

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**.