

## SCHEDULE TO CHARGE E (Partially Closed 6 Mth) ON

- A. Paragraph 4.4 (d) of Standard Charge Terms NO. 201813 is amended by deleting it in its entirety and replacing it with the following:

4.4 ***Intentionally Deleted***

- B. Paragraph 5.1 of Standard Charge Terms No. 201813 is amended by deleting it in its entirety and replacing it with the following:

5.1 ***Prepayment privileges without a prepayment charge***

You may pay off some of the mortgage early without prepayment charges as follows:

- (a) This mortgage is a partially closed term mortgage; it may be prepaid partially or in full after the first six months from the Interest Adjustment Date without penalty or charge. If it is prepaid partially or in full within the first six months from the Interest Adjustment Date, a three months interest penalty will apply.

- C. Paragraph 5.2 of Standard Charge Terms No. 201813 is amended by deleting it in its entirety and replacing it with the following:

5.2 **Prepayment charges that apply to certain prepayments in full**

If you want to prepay the mortgage in full, you may do so only with payment of the prepayment charge set out below in section 5.3. You must ask us to provide you with a statement of the required payment amount. You can specify the date you want to make the prepayment. That date cannot be more than 30 days after the date you ask us to prepare the mortgage statement. The date you choose is called the prepayment or payout date, the date you ask us to prepare the statement is called the statement preparation date and the period beginning the statement preparation date and the ending 30 days later is called the statement period.

All payments on the mortgage must be made as they become due during the statement period. The statement cannot be used for prepayment after expiry of the statement period.

- D. Paragraphs 5.3 and 5.4 of Standard Charge Terms No. 201813 are amended by deleting them in their entirety and replacing them with the following:

**5.3 Prepayment charge for un-insured mortgage partially closed**

The prepayment charge for you to pay out the mortgage within the first six (6) month from the Interest Adjustment Date will be three months interest on the outstanding principal amount calculated at the interest rate of the mortgage then in effect.

5.4 ***Intentionally Deleted***

- E. Paragraph 5.5 of Standard Charge Terms No. 201813 is amended by deleting the reference to \$100.00

and replacing it with \$500.00.

- F.** This Schedule forms part of the mortgage. In the event of any conflict or inconsistency between the provisions in this Schedule and any provisions contained in the Standard Charge Terms, the provisions in this Schedule shall govern.
- G.** All terms used but not otherwise defined in this Schedule that are defined in the Standard Charge Terms shall have the same meanings as in the Standard Charge Terms.

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Borrower(s)/ Guarantor(s) Initials