

Charge/Mortgage of Land
Land Titles Act

(1) Mortgagor(s)										
(2) Address of Mortgagor(s)										
(3) How Property Held - Tenancy										
(4) Mortgatee CANADIAN IMPERIAL BANK OF COMMERCE										
(5) Address and Postal Code of Mortgatee PO Box 115, Commerce Court Postal Station, Toronto, ON M5L 1E5										
(6) Legal Description of Mortgaged Land										
(7) Principal Amount										
(8) Interest/Estate Charged										
(9) Payment Provisions										
(a) Principal Amount \$				(b) Interest Rate % per annum			(c) Calculation Period			
(d) Interest Adjustment Date	M	D	Y	(e) Payment Date and Period			(f) First Payment Date	M	D	Y
(g) Last Payment Date				(h) Amount of Each Payment Dollars \$						
(i) Balance Due Date				(j) Insurance Dollars \$						
(10) Standard Form Mortgage The Mortgagor(s) acknowledges that this charge/mortgage of land consists of the terms contained herein and is subject to the terms contained in the Standard Form Mortgage that was filed with the Registrar under the <i>Land Titles Act</i> as number . The Mortgagor(s) acknowledge that he/she understand(s) the nature of the foregoing statement and that the mortgage consists of the terms set out herein and the terms set out in the Standard Form Mortgage referred to herein.										
(11) Additional Terms <div><input type="checkbox"/> THIS MORTGAGE IS NOT A HIGH-RATIO MORTGAGE.</div> <div><input type="checkbox"/> THIS MORTGAGE IS A HIGH RATIO MORTGAGE TO WHICH SECTIONS 43(4.1) AND (4.2) AND 44(4.1) AND (4.2) OF THE <i>LAW OF PROPERTY ACT</i> APPLY. YOU AND ANYONE WHO, EXPRESSLY OR IMPLIEDLY, ASSUMES THIS MORTGAGE FROM YOU, COULD BE SUED FOR ANY OBLIGATIONS UNDER THIS MORTGAGE IF THERE IS A DEFAULT BY YOU OR BY A PERSON WHO ASSUMES THIS MORTGAGE.</div>										
(12) Acknowledgments The Mortgagor(s) acknowledge (a) that the Mortgagor(s) understands the nature of the statements set out in box 10 hereof, (b) that the Mortgagor(s) have been given a copy of the Standard Form Mortgage referred to in box 10 hereof, (c) that the Mortgagor(s) are the registered owner(s) of the land being mortgaged, and (d) that the Mortgagor(s) mortgage all of the Mortgagor(s) estate and interest in the lands described in box 6 hereof for the purposes of securing the payment of the principal amount, interest and all other amounts secured by this charge/mortgage.										
(13) Execution The Mortgagor has signed this Mortgage on _____, _____. <div><div>_____ Witness</div><div>_____ Mortgagor</div><div>_____ Witness</div><div>_____ Mortgagor</div></div>										

(14) Dower - Consent of Spouse

I, _____ being married to the within named _____
do hereby give my consent to the disposition of our homestead, made in this instrument, and I have executed this document for the purpose of giving up my life estate and other dower rights in the said property given to me by the *Dower Act* to the extent necessary to give effect to the said disposition.

Signature of Spouse

(15) Certificate of Acknowledgement by Spouse

*Strike out whichever inapplicable.

1. This document was acknowledged before me by _____ apart from *her husband/his wife.
2. _____ acknowledged to me that *she/he:
- (a) Is aware of the nature of the disposition;
 - (b) Is aware that the *Dower Act* gives *her/him a life estate in the homestead and the right to prevent disposition of the homestead by withholding consent;
 - (c) Consents to the disposition for the purpose of giving up the life estate and other dower rights in the homestead given to *her/him by the *Dower Act* to the extent necessary to give effect to the said disposition;
 - (d) is executing the document freely and voluntarily without any compulsion on the part of *her husband/his wife.

DATED at _____ in the Province of _____, this _____
day of _____, _____.

Signature of Solicitor

(16) Dower Affidavit

I, _____, of _____,
make oath and say:

1. I am the mortgagor (or the agent acting under power of attorney in my favour registered in the Land Titles Office on _____, _____ as instrument number _____ granted by the mortgagor) named in the within instrument.
2. I am (or my principal is) not married.
OR
Neither myself nor my spouse (or my principal nor his/her spouse) have resided on the within mentioned land at any time since our (or their) marriage.
OR
I am (or my principal is) married to _____ being the person who executed the release of dower rights registered in the Land Titles Office on _____, _____ as instrument number _____.
OR
A judgment for damages was obtained against me by my spouse (or my principal by his/her spouse) and registered in the Land Titles Office on _____, _____ as instrument number _____.

Sworn before me at _____)
in the Province of _____)
this _____ day of _____) _____
Signature

A Commissioner for Oaths In and For the Province of Alberta
A Notary Public In and For the _____ of _____

(17) Affidavit of Execution

I, _____, of _____,
_____ (occupation) make oath and say:

1. THAT I was personally present and did see _____ and _____ named in the within instrument, who _____ personally known to me to be the person(s) named therein, duly sign, seal and execute the same for the purposes named therein.
2. THAT the same was executed at the _____ of _____ in the Province of _____ and that I am a subscribing witness thereto.
3. THAT I know the said _____ and _____ and he/she/they/is/are in my belief of the full age of eighteen years.

Sworn before me at _____)
in the Province of _____)
this _____ day of _____) _____
Signature

A Commissioner for Oaths In and For the Province of Alberta
A Notary Public In and For the _____ of _____