

Form 15.1

COLLATERAL MORTGAGE

Land Titles Act, S.N.B. 1981, c.L-1.1, s.25
Standard Forms of Conveyances Act, S.N.B. 1980, c.S-12.2, s.2

Parcel Identifier: _____
(PID)

Mortgagor: _____
(Name)

(Address)

Mortgagor: _____
(Name)

(Address)

Spouse of _____
(Name)

(Address)

Mortgagee: HOME TRUST COMPANY

Guarantor: _____
(Name)

(Address)

Manner of Tenure: _____
(NOT APPLICABLE, or joint tenants, tenants in common,
nothing specified or description of variable interests)

Particulars of Security: The mortgage is collateral security for all present and future debts, liabilities and obligations of the Mortgagor to the Mortgagee and see Schedule "D" attached.

Statutory Covenants and Conditions Excluded: All

Optional Covenants and Conditions Included: HTC-1590

The mortgagor mortgages (subject to the specified limitation) to the mortgagee in the specified manner of tenure, the specified parcel, as collateral security, the particulars of which are specified.

The mortgagor acknowledges receipt of the text of the covenants and conditions which are contained in this mortgage by reference to a distinguishing number or by virtue of subsection 25(4) of the *Land Titles Act*, and agrees to be bound by them to the same extent as if set out at length herein.

(The spouse of the mortgagor joins in this instrument and consents to this disposition for the purpose of complying with section 19 of the *Marital Property Act*.)

Date: _____

Witness:

Mortgagor:

(Signature)

Witness :

Mortgagor :

(Signature)

Witness :

Spouse of _____
Name of Mortgagor

(Signature)

Witness :

Guarantor:

(Signature)

SCHEDULE "D"

Particulars of Security

Equity Line VISA

The Equity Line VISA account secured by the mortgage has a credit limit currently of \$_____ and is payable in accordance with the terms of the cardholder agreement referred to in the Optional Covenants and Conditions referred to in this mortgage and is open to payment in full or in part at any time or times.

Form 44

CERTIFICATE OF EXECUTION

Land Titles Act, S.N.B. 1981, c.L-1.1, s.55

Notary Public:

_____ (name)

_____ (address)

Jurisdiction:

Place of Residence of
Notary Public:

Person(s) Who Executed
the Instrument:

Place of Execution:

Date of Execution:

I, _____, a notary public in and for the jurisdiction specified above and residing at the place of residence specified above, do hereby certify:

1. That the person who executed the attached instrument personally appeared before me;
2. That the person is known to me or the person's identity has been proved to my satisfaction;
3. That I explained to the person the contents of the attached instrument to the best of my professional abilities;
4. That, after receiving the explanation, the person executed the attached instrument voluntarily at the place and on the date specified above;
5. That the person acknowledged that he or she is of the age of majority;
6. That I have ascertained that the names by which the person is identified in the attached instrument are the person's name in accordance with the *Naming Conventions Regulation* under the *Land Titles Act*; and
7. That I have signed the attached instrument next to the signature of the person for whom this Certificate of Execution has been prepared, with my name printed legibly underneath my signature.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Notarial Seal.

Place:

Date:

Notary Public:

_____ (signature)

