



## SMC SCHEDULE A (OPEN MORTGAGE)

to a Mortgage or Charge (the "mortgage") or Agreement to Assume Mortgage made between

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and **SCOTIA MORTGAGE CORPORATION**

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and dated

These provisions replace any prepayment provisions in the mortgage or any amendment to it. If we later agree to change or extend the terms of the mortgage, this schedule will not apply to the new or extended term. The terms used in this schedule have the same meaning as in the mortgage.

### ***Paying off a mortgage before the maturity date***

#### ***Open Mortgage***

Providing your mortgage payments are up to date, you can pay off some, or the entire principal amount owing, at any time without any repayment costs.

#### ***Miss a Payment Option***

You may miss any scheduled payment as long as you have prepaid an amount equal to the amount of the payment you intend to miss in this term, and your mortgage is not in default. You cannot however, miss your mortgage credit insurance premium, if applicable. Extra payments or prepayments may not be used to miss a payment if this mortgage is assumed by a subsequent purchaser.

#### ***Continuing Liability***

Unless you prepay the balance of the principal amount owing, you must continue to make your regular monthly mortgage payments.

