

This Schedule forms part of a Mortgage:

Mortgage Type:

- Variable Rate Mortgage Loan
- ARAP Lock and Roll Mortgage Loan (Adjustable Rate/Adjustable Payment based on our One Month Closed Rate)
- Lock and Roll Mortgage Loan

PLEASE NOTE: Fixed Rate Mortgage Loans do not require this Schedule of Additional Provisions.

Mortgage Identification:	Mortgage Number:	Date:
Borrower(s)		

Variable Rate Mortgage Loan:

* Interest Rate (Box 9(b))	The Interest Rate for the Uncapped Variable Rate Mortgage is equal to Our Mortgage Prime rate plus/minus (select one) _____% per annum. This rate will change as Our Mortgage Prime rate changes. Our Mortgage Prime rate on the date of the mortgage is _____% per year therefore, the current mortgage rate on the date of the Mortgage is _____% per annum.
Calculation Period (Box 9(c))	Interest is calculated Monthly, not in advance.
Directions:	
Mortgage Type – Select the appropriate box above, as indicated on the title of the Loan Approval Letter.	
*Complete this section with the Information contained under the 'Determination of Interest' section of the Variable Rate Loan Approval Letter. The rate details should be calculated using the Ongoing Rate Adjustment .	

ARAP Lock and Roll Mortgage Loan (Adjustable Rate/Adjustable Payment based on our One Month Closed Rate):

*Interest Rate (Box 9(b))	The Interest Rate for the Uncapped ARAP Lock and Roll Mortgage is equal to the One Month Closed rate plus/minus (select one) _____% per annum. This rate will be adjusted at the beginning of each Rollover Period. The One Month Closed rate on the date of the mortgage is _____% per year therefore, the current mortgage rate on the date of the mortgage is _____%per annum.
Calculation Period (Box 9(c))	Interest is calculated Semi-annually, not in advance.
Directions:	
Mortgage Type – Select the appropriate box above, as indicated on the title of the Loan Approval Letter.	
*Complete this section with the Information contained under the 'Determination of Interest' section of the Lock and Roll Mortgage Loan Approval (Adjustable Rate/Adjustable Payment based on our One Month Closed Rate) Letter. The rate details should be calculated using the Ongoing Rate Adjustment .	

Lock and Roll Mortgage Loan (Based on our Six Month Closed Rate):

*Interest Rate (Box 9(b))	The Interest Rate for the Uncapped Lock and Roll Mortgage is equal to our Six Month Closed rate plus/minus (select one) _____% per annum. This rate will be adjusted at the beginning of each Rollover Period. our Six Month Closed rate on the date of the mortgage is _____% per year therefore, the current mortgage rate on the date of the mortgage is _____% per annum.
Calculation Period (Box 9(c))	Interest is calculated Semi-annually, not in advance.
Directions:	
Mortgage Type – Select the appropriate box above, as indicated on the title of the Loan Approval Letter.	
*Complete this section with the Information contained under the 'Determination of Interest' section of the Lock and Roll Mortgage Loan Approval Letter. The rate details should be calculated using the Ongoing Rate Adjustment .	