

USING STANDAND CHARGE TERMS 4543493/1 AND 4879520/1 (TRANSITIONAL INFORMATION)

**Background:** We are in the process of discontinuing and replacing SCT 4542493/1 with new standard charge terms that never require a schedule. A number of our products required the use of a schedule (see list below). The new Standard Charge Term is 4879520/1.

During the transition, it is possible that our Instruction Letter references SCT 4879520/1 and Commitment Letter references SCT 4542493/1\*, or vice versa. Where there is this inconsistency, please use the “New Instructions” below.

Type of Mortgage	Old Instructions	New Instructions
Adjustable Rate Mortgage  w/ Paradigm Quest Prime Rate	Required that you use Standard Charge Terms #4543493/1  &  Prime Schedule 1	Our Company has filed a Set of Standard Mortgage Terms for Fixed Rate and Adjustable Rate Mortgages identified as number 4879520/1. This number should be inserted in the mortgage document. A copy of our Set of Standard Mortgage Terms are to be given to the mortgagor(s), are available on our web site: <a href="http://www.mortgagedocuments.ca">http://www.mortgagedocuments.ca</a> .  The Prime Rate on this mortgage is Paradigm Quest’s Prime rate, please amend the standard charge mortgage terms by including the following provision in Box 5 of the eMortgage form:  “The definition of Prime Rate in Section 3.B. of standard charge mortgage terms no. 4879520/1 is amended by replacing “Royal Bank of Canada” with “Paradigm Quest Inc.”. Paradigm Quest Inc.’s Prime rate is available at any time by inquiry to us and at <a href="http://www.mortgagedocuments.ca">www.mortgagedocuments.ca</a> .”
Adjustable Rate Low Feature Mortgage	Required that you use Standard Charge Terms #4543493/1  &  Low Feature Prime Schedule 1	Our Company has filed a Set of Standard Mortgage Terms for Fixed Rate and Adjustable Rate Mortgages identified as number 4879520/1. This number should be inserted in the mortgage document. A copy of our Set of Standard Mortgage Terms are to be given to the mortgagor(s), are available on our web site: <a href="http://www.mortgagedocuments.ca">http://www.mortgagedocuments.ca</a> .  The Prime Rate on this mortgage is Paradigm Quest’s Prime rate, please amend the standard charge mortgage terms by including the following provision in Box 5 of the eMortgage form:  “The definition of Prime Rate in Section 3.B. of standard charge mortgage terms no. 4879520/1 is amended by replacing “Royal Bank of Canada” with “Paradigm Quest Inc.”. Paradigm Quest Inc.’s Prime rate is available at any time by inquiry to us and at <a href="http://www.mortgagedocuments.ca">www.mortgagedocuments.ca</a> .” *****  The Prepayment provisions applicable to this mortgage are contained in section 5 C.2 of the standard charge mortgage terms, please amend the standard charge mortgage terms by inserting the following provision in Box 5 of the eMortgage form:  “Section 5.B.1 of standard charge mortgage terms no. 4879520/1 is deleted in its entirety.”

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<p>Fixed Rate Low Feature Mortgage</p>	<p>Required that you use Standard Charge Terms #4543493/1  &amp;  Low Feature Prime Schedule 1</p>	<p>Our Company has filed a Set of Standard Mortgage Terms for Fixed Rate and Adjustable Rate Mortgages identified as number 4879520/1. This number should be inserted in the mortgage document. A copy of our Set of Standard Mortgage Terms are to be given to the mortgagor(s), are available on our web site: <a href="http://www.mortgagedocuments.ca">http://www.mortgagedocuments.ca</a>.</p> <p>The Prime Rate on this mortgage is Paradigm Quest’s Prime rate, please amend the standard charge mortgage terms by including the following provision in Box 5 of the eMortgage form:</p> <p>“The definition of Prime Rate in Section 3.B. of standard charge mortgage terms no. 4879520/1 is amended by replacing “Royal Bank of Canada” with “Paradigm Quest Inc.”. Paradigm Quest Inc.’s Prime rate is available at any time by inquiry to us and at <a href="http://www.mortgagedocuments.ca">www.mortgagedocuments.ca</a> .”</p> <p>*****</p> <p>The Prepayment provisions applicable to this mortgage are contained in section 5 C.2 of the standard charge mortgage terms, please amend the standard charge mortgage terms by inserting the following provision in Box 5 of the eMortgage form:</p> <p>“Section 5.B.1 of standard charge mortgage terms no. 4879520/1 is deleted in its entirety.”</p>
<p>All other mortgages*</p>	<p>Required that you use Standard Charge Terms #4543493/1*</p>	<p>Our Company has filed a Set of Standard Mortgage Terms for Fixed Rate and Adjustable Rate Mortgages identified as number 4879520/1. This number should be inserted in the mortgage document. A copy of our Set of Standard Mortgage Terms are to be given to the mortgagor(s), are available on our web site: <a href="http://www.mortgagedocuments.ca">http://www.mortgagedocuments.ca</a>.</p>

\* where you were instructed to use SCT 4622747, please continue to use those SCTs. None of our mortgages products using SCT 4622747 required the use of a schedule.