Consumer General Collateral Mortgage

This **Mortgage** made this_____day of _____, _____ .

Between

_____

hereinafter called the "Mortgagor",

Of the First Part,

- and -

Canadian Imperial Bank of Commerce, a Chartered Bank

hereinafter called the "Mortgagee",

Of the Second Part,

-and –

_____

hereinafter called the "Spouse of the Mortgagor",

Of the Third Part,

- and -

_____

hereinafter called the "Guarantor",

Of the Fourth Part,

You grant the Mortgagee a charge on your property, described or referred to in Schedule "A", as security for the payment of the debt, the aggregate balance of which (exclusive interest and any other charges payable under this mortgage at any given time) shall not exceed $ _____ dollars in relation to this Mortgage.

The interest rate is a variable rate per year equal to the CIBC Prime Rate plus _____ percent (_____%) per year, calculated and compounded monthly, with interest on overdue interest at the same rate. The interest rate will change automatically, without notice, whenever the CIBC Prime Rate changes.

Despite the interest rate noted above, the interest rate you will pay on any part of the Debt will be the interest rate stated in the Agreement that relates to that part of the Debt. Interest will be calculated as stated in the relevant Agreement. If the Agreement does not set out an interest rate or a calculation method, then interest will be calculated based on CIBC Prime Rate plus six percent (6%) per year calculated semi–annually not in advance. Interest on overdue interest will be calculated at the same rate.

Interest is payable on the Debt until it has been paid, both before and after demand, before and after default, and before and after we obtain any court judgment against you.

The terms, conditions and covenants set out in Schedule B are incorporated by this reference and form part of this mortgage and each person who signs this mortgage is bound to them. Words defined in Schedule "B" have the meanings set out therein when used in this mortgage including Schedule "B" whether or not they are in upper case or lower case.

The Spouse of the Mortgagor consents to this mortgage and conveys to the Mortgagee all the right, title and interest of such spouse in the lands and premises hereby mortgaged, subject to the provisions for payment described in this mortgage.

Each person who signs this Mortgage acknowledges receipt of a copy.

IN WITNESS WHEREOF the parties hereto, other than the Mortgagee, have executed this Mortgage on the day first above written.

Signed, sealed and delivered
in the presence of:

Witness	*Mortgagor*
Witness	*Mortgagor*
Witness	*Spouse of Mortgagor*
Witness	*Guarantor*