

SCHEDULE

Paragraph 3.B. of Standard Charge Terms No. 200728 is amended by deletion of the 3rd paragraph and its replacement with the following:

For the purposes of this mortgage, the term “Prime Rate” means the adjustable rate of interest per year declared from time to time by Paradigm Quest Inc. to be the prime rate for Canadian dollar mortgage loans in Canada and which it refers to as the “Paradigm Quest prime rate”. The Prime Rate in effect at any time is available by inquiry to us and at www.mortgagedocuments.ca.