

SCHEDULE D TO CHARGE

(Partially Closed)

- A. Paragraph 4.4 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 charge three (3) months after the interest adjustment date.

- C. 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:

Notwithstanding the provisions of Section 5 of the Standard Charge Terms No. 201813 relating to early prepayment of this mortgage:

- (a) if the mortgage is open to prepayment, then it may be prepaid in full on any regular payment date without penalty or charge; and
- (b) if the mortgage is closed to prepayment, then it may be prepaid in full at any time following the date that is three (3) months from the Interest Adjustment Date (as such term is defined in the mortgage to which these additional provisions are attached), without penalty or charge. If the mortgage is prepaid prior to the date that is three (3) months from the Interest Adjustment Date, in addition to any amounts identified in the payout statement provided pursuant to Section 5.2 of the Standard Charge Terms No. 201813, you shall also be required to pay a penalty equal to three (3) months' interest on the outstanding principal amount calculated at the interest rate of the mortgage then in effect.

- D. Paragraphs 9 and 10 are amended by deleting it in its entirety and replacing it with the following:

9. ***Intentionally Deleted***

10. ***Intentionally Deleted***

- E. You acknowledge that we are entitled to transfer this mortgage to a new mortgagee at any time ("**Transfer of Mortgage**"). In the event of a Transfer of Mortgage, you will be provided

with a notice advising of all necessary details. A Transfer of Mortgage will not affect your rights and obligations under this mortgage. You agree that we may disclose your personal information provided to us in connection with this mortgage to the new mortgagee.

- 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 Mortgage 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 201813 shall have the same meanings as in the Standard Mortgage Terms 201813.