

SCHEDULE

ENTER THE REQUIRED INFORMATION IN THE SAME ORDER AS THE INFORMATION MUST APPEAR ON THE FREEHOLD TRANSFER FORM, MORTGAGE FORM OR GENERAL DOCUMENT FORM.

9(b)

Paragraph 3.B. of Standard Mortgage Terms No. MT140024 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 Canadiana Financial Corp. to be the prime rate for Canadian dollar mortgage loans in Canada and which it refers to as the "Canadiana Financial prime rate". The Prime Rate in effect at any time is available by inquiry to us and at www.canadianafinancial.com