





## **Schedule of Additional Terms**

CIBC Variable Flex Mortgage		
Mortgage Identification  Mortgage Number  Date  CIBC Variable Flex Mortgage  Interest Rate (Boxes 9(b) and 9(c))  Calculation Period (Boxes 9(b) and 9(c))  Interest Rate (Boxes 9(b) and 9(c))  The interest rate for the CIBC Variable Flex Mortgage is equal to the CIBC Prime Rate (plus/minus X%) a year. This rate will change as the CIBC Prime Rate changes. The CIBC Prime Rate on the date of the mortgage is% a year. Therefore, the CIBC Variable Flex Mortgage rate as of the date of the mortgage is% a year.  Calculation Period (Boxes 9(b) and 9(c))  Interest is calculated daily using a simple interest formula, which is the same as if it was calculated yearly, not in advance.  The interest rate for the variable rate open mortgage is equal to the CIBC Prime Rate [plus/minus X%] a year. This rate will change as the CIBC Prime Rate changes. The CIBC Prime Rate on the date of the mortgage is% a year. Therefore, the variable rate open mortgage rate as of the date of the mortgage is% a year. Therefore, the variable rate open mortgage rate as of the date of the mortgage is% a year. Therefore, the variable rate open mortgage rate as of the date of the mortgage is% a year.	Mortgage Type	CIBC Variable Flex Mortgage™
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