CHARGE/MORTGAGE OF LAND
LAND TITLES ACT

(1) Mortgagor(s)

(2) Address of Mortgagor(s)

(3) Interest/Estate Charged

(4) Mortgagee

(5) Address and Postal Code of Mortgagee

(6) Legal Description of Mortgaged Land

(7) Principal Amount $

(8) Payment Provisions

(a) Principal Amount $				(b) Interest Rate _____% per annum		(c) Calculation Period		
(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			

(9) Standard Form Mortgage

The Mortgagor(s) acknowledges 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 211212611. The Mortgagor(s) acknowledge 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.

(10) Acknowledgments

The Mortgagor(s) acknowledge:

(a) that the Mortgagor(s) understands the nature of the statements set out in box 9 hereof,

(b) that the Mortgagor(s) have been given a copy of the Standard Form Mortgage referred to in box 9 hereof,

(c) that the Mortgagor(s) 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 of land.

~~(e) that the Schedule of Additional Provisions and any other Schedules attached hereto form part of this mortgage; and~~

(f) [ ] that this mortgage is NOT a high ratio insured mortgage

[ ] THAT 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.**

(11) Execution

The Mortgagor has signed this Mortgage on _____, 20____.

_____ _____

Witness

_____ _____

Witness

(12) DOWER - CONSENT OF SPOUSE

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.

_____

(13) 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;
   (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 _____, 20___.

_____
A Commissioner for Oaths in and for the Province of Alberta

(14) 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

(15) 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