

THIS MORTGAGE made this ____ day of _____, 20____

BETWEEN:

[●]

(hereinafter called the “Mortgagor”)

OF THE FIRST PART

- and -

COMPUTERSHARE TRUST COMPANY OF CANADA

(hereinafter called the “Mortgagee”)

OF THE SECOND PART

- and –

[● - *Delete if inapplicable*]

(hereinafter called the “Guarantor”)

OF THE THIRD PART

WITNESSETH THAT in consideration of the mutual covenants, conditions and agreements contained herein and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto hereby covenant and agree as follows:

1. The Property by which this Mortgage is secured is described in Schedule “A” attached hereto.
2. The principal amount secured by this Mortgage is \$[●] (the “**Principal Amount**”).
3. Interest shall be charged on the Mortgage Loan Amount in accordance with the terms of this Mortgage at a [fixed/variable] interest rate of [●] per annum.
4. The Interest Adjustment Date is the [●] day of [●], 20[●].
5. The term of the Mortgage Loan is [● years/months], and it is a [closed/open] term.
6. The term of this Mortgage will end on the [●] day of [●], 20[●].
7. Regular Payments shall be made [monthly, semi-monthly, bi-weekly, weekly].

8. The first Regular Payment is due on the [●] day of [●], 20[●].
9. The last Regular Payment is due on the [●] day of [●], 20[●].
10. As of the date of this Mortgage, the amount of each Regular Payment is \$[●].
11. The address of the Mortgagor is: [●]
12. The address of the Mortgagee is:

c/o Rocket Mortgage Canada ULC
 1000-530 8th Avenue SW,
 Calgary, AB T2P 3S8

13. The address of each Guarantor is: [●] *[Delete if inapplicable]*
14. This Mortgage contains the covenants and conditions which are set out in Schedule “B” attached hereto.
15. Each Mortgagor and, if applicable, each Guarantor acknowledges having received a true copy of this Mortgage.

IN WITNESS WHEREOF the Mortgagor has properly executed this Mortgage the day and year first above written. *[Select appropriate signature block for individual or corporation and delete non-applicable signature block.]* **[NTD: Where possible, witness should be a barrister, a commissioner of oaths, or a notary, and in such circumstances, an affidavit of execution is not required. If not possible, please remove “A Barrister / Commissioner of Oaths in the Province of Newfoundland and Labrador” and replace with “Witness”, and in such circumstance, an affidavit of execution will be required.]**

SIGNED, SEALED AND DELIVERED
 In the presence of

 A Barrister / Commissioner of Oaths
 in the Province of Newfoundland and Labrador



 Name:

SIGNED, SEALED AND DELIVERED
 In the presence of

 A Barrister / Commissioner of Oaths
 in the Province of Newfoundland and Labrador



 Name:

SIGNED, SEALED AND DELIVERED
in the presence of:

[● - Insert name of corporation]

Per: _____

Name:

Title:

And: _____

Name:

Title:

A Barrister / Commissioner of Oaths
in the Province of Newfoundland and Labrador

IN WITNESS WHEREOF the Guarantor(s) has/have properly executed this Mortgage
the day and year first above written.

SIGNED, SEALED AND DELIVERED
In the presence of:

A Barrister / Commissioner of Oaths
in the Province of Newfoundland and Labrador

Name:

A Barrister / Commissioner of Oaths
in the Province of Newfoundland and Labrador

Name:

CONSENT OF SPOUSE [Delete if inapplicable]

I, [●], am the spouse of the Mortgagor (the “**Spouse**”), and pursuant to the *Family Law Act*
(Newfoundland and Labrador), as amended from time to time, and any legislation substituted
therefor, I hereby consent to the Mortgage and release and convey any and all right, title and
interest which I may have with respect to the Lands to the Mortgagee.

I acknowledge having received a copy of the Mortgage prior to giving my consent to the Mortgage.

SIGNED, SEALED AND DELIVERED
In the presence of

A Barrister / Commissioner of Oaths
in the Province of Newfoundland and Labrador

Name:

AFFIDAVIT OF EXECUTION

[ONLY REQUIRED IF BARRISTER, COMMISSIONER, OR NOTARY NOT WITNESS TO MORTGAGE]

I, _____ of _____, in the Province of Newfoundland & Labrador, make oath and say as follows:

1. THAT I was present and did see the signature(s) of _____ and _____ affixed to the enclosed document and that I am the subscribing witness to the signature(s).

2. THAT this document was signed on the ____ day of _____ 20____.

SWORN TO at _____, in the Province of _____, this ____ day of _____, 20____, before me:

A Barrister / Commissioner of Oaths
in the Province of Newfoundland and Labrador

} _____
Name:

AFFIDAVIT OF STATUS AND EXECUTION (INDIVIDUAL)

[PLEASE PREPARE ONE AFFIDAVIT FOR EACH INDIVIDUAL]

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

1. **THAT** I am are the Mortgagor [/Spouse (*select term as applicable*)] in the foregoing Indenture and I am of the full age of 19 years and more;
2. **THAT** for the purposes of this affidavit, the words “Spouse”, “Matrimonial Home”, “Marriage Contract”, “Cohabitation Agreement” and “Separation Agreement” as hereinafter used shall have the same meanings as defined in the *Family Law Act*, RSNL 1990, c. F-2 (the “Act”).

[DELETE THE PROVISIONS THAT DO NOT APPLY, OR AMEND AS REQUIRED IN THE CIRCUMSTANCES]

3. **THAT** _____ is my Spouse, that we are the spouses of each other, and I have no other spouse and no former spouse with rights under the *Family Law Act*.
4. **THAT** I am not a Spouse and have no former Spouse with rights under the *Family Law Act*.
5. **THAT** the within Lands have never been occupied by me and my Spouse as a Matrimonial Home and with respect to the within Lands, I have no former Spouse with rights under the *Family Law Act*.
6. **THAT** I had not at any time entered into a Cohabitation Agreement, a Marriage Contract, or a Separation Agreement that involves or affects the Lands.
7. **THAT** I have no former Spouse or cohabiting partner with any right, title or interest in or claim to the Lands under the Act;
8. **THAT** no other person has or has had any vested rights or any unregistered interest in the Lands save in respect to any registered restrictions or covenants that run with the Lands.
9. **THAT** I have executed the within instrument for the purposes set out in such instrument and to release for the purposes of the within instrument all rights that I have under the *Family Law Act* with respect to the property described in the instrument.
10. **THAT** I have executed the instrument freely and voluntarily without compulsion on the part of any Spouse.
11. **THAT** I acknowledge that I signed the attached Mortgage on the date of this Affidavit.
12. I make this Affidavit conscientiously believing the information contained herein to be true, and knowing that it is of the same force and effect as if made under oath, and by virtue of the *Canada Evidence Act*, RSC 1985, c. C-5 knowing that it is an offence to make false statements in an Affidavit.
13. All Acts of Canada or the Province of Newfoundland and Labrador referred to herein shall be deemed to include any amendments to such Acts.

SWORN TO at _____, in the
Province of _____, this ____
day of _____, 20____, before me:

A Barrister / Commissioner of Oaths
in the Province of Newfoundland and Labrador

_____ Name:

AFFIDAVIT OF STATUS AND EXECUTION (BODY CORPORATE)

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

1. **THAT** [(insert name of other signing officer if there are two signatories OR delete if inapplicable)_____ and] I are/am [(insert title of other signing officer if there are two signatories OR delete if inapplicable)_____ and] _____[, respectively, (delete if inapplicable)] of _____ (the "Corporation") and I have a personal knowledge of the matters herein described;
2. **THAT** for the purposes of this affidavit, the words "Spouse", and "Matrimonial Home", as hereinafter used shall have the same meanings as defined in the *Family Law Act*, RSNL 1990, c. F-2 (the "Act");
3. **THAT** the lands described in the annexed instrument are not occupied by any shareholder as a Matrimonial Home nor is any shareholder entitled to use the lands as a Matrimonial Home and the lands have never been so occupied while any interest in the lands has been owned by the Corporation;
4. **THAT** [_____ (insert name of other signing officer if there are two signatories OR delete if inapplicable) and] I am/are (an) Officer(s) of the Corporation, duly authorized to execute the annexed instrument for and on behalf of the Corporation; and
5. **THAT** I/we have executed the annexed instrument for and on behalf of the Corporation and thereby bind the Corporation.
6. I make this Affidavit conscientiously believing the information contained herein to be true, and knowing that it is of the same force and effect as if made under oath, and by virtue of the *Canada Evidence Act*, RSC 1985, c. C-5 knowing that it is an offence to make false statements in an Affidavit.
7. All Acts of Canada or the Province of Newfoundland and Labrador referred to herein shall be deemed to include any amendments to such Acts.

SWORN TO at _____, in the
Province of _____, this ____
day of _____, 20____, before me:

A Barrister / Commissioner of Oaths
in the Province of Newfoundland and Labrador

} _____
Name:

SCHEDULE "A"
DESCRIPTION OF PROPERTY

See attached.