

Schedule D

Particulars of Security

- I. This Schedule forms part of this mortgage and the following terms when used in this Schedule have the meanings ascribed to them in the Optional Covenants and Conditions referred to on Page 1 of the mortgage of which this Schedule forms part:

Agreement(s)
Debt
CIBC Prime Rate

- II. **Principal Amount:** _____ Dollars (\$ _____)

III. Interest Rate

The interest rate is a variable rate per year equal to the CIBC Prime Rate plus _____ percent (_____ %) per annum, calculated and compounded monthly, with interest on overdue interest at the same rate.

The interest rate will change automatically, without notice, whenever the CIBC Prime Rate changes.

Despite the interest rate noted above, the interest rate you will pay on any part of the Debt will be the interest rate specified in the relevant Agreement which relates to that part of the Debt. Interest will be calculated as set out in the relevant Agreement or, if not set out, will be calculated and compounded monthly, with interest on overdue interest at the same rate. If no interest rate is specified in the relevant Agreement, you will pay interest on such part of the Debt at the interest rate.

Interest is payable both before and after demand and both before and after default and judgment.