FirstOntario
CREDIT UNION

SCHEDULE TO CHARGE

1. Application

This Charge is being provided in connection with an application, disclosure statement and any credit agreement and other loan documents entered into between the Chargee and Chargor (collectively, together with any amendments, updates or renewals to any of the foregoing, the "**Loan Documents**").

This Charge and the security interests, assignments, pledges, mortgages and charges granted hereby are in addition to and not in substitution for any other security now or hereafter held by the Chargee pursuant to the Loan Documents, and this Charge is continuing security that shall remain in full force and effect until discharged in accordance with the applicable standard charge terms.

2. Non-Merger

Notwithstanding the registration of this Charge and the advance of funds to the Chargor, the terms and provisions of the Loan Documents shall remain binding and effective upon the parties, and shall not thereon merge. None of the rights or remedies of the Chargee under the Loan Documents or any other encumbrances or security interests granted thereunder shall be delayed or in any way prejudiced by this Charge.

3. Interest

The interest rates and terms on all indebtedness and liability secured hereby shall be determined in accordance with the Loan Documents. The applicable interest rate and payment amounts are set forth in the disclosure statement provided to the Chargor, as updated from time to time. Notwithstanding, it is understood that this Charge is registered with the rate of interest reflected on the face of this Charge.

4. Fees and Costs

In addition to the fees provided for in the Charge, the Chargor agrees to pay to the Chargee its then customary servicing fees, costs and default charges, as published from time to time, to compensate the Chargee for its reasonable time expended and costs incurred in the administration of the Charge. All such fees, costs and charges shall be as set forth in the most recent disclosure statement provided to the Chargor.

5. Prepayment

The Chargor's prepayment privileges, if any, and any associated charges payable in connection therewith are limited to those expressly set out in the Loan Documents.

6. Conversion

Where the debt secured by this Charge is based on a variable interest rate, the Chargor, when never having been in default hereunder, shall have the option at any time during the initial term of this Charge, of converting to a fixed rate term closed mortgage equal to or greater than the remaining years of this agreement. The Charge will be converted to the term chosen by the Chargor upon receipt of a written request at the Chargee's head office. The interest rate for the converted charge shall be FirstOntario Credit Union Limited's prevailing posted interest rate for fixed rate charges of a similar tenor. The interest rate will be established on the date the request for conversion is received by the Chargee. The conversion to a fixed rate charge will take effect on the next Adjustment Date applicable under the Charge after receipt by the Chargee of the request of conversion to a fixed term.

7. Consent to Disclosure of Personal Information

The Chargor acknowledges that in the normal course of business, the Chargee may sell the Charge to another financial institution or other entity. The Chargor hereby consents to the Chargee disclosing to a financial institution or other entity interested in purchasing the Charge the Chargor's personal information in the possession of the Chargee relating to the Charge for the sole purpose of enabling it to decide whether or not to purchase it, and then to any ultimate purchaser of the Charge for all the purposes a chargee uses such information to properly administer the Charge.

8. Conflict

In the event of any conflict between any of the terms of the Loan Documents, this Schedule, the face of this Charge and the standard charge terms referenced on the face of this Charge, the order of paramountcy shall be: (a) the Loan Documents, (b) this Schedule, (c) face of this Charge, then (d) applicable standard charge terms. The Chargor acknowledges that any provisions contained herein or in any of the Loan Documents which are not dealt with in any other Loan Document or which expand and elaborate on, but do not conflict with, the provisions in any other Loan Document shall be deemed not to be an inconsistency or in conflict with the provisions of any other Loan Document.