



Saskatchewan Mortgage

Specific Mortgage Terms
The Land Titles Act, 2000

You, the person or persons giving this mortgage, _____ of _____ > being registered owner of an estate in fee simple of the property legally described as follows:

PARCEL #:

for good and valuable consideration and the sum of one dollar paid to you (the receipt and sufficiency of which you acknowledge), covenant with us, **Manulife Bank of Canada**, whose address is **Manulife Bank Mortgage Administration, 500 King Street North, Delivery Station 500-G-A, Waterloo, Ontario N2J 4C6**, that you will comply with your obligations under the terms set out in this mortgage and in the Standard Charge Terms filed at the document storage library of the Saskatchewan Land Titles Registry as filing number 17DSL0000013 (the “**Standard Charge Terms**”).

and, as spouse,

_____.

and, as guarantor or guarantors,

and, as an additional party or additional parties,

_____.

agree with us as set out in this mortgage and the Standard Charge Terms.

All capitalized terms used herein but not otherwise defined have the respective meanings ascribed to them in the Standard Charge Terms.

You hereby encumber, mortgage and charge the property described in this mortgage with payment of the obligations described in the Standard Charge Terms, up to: (a) the principal amount of \$_____, plus (b) interest thereon at a rate equal to

[select one]

the Manulife One Base Rate plus 5% per annum, calculated and payable as set out in the Standard Charge Terms



the MBC Prime rate, plus 7%, per annum, calculated and payable as set out in the Standard Charge Terms

and (c) all further monies which may become payable pursuant to the terms of either or both of this mortgage and the Standard Charge Terms.

And for better securing to us the repayment in the manner agreed of the total amount set out in this mortgage, you mortgage to us all your estate and interest in the property described in this mortgage.

You covenant and agree that:

- (a) you have good title to the property described in this mortgage.
- (b) you have the right to mortgage the property described in this mortgage.
- (c) on default we will have quiet possession of the property described in this mortgage.
- (d) the property described in this mortgage is free from all encumbrances except as consented to in writing by us.
- (e) you will execute such further assurances of the property described in this mortgage as may be required by us.
- (f) you have done no act to encumber the property described in this mortgage except as consented to in writing by us.

In the event of any direct conflict between this document and the Standard Charge Terms, this document shall prevail.

You confirm that you have received a copy of this mortgage, including our Standard Charge Terms. Each other person signing this mortgage confirms receiving a copy of this mortgage, including our Standard Charge Terms. The Standard Charge Terms shall form part of this mortgage as if repeated at length herein.

Dated this _____ day of

SIGNED in the presence of:)

Witness:)

_____)

Name

SIGNED in the presence of:)

Witness:)

_____)

Name

AFFIDAVIT OF EXECUTION

I, _____, of _____, in the Province of _____, MAKE OATH AND SAY THAT:

1. **THAT** I was personally present and did see _____ named in the within mortgage who is/are personally known to me to be the person(s) named therein, duly sign and execute the same for the purpose named therein.
2. **THAT** the same was executed at _____, in the Province of _____, and that I am the subscribing witness thereto.
3. **THAT** I know the said _____ named and he/she/each is in my belief, of the full age of eighteen years.

SWORN BEFORE ME at _____ in the Province)
of _____, this ____ day of)
_____, 20__.

_____) _____
A COMMISSIONER FOR OATHS)
for the Province of _____)
My commission expires: _____)