

Schedule D

Particulars of Security

- I. This Schedule forms part of this mortgage and the following terms when used in this Schedule have the meanings ascribed to them in the Optional Covenants and Conditions referred to on Page 1 of the mortgage of which this Schedule forms part:  
Agreement  
Debt  
CIBC Prime Rate
- II. **Principal Amount:**\_\_\_\_\_Dollars (\$ \_\_\_\_\_)  
This mortgage is given as continuing collateral security for repayment of the Debt and your performance of all your obligations under this mortgage or any Agreement provided that the amount secured by this mortgage shall not, at any time, exceed the Principal Amount together with interest and costs as provided in this mortgage.
- III. **Interest Rate**  
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.