

Canadian Imperial Bank of Commerce
Consumer General Collateral Mortgage of Land

1. This Mortgage is made on _____, 200_.			
BETWEEN: _____			
(the "Mortgagor") - and - Canadian Imperial Bank of Commerce (the "Mortgagee") - and -			
(the "Guarantor")			
2. You agree that, in consideration of the sums of money advanced or to be advanced to you by us as set out in paragraph 4, you charge your entire interest in the Property described in paragraph 3 to us on the terms and conditions set out in Exhibit "A" attached to this Mortgage and you and we agree to be bound by the set of Standard Charge Terms contained in Exhibit "A". You acknowledge receipt of a copy of Exhibit "A".			
3. Description of Property Covered			
4. Payment Provisions			
(a) Principal Amount \$ _____	(b) Interest Rate See Schedule "A"	(c) Calculation Period See Schedule "A"	
(d) Interest Adjustment Date YY M D _____	(e) Payment Date and Period on Demand	(f) First Payment Date YY M D _____	
(g) Last Payment Date YY M D _____	(h) Amount of Each Payment See Exhibit "A"	(i) Balance Due Date on Demand	(j) Insurance See Exhibit "A"
5. Additional Provisions			
6. Mortgagor(s) Address for Service			
7. Mortgagee CANADIAN IMPERIAL BANK OF COMMERCE			
8. Mortgagee's Address for Service			
9. Municipal Address of Property			
10. If you have read this Mortgage and the Exhibit(s) attached to it and agree to its terms, sign in the spaces provided for the Mortgagors' or Guarantors' signatures. Witnesses must sign in the space provided for the witnesses' signatures. You acknowledge receiving a copy of this Mortgage.			
X _____ Witness	X _____ Mortgagor	(Seal)	
X _____ Witness	X _____ Mortgagor	(Seal)	
X _____ Witness	X _____ Guarantor	(Seal)	
X _____ Witness	X _____ Guarantor	(Seal)	

Complete if the Mortgage has not been witnessed by a Notary/Commissioner/Justice of the Peace or Barrister (Newfoundland & Labrador)

AFFIDAVIT OF EXECUTION

I, _____ of
the _____ of _____ in
the _____ of _____
_____ make oath and say that I was personally present and did
(occupation)

see _____, the Mortgagor named in the within
Mortgage, duly sign, seal and deliver same and that I am the subscribing witness to the execution thereof.

SWORN at the _____ of _____)

in the _____ of _____) X _____
this _____ day of _____, _____) Signature of Witness

BEFORE ME:

Notary/Commissioner/Justice of the Peace or Barrister (Newfoundland & Labrador)

SCHEDULE "A"

SCHEDULE "A" TO GENERAL COLLATERAL MORTGAGE

- I. This Schedule forms part of the Mortgage to which it is attached. The following terms when used in this Schedule have the meanings ascribed to them in the set of Standard Charge Terms referred to in Box (2) of the Mortgage of which this Schedule forms part:

Agreement(s)
Indebtedness
Interest Rate
Prime Rate

II. INTEREST RATE

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

Despite the Interest Rate noted above, the Interest Rate you will pay on any part of the Indebtedness will be the interest rate specified in the relevant Agreement which relates to that part of the Indebtedness. Interest will be calculated as set out in the relevant Agreement or, if not set out, will be calculated and compounded monthly, with interest on overdue interest at the same rate. If no interest rate is specified in the relevant Agreement, you will pay interest on such part of the Indebtedness at the Interest Rate.

Interest is payable both before and after demand and both before and after default and judgment.