

Charge/Mortgage of Land

B

Form 2 – Land Registration Reform Act

<p style="writing-mode: vertical-rl; transform: rotate(180deg);">FOR OFFICE USE ONLY</p> <p>New Property Identifiers</p> <p style="text-align: right;">Additional: See Schedule <input type="checkbox"/></p> <hr/> <p>Executions</p> <p style="text-align: right;">Additional: See Schedule <input type="checkbox"/></p>	<p>(1) Registry <input type="checkbox"/> Land Titles <input type="checkbox"/></p>	<p>(2) Page 1 of _____ pages</p>	
	<p>(3) Property Identifier(s) Block _____ Property _____</p> <p style="text-align: right;">Additional: See Schedule <input type="checkbox"/></p>		
	<p>(4) Principal Amount</p> <p style="text-align: right;">Dollars \$ _____</p>		
	<p>(5) Description</p>		

<p>(6) This Document Contains</p>	<p>(a) Redescription New Easement Plan/Sketch <input type="checkbox"/></p>	<p>(b) Schedule for Description <input type="checkbox"/> Additional Parties <input type="checkbox"/> Other <input checked="" type="checkbox"/></p>	<p>(7) Interest/Estate Charged Fee Simple</p>
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(8) **Standard Charge Terms** – The parties agree to be bound by the provisions in Standard Charge Terms filed as number **201411** and the Chargor(s) hereby acknowledge(s) receipt of a copy of these terms.

<p>(9) Payment Provisions</p>				<p>(b) Interest Rate SEE SCHEDULE % per annum</p>	<p>(c) Calculation Period MONTHLY NOT IN ADVANCE</p>	
<p>(a) Principal Amount \$</p>	<p>(d) Interest Adjustment Date</p>	<p>Y M D</p>	<p>(e) Payment Date and Period</p>	<p>The _____ day of each month</p>	<p>(f) First Payment Date</p>	<p>Y M D</p>
<p>(g) Last Payment Date</p>	<p>(h) Amount of Each Payment</p> <p style="text-align: right;">Dollars \$ _____</p>		<p>(i) Balance Due Date</p>			<p>(j) Insurance See Standard Charge Terms No. 201411</p> <p style="text-align: right;">Dollars \$ _____</p>

(10) **Additional Provisions**

Each guarantor signing below, if any, acknowledges having received and read a copy of this charge and Standard Charge Terms No. 201411 and agrees to be bound by the provisions of such documents.

Continued on Schedule

(11) **Chargor(s)** The chargor hereby charges the land to the chargee and certifies that the chargor is at least eighteen years old and that

The chargor(s) acknowledge(s) receipt of a true copy of this charge (consisting of the number of pages specified in box 2).

Name(s)	Signature(s)	Date of Signature
		Y M D
(guarantor)		

(12) **Spouse(s) of Chargor(s)** I hereby consent to this transaction.

Name(s)	Signature(s)	Date of Signature
		Y M D

(13) **Chargor(s) Address for Service**

(14) **Chargee(s)**

SCOTIA MORTGAGE CORPORATION

(15) **Chargee(s) Address for Service**

<p>(16) Assessment Roll Number of Property</p>	City	Mun.	Map	Sub.	Par.					
<p>(17) Municipal Address of Property</p>	<p>(18) Document Prepared by:</p>							<p style="writing-mode: vertical-rl; transform: rotate(180deg);">FOR OFFICE USE ONLY</p>	<p style="text-align: center;">Fees</p>	
									Registration Fee	
									Total	

Variable Rate Charge/Mortgage
(Land Titles Act and Registry Act)**SCHEDULE**

Land Registration Reform Act

All words that are defined in the set of standard charge terms referred to in the Form 2 Charge/Mortgage of Land, or referred to in the charge prepared in the electronic format and registered electronically pursuant to the provisions of the *Land Registration Reform Act*, as the case may be, have the same meaning when used in this Schedule.

(1) Payment Provisions**Interest Rate**

The interest rate payable on the loan amount is Scotia Mortgage Corporation's Variable Rate Mortgage (VRM) Base Rate with a variance of _____% per annum. At the time the first person signs the mortgage, the VRM Base Rate is _____% per annum and the interest rate payable on the loan amount (Base Rate plus/minus the number of percentage points set out above) is _____% per annum calculated monthly not in advance which is equivalent to _____% per annum calculated half-yearly not in advance.

Complete only if applicable If this is a Variable Rate Mortgage with a Cap Rate, the maximum interest rate payable by you on the loan at any time during the term will be _____% per annum, calculated monthly not in advance. Your monthly payment will be calculated using this interest rate.

(2) Additional Property Identifier(s)**(3) Description/Properties**

(If more than one page is required, number the additional pages consecutively after page 2 and include the total number of pages in box 2 of the Charge/Mortgage of Land (Form 2).



Land Registration Reform Act

SET OF STANDARD CHARGE TERMS No. 201411**1. DEFINITIONS**

In this set of standard charge terms, mortgage means, for the non-electronic paper based registration system, the Form 2 Charge/Mortgage of Land, or, for the electronic registration system, the charge prepared in electronic format and registered electronically pursuant to the provisions of the *Land Registration Reform Act* (as amended or replaced), as well as any attached schedules and this set of standard charge terms. **You** and **your** mean each person who signs the mortgage as chargor. **We, our** and **us** mean Scotia Mortgage Corporation, the chargee. **Your property** means the land described under Description or under Properties in the mortgage, all buildings now or later on it and anything now or later attached or fixed to the buildings or the land, including additions, alterations and improvements. **Principal amount** means the amount specified as the Principal Amount or as the Principal in the mortgage. **Loan amount** means the outstanding balance of all amounts (including interest) owing to us from time to time under the mortgage, as amended from time to time.

Any reference to signing the mortgage means signing Form 2 Charge/Mortgage of Land or a schedule to it, or signing an Acknowledgement and Direction or any schedule to it for electronic registration. References to paragraphs refer to paragraphs of this set of standard charge terms.

If this is a CMHC insured mortgage, it is made pursuant to the **National Housing Act**.

2. WHAT THE MORTGAGE DOES

In return for our making a loan to you in the principal amount (which, by signing the mortgage, you acknowledge having received from us), you:

- i) If you are the owner of your property, charge your property to us and our successors and assigns (called our **legal representatives**);
or
- ii) If you are a tenant of your property under a lease, charge your interest in your property (including any option to purchase) to us and our legal representatives, for the entire term of the lease;

as security for repayment of the loan amount and the performance of all of your other obligations under the mortgage. This means you charge your entire interest in your property to us and to anyone to whom the mortgage is transferred in any way.

Termination of the Mortgage:

Our interest in the property terminates when you have:

- Repaid the loan amount as provided in the mortgage; and
- Complied with all of your other obligations under the mortgage.

3. INTEREST**A. Interest Rate**

The interest rate payable by you on the loan amount is a variable rate, expressed as a rate per annum, equal to our Variable Rate Mortgage (VRM) Base Rate plus/minus the number of percentage points per annum specified as the Interest Rate in the mortgage. Our VRM Base Rate varies from time to time, as the Prime Rate of The Bank of Nova Scotia varies.

Interest is calculated monthly not in advance. Interest at this variable rate is payable on the loan amount both before and after the final payment date, default and judgment. The interest rate will vary automatically on the day the Bank of Nova Scotia Prime Rate changes. Wherever this mortgage refers to the interest rate payable on the loan amount, that expression means the VRM Base Rate plus or minus the number of percentage points per annum specified on the schedule and payable as set out above.

The VRM Base Rate and the interest rate payable on the loan amount at the time the first person signs the mortgage as (set out as the Interest Rate in the mortgage will remain in effect after you sign the mortgage until they are varied as provided under this paragraph 3A. Paragraph 27 of this set of terms sets out interest rates calculated half-yearly not in advance which are equivalent to interest rates calculated monthly not in advance.

B. How you Can Ascertain the Interest Rate

After each VRM Base Rate change we will mail a notice showing your new interest rate and the date it became effective. The notice will be sent to your last known address shown in our records. However, our failure to mail a notice or the fact that you do not receive it will not prevent the rate from varying. The VRM Base Rate in effect at any time will be available at any branch of The Bank of Nova Scotia in Canada.

C. Compound Interest

If on any monthly loan payment date you do not make the payment due on that day, we will charge you interest on any overdue portion of the loan amount (including interest) until paid to us. This is called **compound interest**. Compound interest shall be paid on your monthly loan payment dates. We will also charge interest, at the rate payable on the loan amount,

on compound interest that is overdue until paid to us, both before and after the final payment date as well as both before and after default and judgment.

D. Deferred Interest

If the interest that has accrued on the loan amount from one monthly loan payment date (or, in the case of the first payment, from the interest adjustment date) to the next monthly loan payment date exceeds the monthly loan payment, the excess (called **deferred interest**) will bear interest at the interest rate payable on the loan amount. On the next monthly loan payment date the interest on the deferred interest will be added to the deferred interest and become part of it. If the deferred interest is not paid on that monthly loan payment date, it will bear interest at the interest rate payable on the loan amount and that interest will be added to the deferred interest on the next monthly loan payment date, and so on.

4. HOW YOU WILL REPAY YOUR LOAN

A. Currency and Place of Payment

You shall pay the loan amount to us in Canadian dollars. Your regular monthly loan payments and all other payments will be made at the Branch address set out as the Chargee(s) Address for Service in the mortgage, or at any other place we may designate, and are payable as follows:

B. Interest Payable Prior to your First Regular Payment Due Date

Before your term start date, you will pay us interest, at the rate payable on the loan amount, calculated monthly, on all money we have advanced to you.

If more than 1 month will elapse from the advance date to your 1st regular payment due date, you will owe interest for the period, separately. At our option, such interest will be due and payable one month prior to the 1st regular payment due date or on the 1st regular payment due date or it may be deducted from subsequent advances. We may also require you to pay this interest monthly, before we set a first regular payment due date.

C. Payments after the Interest Adjustment Date

The principal amount, together with interest calculated from the interest adjustment date, shall become due and be paid by you in regular **monthly loan payments**.

You will make your regular monthly loan payments to us in equal instalments in the amount specified as the Amount of Each Payment or as Payments in the mortgage beginning on the date specified as the First Payment Date in the mortgage and continuing monthly thereafter until the date specified as the Last Payment Date in the mortgage. Each date that you are required to make a monthly loan payment is called a **monthly loan payment date**.

You will pay the balance of the principal amount, together with all interest due and payable on it, on the date specified as the Balance Due Date in the mortgage (which is the same as the date specified as the Last Payment Date in the mortgage and is called the **last payment date**).

D. Application of Monthly Loan Payments

Each monthly loan payment will be used:

- **first**, to pay or reduce the interest (other than deferred interest) that has accrued on the loan amount from (and including) the previous monthly loan payment date to (but excluding) the monthly loan payment date on which the payment is made (if the payment is the first monthly loan payment, the interest will be the interest that has accrued from the interest adjustment date);
- **second**, if any of the payment remains, to pay or reduce deferred interest, if any; and
- **thirdly**, if any of the payment remains, to reduce the principal amount outstanding.

E. Early Payment On Sale or Mortgage

If you sell, transfer, mortgage or charge your property, we may, at our option, require you to pay all the money that you owe us under this mortgage immediately, unless we have given our prior written consent to the sale, transfer, mortgage or charge. If we consent to the sale, transfer, mortgage or charge and do not require you to immediately pay all the money that you owe us under this mortgage, your obligations to us under this mortgage and our rights against you or anyone else who is liable for the payment of money owing under this mortgage, are not affected.

F. Prepayment Terms and Conditions

Prepayment Charges – Paying off your mortgage before the maturity date.

You may prepay some, or the entire mortgage early, based on the type of mortgage you have. If we later agree to change or extend the terms of the loan, these prepayment conditions do not apply to the new renewal or extended term.

Miss a Payment® Option

You may miss any scheduled payment, as long as you have prepaid an amount equal to the amount of the payments you intend to miss in this term and your mortgage is not in default. You cannot, however, miss your Mortgage Protection 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 mortgage payments.

If your mortgage does not provide for a Cap Rate and the Prepayment Type is Open

If your mortgage payments are up to date, you may pay off some, or the entire principal amount of your mortgage, on any regular payment date. If you pay off the entire principal amount owing you must pay an administration fee of \$100 for each year or part of a year remaining in the term.

You may early renew this mortgage to a fixed rate, closed prepayment type mortgage for a term of 3 years or longer without a prepayment charge.

If you received a Cashback with your mortgage, the cashback amount will be payable as outlined below under the heading *Cashback*.

If your mortgage provides for a Cap Rate and the Prepayment Type is Closed

If your mortgage payments are up to date, you may increase your payments, or pay off some of your mortgage early in one of the three ways listed in the following chart. These options apply to partial prepayments only. The options are available each year and

cannot be saved to use in a later year. Each year is defined as the 12 month period starting on the Term Start Date (also referred to as the Interest Adjustment Date) or the anniversary of that date. If your mortgage term is less than 12 months, these options are available in each term.

PREPAYMENT OPTIONS		
How	When	What it means
1. *by paying an extra regular mortgage payment (principal, interest and taxes)	on any regular payment date during the year	your principal mortgage balance will be reduced by that amount
2. *by paying up to 15% of the original principal amount of your mortgage	at any time (excluding day prepaid in full), sum total not to exceed the yearly maximum	
3. by increasing your regular mortgage payment by up to 15% of the principal and interest payment set for the term of the mortgage	once each year of the term of your mortgage	

*Only items 1 & 2 qualify for the Miss a Payment option

Prepayment Costs

When you prepay some, or the entire principal of your mortgage, you will incur prepayment charges unless the partial prepayment is in accordance with the prepayment options chart above.

The charge to pay off some, or the entire principal amount of your mortgage early is 3 months' interest costs on the amount you want to prepay. The interest rate used to calculate the 3 months interest is the Cap Rate. If you received a Cashback with your mortgage the cashback amount will be repayable as outlined below under the heading *Cashback*.

G. Cashback

If you receive a cashback with your mortgage the cashback amount will be repayable if your mortgage loan does not remain outstanding with us for the full term. If the mortgage is partially prepaid, paid in full, transferred, assumed, or renewed prior to the expiry of the term, the cashback amount will appear as payable in any assumption, discharge or early renewal statement and will be calculated on an even, prorated basis using the following formula:

$$\text{Cashback Repayment} = \frac{\text{Remaining Term in months (rounded up)}}{\text{Original Term in months}} \times \text{Cashback Amount Received}$$

5. YOUR TITLE TO YOUR PROPERTY

A. As Owner of Your Property, you certify that:

- i) You are the lawful owner of your property;
- ii) You have the right to give us the mortgage;
- iii) There are no encumbrances on the title to your property; and
- iv) There are no limitations or restrictions on your title to your property except building by-laws, zoning regulations and registered restrictions.

This paragraph A applies unless you have advised us in writing that you are a tenant of your property under a lease, in which case paragraph B applies.

B. If you Are a Tenant of Your Property

- i) You certify that:
 - a) The property is leased to you and your legal or personal representatives under a lease, a copy of which you have provided to us;
 - b) The lease is a binding and existing lease and all information you have provided to us concerning it is true;
 - c) All rents payable under the lease have been paid to the date you sign the mortgage;
 - d) You have permission or the right to assign and mortgage or charge the lease; and
 - e) Except as expressed in the lease, there are no limitations, restrictions or encumbrances on your interest under the lease other than building by-laws, zoning regulations and registered restrictions.
- ii) You promise:
 - a) To pay the rent as it falls due;
 - b) To comply with all of the other terms of the lease and not to do anything that would cause the lease to be terminated;
 - c) Not to surrender the lease;
 - d) Not to make any change in the lease without first obtaining our written consent;
 - e) To give us a true copy of any notice or request you receive concerning the lease; and
 - f) To notify us immediately if your landlord advises you of early termination or takes any steps to effect early termination of the lease.

C. You will not do anything that will interfere with our interest in your property.

D. In order to ensure that your entire interest in your property is charged to us you will sign any other documents or do anything further that we think is necessary.

6. USE OF YOUR PROPERTY

You will not make any additions, alterations or improvements to your property or use your property for any business purposes without our prior written consent. You may not use your property for any illegal purposes.

7. WE ARE UNDER NO OBLIGATION TO MAKE ADVANCES TO YOU UNDER THE MORTGAGE

If we decide, for any reason, that we do not wish to advance the entire principal amount or any part of it to you then we do not have to do so, even though the mortgage is prepared, signed or registered, and whether or not any part of the principal amount has already been advanced. However, by signing the mortgage you charge all of your interest in your property to us. You will reimburse us, on demand, for all our expenses of investigating the title to your property and preparing and registering the mortgage.

8. TAXES

A. You will make **monthly tax payments** to us on account of property taxes on each monthly loan payment. The amount of each monthly tax payment will be 1/12th of our estimate of a year's taxes on your property next becoming due and payable and may change from time to time to reflect changes in the annual taxes on your property. The monthly tax payments should enable us to pay all property taxes on or before their annual due date. Or, if your property taxes are payable in instalments, the monthly payments should enable us to pay the full year's instalments of property taxes on or before the date on which the first instalment is due.

B. If, however, the annual due date or the first instalment date for the payment of your property taxes is less than one year from the interest adjustment date, you will pay us equal monthly tax payments during that period and during the next 12 months. These equal monthly tax payments will be based on our estimate of the total taxes payable for both periods so that we will receive enough money from you to pay all taxes for both of those periods.

C. You will also pay us, on demand, any amount by which the actual taxes on your property exceed our estimate of your taxes. Or, at our option, we may increase the monthly payment to cover this amount.

D. We will pay your taxes from the monthly payment we receive from you as long as you are not in default under the mortgage. We are not obliged to make tax payments on the dates they are due or more often than once a year. If you have not paid us enough for taxes, we may still pay the taxes. This will create a debit balance in your tax account. Any debit balance is immediately payable by you. We are under no obligation to advise you that a debit balance has been created.

E. We will pay you interest on any credit balance in your tax account. The interest we pay will not be less than that paid by The Bank of Nova Scotia on savings-chequing accounts. We will charge you interest on the debit balance in your tax account at the interest rate payable on the loan amount until the debit balance is paid to us in full.

F. If you fail to pay us any amount when it is due, we may apply the money in your tax account towards payment of such amount.

G. We can deduct from the total final advance of the principal amount enough money to pay all taxes due on or before the interest adjustment date and which have not been paid on the date the final advance is made.

H. You will immediately send us all assessment notices, tax bills or tax notices which you receive. Failure to do so may result in additional charges or fees from municipality.

9. PAYMENTS WE CAN MAKE

We can pay off any liens, claims or encumbrances against your property which we consider to have priority over the mortgage. We can also pay all our expenses of collecting any payments not received from you when due. These expenses will include all our legal expenses on a solicitor and own client basis. You must immediately reimburse us for any amount so paid.

If we pay off any liens, claims or encumbrances against your property, we will be entitled to all the rights, equities and securities of the person, company, corporation or Government so paid off.

10. TRANSFER OF LEASES AND RENTS

A. If you have leased or, at a later date, lease all or part of your property to another person or persons, then, upon our written request, you will transfer and assign to us:

- i) All leases, lease agreements and their renewals;
- ii) All rents and other money payable under the terms of all leases and agreements. However, we may allow you to receive the rents so long as there is no default by you in making your payments to us or in complying with your other obligations to us under the mortgage; and
- iii) All rights under the leases and agreements as they affect your property.

B. In addition, you confirm that:

- i) You must obtain our prior written consent for any future leases of your property or for the renewal of any lease (other than a renewal provided for in any lease);
- ii) Nothing we do under this paragraph 10 shall put us in possession of your property;
- iii) However, if you default under the mortgage, we have the right to take possession of your property; and
- iv) We are not obliged to collect any rent or other income from your property nor to comply with any term of any lease or agreement.

11. INSURANCE

You will without delay insure, and keep insured, in our favour and until the mortgage is discharged, all buildings covered by the mortgage (including those which will be built in the future both during construction and afterwards) against loss or damage by fire and other perils usually covered in fire insurance policies and against any other perils we request. Such insurance must be provided by a company approved by us for the replacement cost of the buildings (the maximum amount for which the buildings can be insured) in Canadian dollars. Your policy must be in form satisfactory to us and must include extended perils coverage and a mortgage clause stating that loss is payable to us. You shall, at our request, transfer to us all insurance policies and receipts you have on the buildings and any proceeds from that insurance.

If you do not:

- Maintain insurance on the buildings that, in our opinion, complies with this paragraph;
- Deliver a copy of any insurance policy or receipt to us at our request; or
- Provide us with evidence, at our request, of any renewal or replacement of the insurance, at least fifteen full days before your insurance expires or is terminated,

we can, but are not obliged to, insure any of the buildings. What we pay for this insurance shall be added to the amount you owe under this mortgage and shall bear interest at the mortgage interest rate. You will pay this amount with your next monthly payment. If any loss or damage occurs, you will provide us immediately, at your expense, with all necessary proofs of claim. You will also do all necessary acts to enable us to obtain payment of insurance proceeds. The production of this mortgage will be sufficient authority for an insurance company to pay us any loss related to the insurance policy or to accept instructions from us dealing with the loss.

Insurance proceeds may, in whole or in part, at our option, be:

- a) Applied to rebuild or repair the damaged buildings;
- b) Paid to you;
- c) Paid to any other person who owns or did own the property, as established by the registered title; or
- d) Applied, at our sole discretion, to reduce any part of the loan amount, whether due or not yet due.

This paragraph 11 does not apply (and paragraph 21E does apply) if your property is a condominium unit.

12. KEEPING YOUR PROPERTY IN GOOD CONDITION

You shall keep your property in good condition and make any repairs needed. You shall not do anything, or let anyone else do anything, that lowers the value of your property. We can inspect your property at any reasonable time. If, in our opinion, you:

- Do not keep your property in good condition; or
- Do or allow anything to be done that lowers the value of your property;

we can make any repairs we think are advisable. The costs of any inspections and any repairs we make are immediately payable by you.

13. ENVIRONMENTAL PROVISIONS

We (including, in this section, the Canada Mortgage and Housing Corporation if this is a CMHC-insured mortgage) may inspect your property and the buildings on it when we consider it appropriate. We may do this for any purpose but particularly to conduct environmental testing, site assessments, investigations or studies which we consider necessary. The costs of any testing, assessment or study will be payable by you and you will pay us the costs immediately after we give you notice of them. If you do not pay us when we request it, we can add the amounts to the outstanding balance under your mortgage and they will bear interest at your mortgage interest rate. If we do the things permitted under this section, we will not be considered to be in control of your property.

14. REPAYMENT OF LOAN AMOUNT ACCELERATED

The loan amount will become payable immediately, at our option, if:

- a) You default in making any regular monthly loan payment, or any other payment you are obliged to make to us under the mortgage.
- b) You fail to comply with any of your other obligations under the mortgage.
- c) Any lien is registered against your property or we receive written notice of any lien that is created as a result of unpaid property taxes, unpaid condominium maintenance fees, judgements or construction liens or other similar encumbrances.
- d) Your property is abandoned.
- e) Any buildings being erected or additions, alterations or improvements done on your property remain unfinished without work being done on them for 30 consecutive days.
- f) For a VRM without a Cap Rate, the loan balance and all amounts secured by a mortgage, charge, lien, or other encumbrance against your property ranking equal or in priority to the mortgage, ever exceeds 105% of the original advanced amount.
- g) You, or any party using your property with your permission, uses your property for illegal purposes.

15. APPOINTING A RECEIVER TO RECEIVE INCOME

If you default in making any regular monthly loan payment or any other payment which you have agreed to make to us, or in complying with any of your obligations under the mortgage, we can, in writing, appoint a **receiver** (which includes a receiver and manager) to collect any income from your property. We can also, in writing, appoint a new receiver in place of any receiver appointed by us. The receiver is considered to be your agent and not ours and his defaults are considered to be solely your defaults.

The receiver has the right to:

- Use any available remedy (taken in your name or our name) to collect the income from your property;
- Take possession of your property or part of it; and
- Manage your property and maintain it in good condition.

From the income collected the receiver may:

- a) Retain a commission of 5% of the total money received or any higher rate permitted by a judge or other authorized officer.
- b) Retain enough money to pay disbursements spent on collecting the income.
- c) Pay all taxes, fire insurance premiums, expenses of keeping your property in good condition, interest on those payments and all other charges that have priority over the mortgage and interest on those charges.
- d) Pay us all interest that is due and payable under the mortgage and then pay us all or part of any other amount payable under the mortgage, whether it is due or not.

Nothing done by the receiver puts us in possession of your property or makes us accountable for any money except for money actually received by us.

16. ENFORCING OUR RIGHTS

A. Default in Payment

If you default in making any regular monthly loan payment or any other payment that you are obliged to make to us under the mortgage, we may enforce any one or more of the following remedies in any order:

- i) **Sue you** — We may take such action as is necessary to obtain payment of the loan amount.
- ii) **Foreclose or sell your property** — We may commence court proceedings to foreclose your right, title and equity of redemption to all or part of your property. If we obtain a final order of foreclosure, your property will by law become our property.

We may also ask the court to order the sale of your property. If the court makes such an order, it will supervise the sale proceedings. The net proceeds of the sale will be applied to reduce the loan amount. Any balance remaining after all claims have been satisfied will be paid to you. If the amount we receive from the sale of your property is less than the loan amount, you must pay us the difference.

- iii) **Power of sale** — If you default in making any payment for 15 days, we can on 35 days' notice to you enter on your property and:
 - a) Take possession of it;
 - b) Sell all or part of your property (for cash or on credit, or partly for cash and partly on credit) by private sale or public auction for the price and on those terms that can be obtained;
 - c) Lease it on such terms and for whatever period we may decide upon; or
 - d) Take any other remedy available to us under Ontario law.

Notice shall be given to you and to such other persons in the manner and as required by law at the time it is given. Where there are no such requirements, notice may be given to you, at our option, by one or more of the following means:

- Personal service at your last known address;
- Registered mail at your last known address;
- Publication in a newspaper published in the county or district where your property is located;
- Leaving it with a grown-up person on your property; or
- Posting it on your property.

If default continues for three months, we may enter on, sell or lease your property without any notice unless notice is required by law.

We may apply the net proceeds of the sale or lease to reduce any part of the loan amount. Any balance remaining after all claims have been satisfied will be paid to you. If the amount we receive from the sale or lease of your property is less than the loan amount, you must pay us the difference.

B. Default in your obligations including default in payment — If you default in any obligation under the mortgage (including any default referred to in paragraph A), we can enforce our above rights and we can enter on your property at any time, without the permission of any person, and make all arrangements that we consider advisable to:

- Inspect, lease, collect rents or manage your property;
- Repair or put in order any building on your property; or
- Complete the construction of any building on your property.

We can also take whatever action is necessary to take possession, recover and keep possession of your property.

C. Sale of goods (commercial mortgage only) —

If this is a commercial mortgage and you fail to make any payment to us when it is due, we can distrain against your goods. This means we can take any goods on your property and sell them as permitted by Ontario law. We may apply the net proceeds from the sale to reduce any part of the loan amount. Taking this action does not put us in possession of your property nor make us accountable for any money except the money we actually receive.

D. You will not interfere — You will not interfere with our possession of your property (if we go into possession of your property in enforcing our above rights) nor with the possession of anyone to whom your property is sold or leased by us or any receiver. You agree not to make any claim concerning the sale or lease of your property against anyone who buys or leases it from us or any receiver, or anyone who buys or leases it after that time.

E. Our expenses — You will immediately pay all our expenses of enforcing our rights. Our expenses include our costs of taking or keeping possession of your property, an allowance for the time and services of Scotia Mortgage Corporation's and/or The Bank of Nova Scotia's employees utilized in so doing, our legal fees on a solicitor and own client basis and all other costs related to protecting our interest under the mortgage.

F. Judgments — If we obtain a court judgment against you for your failure to comply with any of your obligations to us under the mortgage, the judgment will not result in a merger of the terms of the judgment with our other remedies or rights to enforce your other obligations under the mortgage. We will continue to be entitled to receive interest on the loan amount at the rate payable on the loan amount and at the same times as provided for in the mortgage. The rate of interest payable on any judgment shall be calculated and payable in the same way as interest is calculated under the mortgage and at the same rate that interest is payable on the loan amount until the judgment has been paid in full.

17. DELAY IN ENFORCEMENT OF OUR RIGHTS

No delay or extension of time granted by us to you or any other person in exercising the enforcement of any of our rights under the mortgage nor any agreement referred to in paragraph 20 shall affect our rights to:

- a) Receive all payments you are obliged to make to us, when they are due and payable.
- b) Demand that you repay the loan amount and all interest which is due and payable, on any default by you.
- c) Have you comply with all of your obligations to us under the mortgage.
- d) Have any other person comply with the obligations that person has to us under the mortgage.

18. BUILDING MORTGAGE TERMS

An **improvement** means any alteration, addition or repair to any building on your property or any construction, erection or installation on your property. If the purpose of the mortgage is to finance an improvement, you must so inform us in writing immediately and before any advances are made under the mortgage. You must also provide us immediately with copies of all contracts and subcontracts relating to the improvement and any amendments to them. You agree that any improvement shall be made only according to contracts, plans and specifications approved in writing by us in advance. You must complete all such buildings or improvements as quickly as possible and provide us with proof of payment of all contracts from time to time as we require. We will make advances (part payments of the principal amount) to you based on the progress of the improvement, until either completion and occupation or sale of your property. We will determine whether or not any advances will be made and when they will be made. Whatever the purpose of the mortgage may be, we may in our sole and absolute discretion hold back funds from advances until we are satisfied that you have complied with the holdback provisions of the Construction Lien Act as amended or re-enacted. You authorize us to provide information about the mortgage to any person claiming a construction lien on your property.

19. RELEASING YOUR PROPERTY FROM THE MORTGAGE

We may establish the terms for releasing our interest in all or part of your property (that is, we may discharge, or partially discharge, your property) from the mortgage whether we receive value for our release or not. If we release part of your property from the mortgage at any time, the rest of your property will continue to secure the loan amount. We are only accountable for money actually received by us.

If your property is subdivided before our interest in your property comes to an end, the mortgage will be secured by each part into which your property is subdivided. This means that each part will secure repayment of the total amount you owe us, even if we release another part of your property from the mortgage.

If any part of the property, or any land adjoining the property, is taken by the exercise of any power of expropriation or similar power, the entire compensation which you may be entitled to receive shall, at our option, be applied to reduce the balance or the mortgage including any penalty, fee or interest to which we have a right under this mortgage or the relevant legislation.

We can release you, any guarantor, or any other person from performing any obligation contained in the mortgage or any other security document, without releasing any part of your property secured by the mortgage or any other security, and any such release shall not release any other person from the obligations in the mortgage.

20. RENEWING OR OTHERWISE AMENDING THE MORTGAGE

We may from time to time enter into one or more written agreements with you (or with any one to whom your property is transferred) to amend the mortgage by extending the time for payment, renewing it or its term for further periods of time, changing the interest rate payable under the mortgage or otherwise altering the provisions of the mortgage.

You agree to pay all money owing under the mortgage on the maturity date or, if we have offered to renew your mortgage, to enter into a renewal agreement with us on or before the maturity date. If you do not, provided that we have not advised you that we will not renew your mortgage, you agree that the mortgage will be automatically renewed on the renewal terms we indicate in the renewal agreement, including all the other terms and conditions stated in the renewal agreement.

Whether or not there are any encumbrances on your property in addition to the mortgage at the time the agreement is entered into, it will not be necessary to register the agreement on title in order to retain priority for the mortgage, as amended, over any instrument registered after the mortgage. Any reference in this set of standard charge terms to the mortgage means the mortgage as amended by any such agreement or agreements.

21. CONDOMINIUM PROVISIONS

If your property is a condominium unit, you are also to comply with the provisions in this paragraph 21 in addition to all of the other provisions of the mortgage (except paragraph 11).

In this paragraph 21, the Condominium Act, as amended or re-enacted, is called the **Act**. Expressions used below which are the same as those in the Act have the same meaning as those in the Act, except that the expression **condominium property** has the same meaning as the word "property" in the Act.

A. You will comply with the Act, and with the declaration, by-laws and rules of the condominium corporation (the **corporation**) relating to your property and provide us with proof of your compliance from time to time as we may request.

B. You will pay the common expenses for your property to the corporation on the due dates. Or, if we exercise our right to collect your contribution towards the common expenses from you, you will pay the same to us upon being so notified. We can accept a statement which appears to be issued by the corporation as conclusive evidence for the purpose of establishing the amounts of the common expenses and the dates those amounts are due.

C. You will forward to us any notices, assessments, by-laws, rules and financial statements of the corporation you receive (or are entitled to receive) from the corporation.

D. You will maintain all improvements made to your unit and repair them after damage.

E. Insurance — In addition to the insurance which the corporation must obtain, you must:

- i) Insure all improvements which you or previous owners have made to your unit;
- ii) Obtain insurance for those additional risks that we require;
- iii) Insure your common or other interest in building (whether presently existing or built in the future both during construction and afterwards) which are part of the condominium property or assets of the corporation if the corporation fails to insure the buildings or assets as required or if we require you to do so;
- iv) Assign your insurance policies to us and (as far as permitted by law) your interest in the policies held by the corporation.
- v) Provide us with proof that the required insurance is in force, as well as evidence of any renewal or replacement of the insurance, within fifteen full days before the insurance expires or is terminated.
- vi) Do all that is necessary to collect insurance proceeds.

Each of your insurance policies (and those of the corporation) must comply with the following:

- Your property must be covered against destruction or damage by fire and other perils usually covered in fire insurance policies and against any other perils we require for its full replacement cost (the maximum amount for

which it can be insured) in Canadian dollars;

- The insurance company and the terms of the policy must be satisfactory to us.

If you fail to insure your property as required in this paragraph 21, we can, but are not obliged to, obtain any insurance which you are required to obtain. What we pay for this insurance will immediately become payable by you to us. If any loss or damage occurs, you, on behalf of the condominium corporation and yourself, will provide us immediately, at your expense, with all necessary proofs of claim. You will also do all necessary acts to enable us to obtain payment of insurance proceeds. You will seek to ensure the full compliance by the condominium corporation with its duties and obligations under the **Condominium Act** and the Declaration and By-Laws of the condominium corporation.

To the extent permitted by law, insurance proceeds may, in whole or in part, at our option be:

- a) Applied to rebuild or repair the damage to your property;
- b) Paid to you;
- c) Paid to any other person who owns or did own the property, as established by the registered title; or
- d) Applied, at our sole discretion, to reduce any part of the loan amount, whether due or not yet due.

F. You must pay certain other expenses — In addition to our other rights and remedies contained in the mortgage, you will pay us immediately all our expenses in relation to:

- Any by-law, resolution, rule or other matter (other than one for which only a vote of the majority present at the meeting is required);
- The enforcement of our right to have the corporation or any owner comply with the Act, declaration, by-laws and rules; and
- Our exercising any voting rights we may have.

Where our expenses relate to other units as well as to your property, the amount you are required to pay will only be the expenses related to your property as we determine.

G. Voting and other rights — You authorize us to exercise your rights under the Act to vote, consent and dissent. You also authorize us to exercise your rights to:

- Demand the corporation purchase your unit and common interest, where provided under the Act;
- Elect to have the value of your unit and common interest or that of the condominium property determined by arbitration;
- Receive your share of the corporation's assets and the proceeds from the sale of your unit and common interest or of the condominium property or any part of the common elements.

If we do not exercise your rights, you may do so according to any instructions we may give you. Before making such a demand or election you must obtain our prior written approval. You must do this even if we do not have the right to make the demand or election as between ourselves and the corporation, and even if we had previously arranged for you to exercise that right.

Nothing done under this paragraph 21 puts us in possession of your property. We are not liable for any action we may take in doing what you have authorized us to do or for any failure to act. We may at any time revoke any arrangement we make for you to do anything you have authorized us to do.

H. Our additional rights under the mortgage — You authorize us to do the following:

- i) Inspect your property at any reasonable time.
- ii) Do any needed maintenance or repairs after damage.
- iii) Inspect the corporation's records
- iv) Remedy any failure of yours to comply with the Act or the declaration, by-laws and rules of the corporation.

I. Repayment of the loan amount may be accelerated — The loan amount will become payable immediately, at our option, if:

- i) The corporation fails to comply with the Act and the declaration, by laws and rules of the corporation;
- ii) The corporation fails to:
 - insure all the condominium units and common elements according to law and according to any additional requirements of ours;
 - insure its assets if we so require and according to our requirements;
 - provide us with proof that the insurance is in force, if we ask for it; or
 - do all that is necessary to collect insurance proceeds;
- iii) The corporation does not, in our opinion, manage the condominium property and assets in a careful way;
- iv) The corporation fails to keep the corporation's assets in good repair and working order;
- v) The corporation makes any substantial modification to the common elements or the corporation's assets without our approval;
- vi) There has been substantial damage and the owners have voted for termination of the condominium;
- vii) A sale of the condominium property or any part of the common elements is authorized.
- viii) A court makes an order that the government of the condominium property by the Act be terminated; or
- ix) The condominium property ceases to be governed by the Act.

Our rights will not be affected by the fact that we voted for or consented to such termination, sale or order or to the condominium property not being governed by the Act.

J. Termination of the corporation — If your property ceases to be governed by the Act:

- All the terms of the mortgage continue to apply;

- You authorize us to agree with anyone to a partition of the condominium property. We can pay or receive money to ensure that the partition is equal and you will reimburse us, immediately, for any money we have paid. We can also execute all documents and do all acts needed to carry out the partition;
- Your share of the corporation's assets and the proceeds from the sale of your unit and common interest or of the condominium property or any part of the common elements shall be paid to us (unless we notify you to the contrary in writing) and you will do all things necessary to accomplish this; and
- Any money received by us (after payment of all our expenses) may be applied to reduce any part of the loan amount. Any balance remaining after all claims have been satisfied will be paid to you.

22. DISCHARGE

When our interest in your property comes to an end, we will either prepare, execute and register a full discharge of our claim and provide you with confirmation of discharge, or, at our sole option, we will prepare and provide you with an executed but unregistered Discharge of Charge/Mortgage. You will give us a reasonable time in which to prepare, review, execute and register the discharge documents and you will pay our usual administrative fees for preparing, reviewing and executing the discharge document and, where we elect to register the discharge of our claim, our usual administrative fees for registering the discharge document. You will also pay all legal and other expenses that we incur in connection with the discharge of our claim. In the event that we provide you with an unregistered Discharge of Charge/Mortgage, you will be responsible for registering the documentation and for all costs relating to such registration.

When our interest in your property comes to an end and you request that we assign your mortgage, we will prepare and execute an assignment of the mortgage for you. You will give us a reasonable time in which to prepare, review and execute the assignment and you will pay our usual administrative fees for preparing, reviewing, and executing the documentation and all legal and other expenses we incur in so doing. You will be responsible for registering the assignment documentation and for all costs relating to such registration.

23. HEADINGS

Headings form no part of the mortgage. They are used so that parts of the mortgage can easily be referred to.

24. NO DEDUCTIONS

You agree that all payments that you make to us or that we ask you to make will be made in full without any set off, abatement, counterclaim, deductions or withholdings whatsoever. You agree that you do not have a right to cancel, offset or reduce any payment or debt by any amount we owe you.

25. WHO IS BOUND BY THE MORTGAGE

You agree to observe and be bound by all of the terms and obligations contained in the mortgage. The mortgage will also be binding on your heirs, personal and legal representatives, successors or assigns, our successors, assigns or legal representatives and anyone else to whom your property is transferred. As well, the mortgage will be binding on anyone to whom it is transferred by us. All persons who sign the mortgage as chargors are collectively and individually (that is, jointly and severally) bound to comply with all obligations under the mortgage.

26. STATUTORY COVENANTS EXCLUDED

The covenants set out in Section 7(1) of the Land Registration Reform Act, as amended or re-enacted, are excluded from the mortgage.

27. GUARANTEE

In this paragraph 26, **guarantor** means each person who signs the mortgage as guarantor. **Chargor** means the person or persons who sign the mortgage as chargor and **property** means the property charged by the mortgage.

In return for us making a loan to the chargor, the guarantor, by signing the mortgage, guarantees the chargor's payments (including interest, whether or not the interest rate is changed), and compliance with the chargor's other obligations, under the mortgage. Each guarantor agrees that, if the chargor defaults in making any payment or in performing any other obligation under the mortgage, the guarantor will pay us all of the unpaid payments and comply with all of the obligations which have not been complied with by the chargor. Each guarantor will be collectively and individually (that is, jointly and severally) responsible with the chargor and with one another (if more than one) for all obligations under the mortgage.

It is understood that we can without lessening the guarantor's liability and without obtaining the consent of or giving notice to the guarantor:

- Grant any extensions of time for payment and extensions of the term of the mortgage, including any renewals of the mortgage or its term for further periods of time;
- Increase the rate of interest payable under the mortgage, either during the initial term or in any subsequent renewal period;
- Release the whole or any part of the property from the mortgage or any other security;
- Otherwise deal with the chargor, any other person (including any guarantor), any security (including the mortgage) or the property, including releasing, realizing on or replacing any security we may hold;
- Waive any provision of the mortgage or change any of the terms of the mortgage at any time during the initial term of the mortgage or in any subsequent renewal period;

either before or after requiring payment from any person without affecting the guarantee. We may require payment from any guarantor without first trying to collect from the chargor or any other person (including any guarantor) or on any security (including the mortgage). Each guarantor's obligations shall be binding upon the guarantor's successors or personal.

28. EQUIVALENT RATES

The interest rate payable on the loan amount under the mortgage is calculated monthly not in advance. The table below sets out what the equivalent interest rate would be if it were calculated half-yearly, not in advance.

Interest Rate per annum calculated monthly (%)	Equivalent Interest Rate per annum calculated half-yearly not in advance (%)	Interest Rate per annum calculated monthly (%)	Equivalent Interest Rate per annum calculated half-yearly not in advance (%)	Interest Rate per annum calculated monthly (%)	Equivalent Interest Rate per annum calculated half-yearly not in advance (%)	Interest Rate per annum calculated monthly (%)	Equivalent Interest Rate per annum calculated half-yearly not in advance (%)	Interest Rate per annum calculated monthly (%)	Equivalent Interest Rate per annum calculated half-yearly not in advance (%)
2.00000	2.00835	5.00000	5.05237	8.62500	8.78147	12.25000	12.56692	15.87500	16.40939
2.05000	2.05878	5.05000	5.10343	8.65000	8.80739	12.30000	12.61953	15.90000	16.43609
2.10000	2.10921	5.10000	5.15450	8.70000	8.85922	12.35000	12.67215	15.95000	16.48949
2.12500	2.13443	5.12500	5.18003	8.75000	8.91106	12.37500	12.69846	16.00000	16.54291
2.15000	2.15965	5.15000	5.20557	8.80000	8.96292	12.40000	12.72478	16.05000	16.59634
2.20000	2.21011	5.20000	5.25666	8.85000	9.01479	12.45000	12.77742	16.10000	16.64978
2.25000	2.26057	5.25000	5.30776	8.87500	9.04072	12.50000	12.83008	16.12500	16.67650
2.30000	2.31105	5.30000	5.35887	8.90000	9.06666	12.55000	12.88274	16.15000	16.70323
2.35000	2.36154	5.35000	5.40999	8.95000	9.11855	12.60000	12.93542	16.20000	16.75669
2.37500	2.38678	5.37500	5.43555	9.00000	9.17045	12.62500	12.96176	16.25000	16.81016
2.40000	2.41203	5.40000	5.46112	9.05000	9.22236	12.65000	12.98810	16.30000	16.86365
2.45000	2.46254	5.45000	5.51226	9.10000	9.27428	12.70000	13.04080	16.35000	16.91714
2.50000	2.51306	5.50000	5.56341	9.12500	9.30024	12.75000	13.09351	16.37500	16.94389
2.55000	2.56359	5.55000	5.61457	9.15000	9.32621	12.80000	13.14623	16.40000	16.97065
2.60000	2.61412	5.60000	5.66574	9.20000	9.37815	12.85000	13.19896	16.45000	17.02417
2.62500	2.63940	5.62500	5.69133	9.25000	9.43010	12.87500	13.22533	16.50000	17.07769
2.65000	2.66467	5.65000	5.71692	9.30000	9.48206	12.90000	13.25170	16.55000	17.13123
2.70000	2.71523	5.70000	5.76812	9.35000	9.53403	12.95000	13.30445	16.60000	17.18478
2.75000	2.76580	5.75000	5.81932	9.37500	9.56002	13.00000	13.35721	16.62500	17.21156
2.80000	2.81638	5.80000	5.87054	9.40000	9.58602	13.05000	13.40998	16.65000	17.23834
2.85000	2.86698	5.85000	5.92176	9.45000	9.63801	13.10000	13.46277	16.70000	17.29192
2.87500	2.89228	5.87500	5.94738	9.50000	9.69002	13.12500	13.48916	16.75000	17.34550
2.90000	2.91758	5.90000	5.97300	9.55000	9.74203	13.15000	13.51556	16.80000	17.39909
2.95000	2.96819	5.95000	6.02424	9.60000	9.79406	13.20000	13.56837	16.85000	17.45270
3.00000	3.01881	6.00000	6.07550	9.62500	9.82008	13.25000	13.62118	16.87500	17.47950
3.05000	3.06945	6.05000	6.12677	9.65000	9.84610	13.30000	13.67401	16.90000	17.50631
3.10000	3.12009	6.10000	6.17805	9.70000	9.89815	13.35000	13.72685	16.95000	17.55994
3.12500	3.14542	6.12500	6.20369	9.75000	9.95021	13.37500	13.75327	17.00000	17.61358
3.15000	3.17074	6.15000	6.22934	9.80000	10.00228	13.40000	13.77970	17.05000	17.66723
3.20000	3.22141	6.20000	6.28064	9.85000	10.05436	13.45000	13.83256	17.10000	17.72089
3.25000	3.27208	6.25000	6.33195	9.87500	10.08040	13.50000	13.88543	17.12500	17.74772
3.30000	3.32277	6.30000	6.38327	9.90000	10.10645	13.55000	13.93831	17.15000	17.77456
3.35000	3.37347	6.35000	6.43460	9.95000	10.15855	13.60000	13.99121	17.20000	17.82824
3.37500	3.39882	6.37500	6.46027	10.00000	10.21066	13.62500	14.01766	17.25000	17.88193
3.40000	3.42417	6.40000	6.48594	10.05000	10.26279	13.65000	14.04411	17.30000	17.93564
3.45000	3.47489	6.45000	6.53730	10.10000	10.31492	13.70000	14.09702	17.35000	17.98935
3.49000	3.51547	6.50000	6.58866	10.12500	10.34099	13.75000	14.14995	17.37500	18.01621
3.50000	3.52562	6.55000	6.64003	10.15000	10.36707	13.80000	14.20289	17.40000	18.04308
3.55000	3.57636	6.60000	6.69142	10.20000	10.41922	13.85000	14.25583	17.45000	18.09682
3.59000	3.61695	6.62500	6.71711	10.25000	10.47139	13.87500	14.28231	17.50000	18.15056
3.60000	3.62711	6.65000	6.74281	10.30000	10.52357	13.90000	14.30879	17.55000	18.20432
3.62500	3.65249	6.70000	6.79422	10.35000	10.57576	13.95000	14.36176	17.60000	18.25809
3.65000	3.67787	6.75000	6.84564	10.37500	10.60185	14.00000	14.41474	17.62500	18.28498
3.69000	3.71848	6.80000	6.89706	10.40000	10.62795	14.05000	14.46773	17.65000	18.31187
3.70000	3.72864	6.85000	6.94850	10.45000	10.68016	14.10000	14.52073	17.70000	18.36567
3.75000	3.77942	6.87500	6.97423	10.50000	10.73238	14.12500	14.54724	17.75000	18.41947
3.79000	3.82005	6.90000	6.99995	10.55000	10.78462	14.15000	14.57375	17.80000	18.47328
3.80000	3.83021	6.95000	7.05141	10.60000	10.83686	14.20000	14.62677	17.85000	18.52711
3.85000	3.88101	7.00000	7.10288	10.62500	10.86298	14.25000	14.67981	17.87500	18.55403
3.87500	3.90642	7.05000	7.15436	10.65000	10.88911	14.30000	14.73285	17.90000	18.58095
3.89000	3.92166	7.10000	7.20585	10.70000	10.94138	14.35000	14.78591	17.95000	18.63479
3.90000	3.93183	7.12500	7.23160	10.75000	10.99365	14.37500	14.81244	18.00000	18.68865
3.95000	3.98265	7.15000	7.25736	10.80000	11.04594	14.40000	14.83897	18.05000	18.74252
3.99000	4.02331	7.20000	7.30887	10.85000	11.09823	14.45000	14.89205	18.10000	18.79640
4.00000	4.03348	7.25000	7.36039	10.87500	11.12438	14.50000	14.94514	18.12500	18.82335
4.05000	4.08433	7.30000	7.41193	10.90000	11.15054	14.55000	14.99824	18.15000	18.85030
4.09000	4.12500	7.35000	7.46347	10.95000	11.20286	14.60000	15.05135	18.20000	18.90420
4.10000	4.13518	7.37500	7.48925	11.00000	11.25519	14.62500	15.07791	18.25000	18.95811
4.12500	4.16061	7.40000	7.51503	11.05000	11.30753	14.65000	15.10448	18.30000	19.01204
4.15000	4.18605	7.45000	7.56659	11.10000	11.35988	14.70000	15.15761	18.35000	19.06597
4.19000	4.22674	7.50000	7.61817	11.12500	11.38605	14.75000	15.21075	18.37500	19.09295
4.20000	4.23692	7.55000	7.66976	11.15000	11.41224	14.80000	15.26391	18.40000	19.11992
4.25000	4.28781	7.60000	7.72135	11.20000	11.46461	14.85000	15.31707	18.45000	19.17388
4.29000	4.32852	7.62500	7.74716	11.25000	11.51699	14.87500	15.34366	18.50000	19.22785
4.30000	4.33871	7.65000	7.77296	11.30000	11.56938	14.90000	15.37025	18.55000	19.28183
4.35000	4.38961	7.70000	7.82458	11.35000	11.62179	14.95000	15.42344	18.60000	19.33582
4.37500	4.41507	7.75000	7.87621	11.37500	11.64800	15.00000	15.47664	18.62500	19.36282
4.39000	4.43034	7.80000	7.92785	11.40000	11.67420	15.05000	15.52985	18.65000	19.38982
4.40000	4.44053	7.85000	7.97951	11.45000	11.72663	15.10000	15.58307	18.70000	19.44384
4.45000	4.49146	7.87500	8.00534	11.50000	11.77907	15.12500	15.60968	18.75000	19.49786
4.49000	4.53221	7.90000	8.03117	11.55000	11.83151	15.15000	15.63630	18.80000	19.55190
4.50000	4.54240	7.95000	8.08284	11.60000	11.88397	15.20000	15.68954	18.85000	19.60594
4.55000	4.59335	8.00000	8.13452	11.62500	11.91021	15.25000	15.74279	18.87500	19.63297
4.59000	4.63411	8.05000	8.18622	11.65000	11.93644	15.30000	15.79606	18.90000	19.66000
4.60000	4.64431	8.10000	8.23792	11.70000	11.98892	15.35000	15.84933	18.95000	19.71407
4.62500	4.66979	8.12500	8.26378	11.75000	12.04141	15.37500	15.87597	19.00000	19.76815
4.65000	4.69528	8.15000	8.28964	11.80000	12.09391	15.40000	15.90262	19.05000	19.82224
4.69000	4.73606	8.20000	8.34137	11.85000	12.14643	15.45000	15.95592	19.10000	19.87634
4.70000	4.74626	8.25000	8.39310	11.87500	12.17269	15.50000	16.00922	19.12500	19.90340
4.75000	4.79725	8.30000	8.44485	11.90000	12.19895	15.55000	16.06254	19.15000	19.93046
4.79000	4.83806	8.35000	8.49661	11.95000	12.25149	15.60000	16.11587	19.20000	19.98458
4.80000	4.84826	8.37500	8.52249	12.00000	12.30403	15.62500	16.14254	19.25000	20.03872
4.85000	4.89927	8.40000	8.54838	12.05000	12.35659	15.65000	16.16922	19.30000	20.09286
4.87500	4.92478	8.45000	8.60016	12.10000	12.40915	15.70000	16.22257	19.35000	20.14702
4.90000	4.95029	8.50000	8.65195	12.12500	12.43544	15.75000	16.27593	19.37500	20.17411
4.95000	5.00133	8.55000	8.70375	12.15000	12.46173	15.80000	16.32930	19.40000	20.20119
4.99000	5.04216	8.60000	8.75556	12.20000	12.51432	15.85000	16.38269	19.45000	20.25537
								19.50000	20.30956