

HOME TRUST COMPANY CHARGE/MORTGAGE OF LAND  
ALBERTA LAND TITLES ACT

<b>(1) Mortgagor(s):</b>									
<b>(2) Address of Mortgagor(s):</b>									
<b>(3) How Property Held – Tenancy:</b>									
<b>(4) Mortgagee:</b> Computershare Trust Company of Canada									
<b>(5) Address and Postal Code of Mortgagee:</b> c/o Home Trust Company 145 King Street West, Suite 2300, Toronto, ON M5H 1J8									
<b>(6) Legal Description of Mortgaged Land:</b>									
<b>(7) Principal Amount \$:</b>									
<b>(8) Interest/Estate Charged:</b> _____ Fee Simple									
<b>(9) Payment Provisions</b> (a) Principal Principal Amount: \$ _____				(b) Interest Rate: _____% per annum			(c) Calculation Period Semi-annually not in Advance: _____		
(d) Interest Adjustment Date:	M	D	Y	(e) Payment Date and Period:	(f) First Payment Date :	M	D	Y	
(g) Last Payment Date:				(h) Amount of Each Payment:					
(i) Balance Due Date:				(j) Insurance	Full Replacement Value				
<b>(10) Standard Form Mortgage Terms</b>  The Mortgagor(s) acknowledge(s) that this charge/mortgage of land consists of the terms contained herein and is subject to the terms contained in the Standard Form Mortgage that was filed with the Registrar under the Land Titles Act as number 191024831. The Mortgagor(s) acknowledge(s) that he/she understands the nature of the foregoing statement and that the mortgage consists of the terms set out herein and the terms set out in the Standard Form Mortgage referred to herein.									
<b>(11) Acknowledgments of the Mortgagor(s)</b> The Mortgagor(s) acknowledge(s) (a) that the Mortgagor(s) understand(s) the nature of the statement referred to in box 10 hereof; (b) that the Mortgagor(s) have been given a copy of the Standard Form Mortgage referred to in box 10 hereof; (c) that the Mortgagor(s) is/are the registered owner(s) of the land being mortgaged; (d) that the Mortgagor(s) mortgage all of the Mortgagor(s) estate and interest in the lands described in box 6 hereof for the purposes of securing the payment of the principal amount, interest and all other amounts secured by this charge/mortgage; [and] (e) any Schedules attached hereto form part of this mortgage. [; and] (f) [delete if not a high ratio insured loan] this mortgage is a high ratio mortgage to which ss. 43(4.1) and (4.2) and 44(4.1) and (4.2) of the Law of Property Act apply. You and anyone who, expressly or impliedly, assumes this mortgage from you, could be sued for any obligations under this mortgage if there is a default by you or by a person who assumes this mortgage.									
<b>(12) Execution</b>  The Mortgagor has signed this Mortgage on _____, 20__.  _____ Witness									
<b>(13) DOWER - CONSENT OF SPOUSE</b> I, _____ being married to the above named _____ do hereby give my consent to the disposition of our homestead, made in this instrument, and I have executed this document for the purpose of giving up my life estate and other dower rights in the said property given to me by The Dower Act to the extent necessary to give effect to the said disposition.  _____									

**(14) CERTIFICATE OF ACKNOWLEDGEMENT**

1. This document was acknowledged before me by apart from \* her husband / his wife.
2. acknowledged to me that \*she/ he:
  - (a) Is aware of the nature of the disposition;
  - (b) Is aware that The Dower Act gives her/ him a life estate in the homestead and the right to prevent disposition of the homestead by withholding consent;
  - (c) Consents to the disposition for the purpose of giving up the life estate and other dower rights in the homestead given to her /him by The Dower Act, to the extent necessary to give effect to the said disposition; and
  - (d) is executing the document freely and voluntarily without any compulsion on the part of \*her husband/his wife.

DATED at \_\_\_\_\_ in the Province of Alberta , this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_.

\_\_\_\_\_  
A Commissioner for Oaths in and for the Province of Alberta

**(15) DOWER AFFIDAVIT**

I, \_\_\_\_\_ , of \_\_\_\_\_ , in the Province of Alberta make oath and say:

1. I am the mortgagor named in the within instrument.
2. I am not married.  
Neither myself nor my spouse have resided on the within mentioned land at any time since our marriage.  
I am (or My principal is) married to \_\_\_\_\_ being the person who executed the release of dower rights registered in the Land Titles Office on \_\_\_\_\_ , as instrument number \_\_\_\_\_.

Sworn before me at \_\_\_\_\_ )  
in the Province of Alberta )  
this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_. )  
\_\_\_\_\_ )

A Commissioner for Oaths in and for the Province of Alberta

**(16) AFFIDAVIT OF EXECUTION**

I, \_\_\_\_\_ , of \_\_\_\_\_ , in the Province of Alberta, make oath and say:  
**Please Print Name**

- (1) THAT I was personally present and did see \_\_\_\_\_ named in the within instrument, who is personally known to me to be the person named therein, duly sign, seal and execute the same for the purposes named therein.
- (2) THAT the same was executed at \_\_\_\_\_ in the Province of Alberta and that I am a subscribing witness thereto.
- (3) THAT I know the said \_\_\_\_\_ who is in my belief of the full age of eighteen years

Sworn before me at \_\_\_\_\_ )  
in the Province of Alberta )  
this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_. )  
\_\_\_\_\_ )

A Commissioner for Oaths in and for the Province of Alberta