

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.]*

SIGNED, SEALED AND DELIVERED
In the presence of

Witness



Name:

SIGNED, SEALED AND DELIVERED
In the presence of

Witness



Name:

SIGNED, SEALED AND DELIVERED
in the presence of:

[● - Insert name of corporation]

Per: _____

Name:

Title:

And: _____

Name:

Title:

Witness

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:

Witness

Name:

Witness

Name:

CONSENT OF SPOUSE [Delete if inapplicable]

I, [●], am the spouse of the Mortgagor (the “**Spouse**”), and pursuant to the *Matrimonial Property Act* (Nova Scotia), 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

Witness

Name:

CERTIFICATE OF EXECUTION (INDIVIDUALS)

I certify that on the ____ day of _____, 20____, _____, one/two of the parties hereto, properly executed the same in my presence and I have signed as witness to such execution.

A Barrister / Commissioner of Oaths of the
Supreme Court of Nova Scotia

CERTIFICATE OF EXECUTION (INDIVIDUALS)

I certify that on the ____ day of _____, 20____, _____, one/two of the parties hereto, properly executed the same in my presence and I have signed as witness to such execution.

A Barrister / Commissioner of Oaths of the
Supreme Court of Nova Scotia

CERTIFICATE OF EXECUTION (BODY CORPORATE)

I certify that on the ____ day of _____, 20____, _____, one of the parties hereto, caused the same to be executed by the hand of its duly authorized officer(s) in my presence, and I have signed as witness to such execution.

A Barrister / Commissioner of Oaths of the
Supreme Court of Nova Scotia

AFFIDAVIT OF STATUS AND EXECUTION (INDIVIDUAL)

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

1. **THAT** I am/we are the Mortgagor [and the Spouse (*delete if inapplicable*)] in the foregoing Indenture and I am/we are of the full age of 19 years and more;
2. **THAT** for the purposes of this affidavit:
 - (a) "Spouse" means either of a man or woman who:
 - (i) are married to each other;
 - (ii) are married to each other by marriage that is voidable and has not been voided by a judgment of nullity; or
 - (iii) have gone through a form of marriage with each other, in good faith, that is void and are cohabiting or have cohabited within the preceding year.
 - (b) "Spouse" includes an individual who is a party to a registered domestic-partner declaration made in accordance with Section 53 of the *Vital Statistics Act*, but does not include a former domestic partner.

[DELETE THE PROVISIONS THAT DO NOT APPLY]

3. **THAT** we are the spouses of each other and, with respect to the within Lands, we have no:
 - (i) former domestic partner with the rights contemplated by Section 55 of the *Vital Statistics Act*, or
 - (ii) former spouse with rights under the *Matrimonial Property Act*.
3. **THAT** I am not a spouse and have no
 - (i) former domestic partner with the rights contemplated by Section 55 of the *Vital Statistics Act*, or
 - (ii) former spouse with rights under the *Matrimonial Property Act*.
3. **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:
 - (i) former domestic partner with the rights contemplated by Section 55 of the *Vital Statistics Act*, or
 - (ii) former spouse with rights under the *Matrimonial Property Act*.
4. **THAT** I/we 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/we have under the *Matrimonial Property Act* with respect to the property described in the instrument.
5. **THAT** each of us has executed the instrument freely and voluntarily without compulsion on the part of any spouse.

6. **THAT** I/we acknowledge that I/we signed the attached Mortgage on the date of this Affidavit. This acknowledgement is made for the purpose of registering this Mortgage pursuant to Section 79 of the *Land Registration Act*, S.N.S. 2001, c. 6.

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

A Barrister / Commissioner of Oaths of
the Supreme Court of Nova Scotia

Name:

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 "Company") and I have a personal knowledge of the matters herein described;
2. **THAT** for the purposes of this my Affidavit, "Matrimonial Home" means the dwelling and real property occupied by a person and that person' spouse or domestic partner as their family residence and in which either or both of them have a property interest other than a leasehold interest;
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 Company;
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 Company, duly authorized to execute the annexed instrument for and on behalf of the Company;
5. **THAT** I/we have executed the annexed instrument for and on behalf of the Company and thereby bind the Company; and
6. **THAT** this affidavit is sworn for the purpose of registering the annexed instrument pursuant to sections 79(1) and 83 of the *Land Registration Act*.

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

A Barrister / Commissioner of Oaths of the
Supreme Court of Nova Scotia

Name:

SCHEDULE "A"

DESCRIPTION OF PROPERTY

[NTD: Insert legal description of Property]