

**HOME TRUST COMPANY CHARGE/MORTGAGE OF LAND
ALBERTA LAND TITLES ACT**

(1) Mortgagor(s):										
(2) Address of Mortgagor(s):										
(3) How Property Held - Tenancy:										
(4) Mortgagee: HOME TRUST COMPANY										
(5) Address and Postal Code of Mortgagee: 145 King Street West, Suite 2300, Toronto ON M5H 1J8										
(6) Legal Description of Motgaged Land:										
(7) Principal Amount \$:										
(8) Interest/Estate Charged: _____ Fee simple										
(9) Payment Provisions:										
(a) Principal Amount: \$ _____				(b) Interest Rate: _____% per annum			(c) Calculation Period Semi-annually not in Advance: _____			
(d) Interest Adjustment Date:	M	D	Y	(e) Payment Date and Period:			(f) First Payment Date:	M	D	Y
(g) Last Payment Date:				(h) Amount of Each Payment:						
(i) Balance Due Date:				(j) Insurance Full Replacement Value						
(10) Standard Form Mortgage Terms										
<p>The Mortgagor(s) acknowledge(s) that this charge/mortgage of land consists of the terms contained herein and is subject to the terms contained in the Standard Form Mortgage that was filed with the Registrar under the Land Titles Act as number 081099755. The Mortgagor(s) acknowledge that he/she understands the nature of the foregoing statement and that the mortgage consists of the terms set out herein and the terms set out in the Standard Form Mortgage referred to herein.</p>										
(11) Acknowledgments of the Mortgagor(s)										
<p>The Mortgagor(s) acknowledge(s)</p> <p>(a) that the Mortgagor(s) understand(s) the nature of the statement referred to in box 10 hereof,</p> <p>(b) that the Mortgagor(s) have been given a copy of the Standard Form Mortgage referred to in box 10 hereof,</p> <p>(c) that the Mortgagor(s) are the registered owner(s) of the land being mortgaged, and</p> <p>(d) that the Mortgagor(s) mortgage all of the Mortgagor(s) estate and interest in the lands described in box 6 hereof for the purposes of securing the payment of the principal amount, interest and all other amounts secured by this charge/mortgage.</p> <p>(e) any Schedules attached hereto form part of this mortgage.</p> <p>(f) [delete if not a high ratio insured loan] this mortgage is a high ratio mortgage to which ss. 43(4.1) and (4.2) and 44(4.1) and (4.2) of the Law of Property Act apply. You and anyone who, expressly or impliedly, assumes this mortgage from you, could be sued for any obligations under this mortgage if there is a default by you or by a person who assumes this mortgage.</p>										
(12) Execution										
<p>The Mortgagor has signed this Mortgage on _____, 20____.</p> <p>_____</p> <p>Witness</p>										
(13) DOWER - CONSENT OF SPOUSE										
<p>I, _____ being married to the above named _____ do hereby give my consent to the disposition of our homestead, made in this instrument, and I have executed this document for the purpose of giving up my life estate and other dower rights in the said property given to me by The Dower Act to the extent necessary to give effect to the said disposition.</p> <p style="text-align: right;">_____</p>										

