

Land Title Act

Form B

(Section 225)

Province of British Columbia

MORTGAGE - PART 1

(This area for Land Title Office use)

1. APPLICATION: (Name, address, phone number and signature of applicant, applicant's solicitor or agent)

Tom Docking, Barrister and Solicitor  
 2nd Floor 714 10th Street, Canmore, AB T1W 2A6  
 Phone: (403) 678-5823  
 File Ref. no: 13305



Mortgage Ref. # [REDACTED]

Signature of Solicitor, Applicant or Agent

2. PARCEL IDENTIFIER(S) AND LEGAL DESCRIPTION(S) OF THE MORTGAGED LAND:\*

(PID)

(LEGAL DESCRIPTION)

[REDACTED]

LOT [REDACTED] SECTION [REDACTED] TOWNSHIP [REDACTED] RANGE [REDACTED] WEST OF THE 6TH  
 MERIDIAN KOOTENAY DISTRICT PLAN [REDACTED]

3. BORROWER(S) [MORTGAGOR(S)]: (including postal address(es) and postal code(s))\*

[REDACTED] and [REDACTED], General Delivery,  
 [REDACTED], BC [REDACTED] Canada AS JOINT TENANTS

4. LENDER(S) [MORTGAGEE(S)]: (including occupation(s), postal address(es) and postal code(s))\*

BANK OF MONTREAL [REDACTED]

5. PAYMENT PROVISIONS:\*\*

(a) Principal Amount	(b) Interest Rate:	(c) Interest Adjustment Date:	Y	M	D
\$240,522.50	See Schedule		2007	05	01
(d) Interest Calculation Period:	(e) Payment Dates	(f) First Payment Date:	Y	M	D
half-yearly not in advance	every week on Friday		2007	05	04
(g) Amount of each periodic payment:	(h) Interest Act (Canada) Statement:	(i) Last Payment Date:	Y	M	D
\$299.67	The equivalent rate of interest calculated half yearly not in advance is See Schedule% per annum.		2012	04	27
(j) Assignment of Rents which the applicant wants registered?	(k) Place of payment:	(l) Balance Due Date:	Y	M	D
YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> If YES, page and paragraph number:	Postal address in Item 4		2012	05	01

\* If space insufficient, enter "SEE SCHEDULE" and attach schedule in Form E.

\*\* If space in any box insufficient, enter "SEE SCHEDULE" and attach schedule in Form E.

MORTGAGE - PART 1

6. MORTGAGE contains floating charge on land? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	7. MORTGAGE secures a current or running account? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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8. INTEREST MORTGAGED:

Freehold

Other (specify) \*

9. MORTGAGE TERMS:

Part 2 of this mortgage consists of (select one only):

(a) Prescribed Standard Mortgage Terms

(b) Filed Standard Mortgage Terms

(c) Express Mortgage Terms

D.F. Number: MT060107  
(annexed to this mortgage as Part 2)

A selection of (a) or (b) includes an additional or modified terms referred to in Item 10 or in a schedule annexed to this mortgage.

10. ADDITIONAL OR MODIFIED TERMS:\*


See schedule

11. PRIOR ENCUMBRANCES PERMITTED BY LENDER:\*

N/A

12. EXECUTION(S):\*\* This mortgage charges the Borrower's interest in the land mortgaged as security for payment of all money due and performance of all obligations in accordance with the mortgage terms referred to in Item 9 and the Borrower(s) and every other signatory agree(s) to be bound by, and acknowledge(s) receipt of a true copy of those terms.

Officer Signature(s)




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(as to both signatures)

**TOM DOCKING**  
 Lawyer, Notary Public  
 Second Floor, 714 10th Street  
 Canmore, Alberta, Canada, T1W 2A6

Execution Date		
Y	M	D
2007	03	30

Borrower(s) Signature(s)





Officer Certification:  
 Your signature constitutes a representation that you are a solicitor, notary public or other person authorized by the Evidence Act, R.S.B.C. 1996, c. 124, to take affidavits for use in British Columbia and certifies the matters set out in Part 5 of the Land Title Act as they pertain to the execution of this instrument.

\* If space insufficient, enter "SEE SCHEDULE" and attach schedule in Form E.

\*\* If space insufficient, continue executions on additional pages(s) in Form D.

Land Title Act  
Form E  
**SCHEDULE**

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Enter the required information in the same order as the information must appear on the Freehold Transfer form, Mortgage form, or General Instrument form.

## 5. PAYMENT OPTIONS

### 5(b) Interest rate.

(i) **Fixed rate terms.** This section 5(b)(i) applies if you have a fixed rate term.

For a fixed rate term, 5.300% per year, calculated half-yearly not in advance.

(ii) **Variable rate terms.** This section 5(b)(ii) applies if you have a variable rate term.

**General Terms.** Part 3 of our Standard Mortgage Terms MT060107 contains terms for our variable interest rates.

#### **Current interest rates.**

- On March 21, 2007, our prime rate was % per year.
- On that date, the posted variable interest rate was %, calculated monthly not in advance.
- On that date, your interest rate was %, calculated monthly not in advance.

#### **Other.**

- For a variable rate Protected term, your interest rate is based on our prime rate only until the interest rate for the variable rate Protected term first goes over a maximum interest rate. This maximum interest rate is % per year, calculated monthly not in advance.
- For a variable rate Flexible Below Prime term, until the end of the first three months of the term of the loan, your interest rate is the lower rate described in section 3.2.3 of our Standard Mortgage Terms MT 060107. After that, it increases to the higher interest rate described in section 3.2.3 of those terms

### 5(h) Interest Act (Canada) Statement.

Land Title Act  
Form E  
**SCHEDULE**

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Enter the required information in the same order as the information must appear on the Freehold Transfer form, Mortgage form, or General Instrument form.

Your interest rate as shown in section 5(b) above is equivalent to 5.300% per year, calculated half-yearly not in advance.

**ITEM 10 - ADDITIONAL OR MODIFIED TERMS**

- (1) **Kind of term.** You have a 5 year fixed rate closed term.
  
- (2) **Special Terms.**  
None
  
- (3) **Guarantee.** Each person who agrees to this document as a guarantor guarantees the mortgage on the terms set out in part 13 of our Standard Mortgage Terms MT060107.