, one dollar, which the person has received.

You confirm that you have received a copy of this mortgage, including our General Mortgage Terms. Each other person signing this mortgage confirms receiving a copy of this mortgage, including our General Mortgage Terms.