



ADDITIONAL PROVISIONS FOR

Home Account Plus Line of Credit (MCAP - 2195)

1. EFFECT ON STANDARD TERMS:

These Additional Provisions form part of the Mortgage. In the event of any inconsistency or conflict between these Additional Provisions and a term of the Standard Charge/ Mortgage Terms, these provisions amend those terms and will prevail.

2. CAPITALIZED TERMS:

All capitalized terms used but not otherwise defined in these Additional Provisions have the respective meanings ascribed to such terms in the Standard Charge/ Mortgage Terms.

3. INTEREST RATE:

You will be charged the Prime Rate and any applicable premium (or discount) to the Prime Rate as set out in the . Your Interest Rate will change each time the Prime Rate changes, with no prior notice to you. Your Regularly Scheduled Payment will also change accordingly.

4. PREPAYMENT PROVISIONS:

You may prepay any portion of the outstanding balance of the Loan at any time, with no penalty.

5. EARLY PAYOUT PROVISIONS:

You may payout the entire outstanding balance of the Loan at any time. There is no Early Payout Penalty or Reinvestment Fee charged for using this privilege.

6. CONVERTIBILITY:

You may at any time, without penalty, convert this Loan to any loan offered by us at the time. You may select from the options available at the time of conversion. You will receive the interest rate we quote at the time, for the term selected. You will sign a Renewal Agreement which will contain all of the amended terms and conditions of the new loan. All the features and benefits of the existing Loan are rescinded upon conversion, and you will adopt the features and benefits of the new loan. You can not convert if you are in default.

7. RENEWAL/ ROLL-OVER:

We may offer you a Renewal Agreement or extend the Term of the Loan, prior to the Balance Due Date.

8. ASSUMABILITY:

This Mortgage is not assumable.

9. PORTABILITY:

This Mortgage is portable. For details, refer to section 9.6 of the Standard Charge/ Mortgage Terms.

10. SKIP-A-PAYMENT:

This Mortgage permits skip-a-payment. For details on skip-a-payment, refer to section 6.4 of the Standard Charge/ Mortgage Terms.

11. SECOND MORTGAGE:

This is a second mortgage. At all times the first mortgage must be held with us, as the lender. If, at any time, the first mortgage is held in the name of a lender other than us, all amounts secured by this second Mortgage will, at our option, be due and payable. Any applicable discharge fees will apply.

12. LINES OF CREDIT AND REDRAWABLE MORTGAGES:

Your payment terms are set out in your Loan Agreement.

All Borrower(s) and Guarantor(s) must occupy the Property until the Balance Due Date. We may declare this Mortgage in default and exercise all remedies available to us in the case of default, if at any time, the Property:

- is not occupied by Borrower(s) and Guarantor(s), OR
- is not owned by the Borrower(s).

13. OCCUPATION OF PROPERTY:

Unless the Mortgage was granted under our Small Rental Program, the Borrower must occupy the Property during the term of the Mortgage.

If the Mortgage was granted under our Small Rental Program, the Borrower is not required to occupy the Property, but it must be occupied at all times throughout the term of Mortgage.

We may declare this Mortgage in default and exercise all remedies available, if the Property is not occupied as specified herein.