

**eMORTGAGE (General Instructions for Manulife)**

<b>Box and information required</b>	<b>Instructions</b>
1. MORTGAGE TYPE	<i>Choose one of four options: Mortgage, Mortgage of Mortgage, Encumbrance or Mortgage of Encumbrance. If requested enter number of Mortgage or Encumbrance that is being mortgaged. [NTD: As an alternative, may wish to state: "Choose Mortgage"]</i>
2. MORTGAGOR	<i>Complete this. More than one option can be selected. Address for Service is mandatory for all mortgagors. Under no circumstances can the mortgage be signed under Power of Attorney.</i>
3. LAND DESCRIPTION AND PRIOR INSTRUMENTS	<i>Complete this. Regardless of which land description is chosen instruments with priority over the mortgage being registered must be listed.</i>
4. MORTGAGEE	<i>Complete this as follows: Manulife Bank of Canada c/o Manulife Bank Mortgage Administration 500 King St. North Delivery Station 500-G-A Waterloo, Ontario N2J 4C6</i>
5. TERMS AND PAYMENT PROVISIONS	
Mortgage Description:	<i>Leave blank</i>
Mortgage Principal Amount:	<i>Enter total loan from the instruction sheet (including the basic loan and any default insurance premium).</i>
Standard Charge Mortgage Terms:	<i>Complete as follows: Number: ***** and name: *****</i>
Loan Description:	<i>Leave blank.</i>
Loan Principal Amount:	<i>Enter total loan from the commitment (including the basic loan and any default insurance premium).</i>
<b>Payment Details (Fixed Rate Term as per the instruction sheet):</b>	<i>Click 'Scheduled Payments' option.</i>
Interest Rate:	<i>Complete</i>
Calculated:	<i>Enter "Semi-annually" and "not in advance".</i>
Interest Adjustment Date:	<i>Complete</i>
Balance Due Date:	<i>Complete</i>
First Payment Date:	<i>Complete</i>
Payment Frequency:	<i>Complete</i>
Last Payment Date:	<i>Complete</i>
Amount of Each Payment:	<i>Complete</i>
Other Details:	
Additional Provisions:	
<b>Payment Details (Variable Rate Term as per Commitment):</b>	<i>Click 'Scheduled Payments' option.</i>
Interest Rate:	<i>Select 'Prime' and enter the amount above prime from the commitment.</i>
Calculated:	<i>Enter "Monthly" and "not in advance".</i>
Interest Adjustment Date:	<i>Complete</i>
Balance Due Date:	<i>Complete</i>
First Payment Date:	<i>Complete</i>
Payment Frequency:	<i>Complete</i>
Last Payment Date:	<i>Complete</i>
Amount of Each Payment:	<i>Complete</i>
Other Details:	

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6. THE FARM LANDS OWNERSHIP EVIDENCE	<i>Click appropriate box.</i>
7. INSTRUMENT PREPARED BY	<i>Complete</i>
8. LOCK FORM AND CREATE SIGNATURE PAGES	<i>Certain information will be auto-filled based on the information provided through boxes 1-7.</i>
9. SIGNATURE PAGES & EVIDENCE	<i>Complete this. For individuals, select the appropriate statement regarding The Homestead Act. Please make sure our security isn't subject to rights of a spouse, or of a person having rights similar to those of a spouse. This includes rights of a same-sex spouse or person. Verify whether spousal consent is required and obtain accordingly.</i>
10. THE FARM LANDS OWNERSHIP EVIDENCE	<i>Click appropriate box.</i>
11. INSTRUMENT PREPARED BY	<i>Complete This.</i>
12. LOCK FORM AND CREATE SIGNATURE PAGES	<i>Certain information will be auto-filled based on the information provided through boxes 1-7.</i>
13. SIGNATURE PAGES & EVIDENCE	<i>Complete this. For individuals, select the appropriate statement regarding The Homestead Act. Please make sure our security isn't subject to rights of a spouse, or of a person having rights similar to those of a spouse. This includes rights of a same-sex spouse or person. Verify whether spousal consent is required and obtain accordingly.</i>