

**CHARGE/MORTGAGE OF LAND
LAND TITLES ACT**

001

(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 Mortgaged Land										
(7) Principal Amount \$										
(8) Interest/Estate Charged Fee Simple										
(9) Payment Provisions				(b) Interest Rate			(c) Calculation Period			
(a) Principal Amount \$				Rate __% per annum			Period monthly			
(d) Interest Adjustment Date	M	D	Y	(e) Payment Date and Period			(f) First Payment Date	M	D	Y
	xx	xx	xxxx	on demand				xx	xx	xxxx
(g) Last Payment Date	xx	xx	xxxx	(h) Amount of Each Payment						
				\$xxxxxxxxxxxxxx						
(i) Balance Due Date	xx	xx	xxx	(j) Insurance			See paragraph 7.8 in Standard Mortgage Terms			
(10) Standard Form Mortgage										
<p>The Mortgagor(s) acknowledges 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										
The Mortgagor(s) acknowledge										
(a) that the Mortgagor(s) understands the nature of the statements set out in box 10 hereof,										
(b) that the Mortgagor(s) have been given a copy of the Standard Form Mortgage referred to in box 10 hereof,										
(c) that the Mortgagor(s) are the registered owner(s) of the land being mortgaged, and										
(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.										
(e) any Schedules attached hereto form part of this mortgage.										
(12) Execution										
The Mortgagor has signed this Mortgage on _____, 200__.										
<p style="text-align: center;">_____</p> <p style="text-align: center;">Witness</p>										
(13) DOWER - CONSENT OF SPOUSE										
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.										

(14) CERTIFICATE OF ACKNOWLEDGEMENT

- 1. This document was acknowledged before me by apart from *her husband/his wife.
- 2. acknowledged to me that *she/he:
 - (a) Is aware of the nature of the disposition;
 - (b) Is aware that The Dower Act gives her/him a life estate in the homestead and the right to prevent disposition of the homestead by withholding consent;
 - (c) Consents to the disposition for the purpose of giving up the life estate and other dower rights in the homestead given to her/him by The Dower Act to the extent necessary to give effect to the said disposition;
 - (d) is executing the document freely and voluntarily without any compulsion on the part of *her husband/his wife.

DATED at _____ in the Province of Alberta, this ____ day of _____, 20__.

A Commissioner for Oaths in and for the Province of Alberta

(15) DOWER AFFIDAVIT

I, _____, of _____, in the Province of Alberta make oath and say:

- 1. I am the mortgagor named in the within instrument.
- 2. I am not married.

Neither myself nor my spouse have resided on the within mentioned land at any time since our marriage.

I am (or My principal is) married to _____ being the person who executed the release of dower rights registered in the Land Titles Office on _____ as instrument number _____.

Sworn before me at _____)
in the Province of _____)
Alberta this ____ day of _____, 20__.) _____
_____)

A Commissioner for Oaths in and for the Province of Alberta

(16) AFFIDAVIT OF EXECUTION

I, _____, of _____ in the Province of Alberta, make oath and say:

Please Print Name

- (1) THAT I was personally present and did see _____ named in the within instrument, who is personally known to me to be the person named therein, duly sign, seal and execute the same for the purposes named therein.
- (2) THAT the same was executed at _____ in the Province of Alberta and that I am a subscribing witness thereto.
- (3) THAT I know the said _____ who is in my belief of the full age of eighteen years.

Sworn before me at _____)
in the Province of _____)
Alberta this ____ day of _____, 20__.) _____
_____)

A Commissioner for Oaths in and for the Province of Alberta