

SCHEDULE

Prime Rate

The Additional Terms and Covenants are amended by deletion of the 3rd paragraph in Paragraph 3.B. 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