

A. Name of  
Mortgagor(s)

THE LAND TITLES ACT  
MORTGAGE

B. Legal  
Description  
of Security

JOE AND JEANA HOUSE OWNER BOTH OF 12345 - 123 Street, EDMONTON, ALBERTA TOE 1V0 AS JOINT TENANTS (hereinafter called "the Mortgagors") being registered owners of an estate in fee simple in possession, subject, however, to such encumbrances, lien and interest, if any, in all that piece of land situate in the Province of Alberta, Canada described as follows:

PLAN 3456  
BLOCK 2  
LOT 1      UNIT # .  
EXCEPTING THEREOUT ALL MINES AND MINERALS

(which with the buildings and improvements situate thereon, are hereinafter called the "said lands")

**IN CONSIDERATION OF** the sum of TEN THOUSAND ----00/100 (\$10,000.00) (the Principal) lent to the Mortgagors by CANADIAN WESTERN TRUST IN TRUST FOR RRSP #AB12345 of 6789-111 Street, Edmonton, Alberta (who and whose Successors and Assigns are hereinafter called "the Mortgagee") the receipt of which sum or indebtedness is hereby acknowledged, covenants with the Mortgagee:

E. Interest  
Rate

**1.1**      **THAT THE** Mortgagors will pay to the Mortgagee the above sum in lawful money of Canada at the above address as follows:

- a)      THAT the Mortgagor shall pay the Principal Sum in lawful money of Canada, with interest at the rate of TWELVE -----(12.0%) PER CENT per annum calculated semi-annually and not in advance as hereinafter provided at the Office of the Mortgagee as herein mentioned or, at the Mortgagee's option, at such other place as it may designate. Interest at the aforesaid rate shall commence on the 1st day of JUNE, 2000, and shall be calculated semi-annually, not in advance, as well after as before maturity, default and judgment on such portion of the Principal Sum hereby secured as remains from time to time unpaid, until the Principal sum is fully paid, and shall be due and payable in monthly instalments of ONE HUNDRED DOLLARS --00/100 (\$100.00) each to be applied to interest only from and including the 1st day of JULY, 2000 to and including the 1st day of JUNE, 2006 and the balance of the said Principal Sum and the said interest shall become due and payable on the last mentioned date (herein known as "maturity" or "maturity date"). Each of the said monthly payments, when received, shall be applied in payment of interest calculated at the rate aforesaid. Interest shall accrue as well after as before maturity and judgment and both before and after default and instalments of principal and interest on principal in arrears shall bear interest at the rate aforesaid, which interest shall be payable forthwith as it accrues, without notice or demand. All such interest shall be a charge on the said lands.
- b)      PROVIDED the Mortgagor is not then in default under the terms of this mortgage the Mortgagor shall have the right to prepay the whole or any part of the amount hereby secured at any time without notice or bonus, but any partial prepayment shall not affect the Mortgagor's obligations to make all payments hereinbefore set out when due until the whole amount owing hereunder be paid in full.

G. Monthly  
Payment

H. First  
Payment  
Date

**1.2**      **THAT THIS MORTGAGE** consists of the terms contained herein and is subject to the terms contained in the Standard Form Mortgage that was filed with the Registrar and which Standard Form Mortgage was assigned the following identifying number or mark #962301104 in Northern Alberta. By execution of this Mortgage the Mortgagors hereby acknowledge that:

- a)      The Mortgagors understand the nature of the statement above;
- b)      The Mortgagors are the registered owners of the land being mortgaged;
- c)      The mortgagors acknowledge receipt of a copy of the terms of the Standard Form Mortgage referred to in clause 1.2;
- d)      The Mortgagors mortgage all of the Mortgagors' estate and interest in the lands for the purpose of securing the payment of the principal amount, interest and all other amounts secured by the Mortgage.

**IN WITNESS WHEREOF** the Mortgagors have hereunto subscribed their names this day of , 2000.

**SIGNED, SEALED AND DELIVERED**  
in the presence of:

\_\_\_\_\_  
Witness

\_\_\_\_\_  
**JEANA HOUSE OWNER**

C. Loan  
Amount

D. RRSP  
Trustee's  
Information

F. Loan  
Advance  
Date

I. Maturity  
Date

J. Land Titles  
Registration  
Number

K. Signing  
Date of This  
Document

L.  
Signature(s) of  
Mortgagor(s)

**AFFIDAVIT OF EXECUTION FOR WITNESS**

CANADA ) I, **NED FLANDERS**  
PROVINCE OF ALBERTA ) of **SPRINGFIELD**, in the Province of  
TO WIT: ) Alberta **MAKE OATH AND SAY:**

**M.  
Witness's  
Name**

1. I was personally present and did see **JOE HOUSE OWNER AND JEANA HOUSE OWNER** named in the within instrument, who is(are) personally known to me to be the person(s) named therein, duly sign and execute the same for the purposes named therein.

**N.  
Mortgagor(s)  
Name**

2. That the same was executed at Edmonton, in the Province of Alberta, and that I am the subscribing witness thereto.

3. That I know the said person(s) and he(she, each) is in my belief of the full age of eighteen years.

**SWORN** before me at Edmonton )  
in the Province of Alberta, )  
this day of )  
2000. )

**NED FLANDERS**

**O.  
Witness's  
Signature**

A COMMISSIONER FOR OATHS IN AND  
FOR THE PROVINCE OF ALBERTA

**P. This Information  
Completed By  
Commissioner / Lawyer**