

Loan No.: _____

**THE LAND TITLES ACT, 2000 (SASKATCHEWAN)
MORTGAGE**

1. I/we _____ (the
"Mortgagor/s") being registered or entitled to be registered as owner/s of an estate in fee simple in
possession in that piece of land situate in the Province of Saskatchewan (the "Property") and
described as follows:

_____ in consideration of the sum
of _____ (\$ _____)
(the "Principal Amount") lent or to be lent to the Mortgagor
by _____ (the "Mortgagee"), whose address
is _____, the receipt of
which valuable consideration the Mortgagor acknowledges, covenants with the Mortgagee that:

2. **PAYMENT**

The Mortgagor/s will pay to the Mortgagee in Canadian Dollars at such place as the Mortgagee
may from time to time require the Principal Amount with interest thereon at _____ per
cent (_____%) per annum, calculated semi-annually not in advance (the "Interest Rate") as
well as after as before maturity of this mortgage until paid, as follows:

Interest at the Interest Rate on the amounts from time to time advanced, computed from the
respective dates of such advances to and including the day preceding the _____ day
of _____, _____ shall become due and be paid on the date last
mentioned (the "Interest Adjustment Date");

and thereafter the Principal Amount together with interest thereon at the aforesaid rate, computed
from the Interest Adjustment Date, shall become due and be paid by regular payments of
(\$ _____) each (which include principal and interest) on the _____ day of
_____, _____ ("First Payment Date") to and including the _____ day of
_____, _____ ("Last Payment Date"), and the balance of the Principal
Amount then remaining unpaid and all accrued and unpaid interest and other moneys (if any) then
owing under this mortgage to become due and paid on the date last mentioned (the "Balance Due
Date").

(If an adjustable, insert Prime Rate plus or minus the applicable percentage (if any).).

3. And for the better securing of the Mortgagee, the payment of the Principal Amount and interest,
and all other amounts hereby secured, the Mortgagor hereby mortgages to the said Mortgagee, all
the Mortgagor's estate and interest in the Property.

4. ADDITIONAL TERMS AND CONDITIONS

The Mortgagor/s further agree/s that the Standard Charge Terms registered at the Saskatchewan Land Titles Registry as DSL # 22DSL0000029, form part of this Mortgage, and the Mortgagor/s acknowledges receiving of copy of such Standard Charge Terms.

5. The undersigned Mortgagor/s acknowledges having received a true copy of this mortgage.

6. The Mortgagor/s has/have signed this Mortgage this day of _____, _____.

SIGNED, SEALED AND DELIVERED
in the presence of:

Witness

)
)
)
)
)
)

[NAME]

AFFIDAVIT OF EXECUTION

PROVINCE OF SASKATCHEWAN

) I, _____
) of the _____ of _____
) in the Province of Saskatchewan,
) MAKE OATH AND SAY:

TO WIT

(1) THAT I was personally present and did see _____ named in the within instrument, who is/are personally known to me to be the person(s) named therein, duly sign and execute the same for the purposes named therein.

(2) THAT the same was executed at the _____ of _____ in the Province of Saskatchewan, and that I am a subscribing witness thereto.

(3) THAT I know the said person(s) named in the instrument and he/she/each is/are in my belief of the full age of eighteen years.

SWORN BEFORE ME at the City of _____,)
in the Province of _____, this _____)
of _____, _____)

A Commissioner for Oaths/Notary Public in and
for the Province of Saskatchewan Being a
solicitor. or/

) [NAME]

My commission/appointment expires:

THE HOMESTEAD ACT, 1989 - AFFIDAVIT

I, _____ of _____ in the Province of Saskatchewan, MAKE
OATH AND SAY THAT:

- (1) I am the mortgagor named in the within mortgage.
- (2) (a) My spouse and I have not occupied the land described in this disposition as our homestead
at any time during our marriage.
- or
- (b) I have no spouse.
- or
- (c) My spouse is a registered owner of the land that is the subject matter of this disposition
and a co-signatory of this disposition.
- or
- (d) My spouse and I have entered into an interspousal agreement pursuant to *The Family
Property Act* in which my spouse has specifically released all his or her homestead rights
in the land that is the subject matter of this disposition.
- or
- (e) An order has been made by the Court of Queen's Bench for Saskatchewan pursuant to
The Family Property Act declaring that my spouse has no homestead rights in the land that
is the subject matter of this disposition and (the order has not been appealed and the time
for appealing has expired) or (all appeals from the order have been disposed of or
discontinued).

SWORN BEFORE ME at the City of _____,)
in the Province of _____, this _____)
of _____, _____)
)
)
)
)
)
)

A Commissioner for Oaths/Notary Public in and
for the Province of Saskatchewan Being a
solicitor. or/

[NAME]

My commission/appointment expires:

CONSENT OF NON-OWNING SPOUSE

I, _____ non-owning spouse of _____ consent to the above/attached disposition. I declare that I have signed this consent for the purpose of relinquishing all my homestead rights in the property described in the above disposition in favour of _____ to the extent necessary to give effect to this mortgage.

SIGNATURE OF NON-OWNING SPOUSE

CERTIFICATE OF ACKNOWLEDGMENT

I, _____, a Notary Public/Practicing Solicitor, CERTIFY THAT I have examined _____, non-owning spouse of _____, the owning spouse, in the above/attached mortgage separate and apart from the owning spouse. The non-owning spouse acknowledged to me that he or she:

1. Signed the consent to the disposition of his or her own free will and consent and without any compulsion on the part of the owning spouse; and
2. Understands his or her rights in the homestead.

I FURTHER CERTIFY THAT I have not, nor has my employer, partner or clerk prepared the above mortgage AND THAT I am not, nor is my employer, partner or clerk otherwise interested in the transaction involved.

A NOTARY PUBLIC in and for the Province of Saskatchewan.

My appointment expires: _____

OR Being a Solicitor in and for the Province of Saskatchewan