

NEW WESTMINSTER LAND TITLE OFFICE

LAND TITLE ACT
FORM B (Section 225)

Dec-14-2007 13:17:35.002

CA656914

MORTGAGE - PART 1 Province of British Columbia

PAGE 1 OF 4 PAGES

Your electronic signature is a representation that you are a subscriber as defined by the Land Title Act, RSBC 1996 c.250, and that you have applied your electronic signature in accordance with Section 168.3, and a true copy, or a copy of that true copy, is in your possession.

William G.
Cadman
NJCRGR

Digitally signed by William G. Cadman
NJCRGR
DN: cn=William G. Cadman, njcrgr,
o=CA, ou=www.juribert.com/LKUP.dfm?
id=NJCRGR, ou=BC Lawyer Practising
Date: 2007.12.14 06:39:04 -08'00'

1. APPLICATION: (Name, address, phone number of applicant, applicant's solicitor or agent)

William Cadman Law Corporation
Barristers and Solicitors
205 2922 Glen Dr
Coquitlam BC V3B 2P5
Document Fees: \$64.15

Phone: (604) 945-0012
File Ref. No: 27,623-1
Mortgage Ref. # 736/8500363

Deduct LTO Fees? YES

2. PARCEL IDENTIFIER AND LEGAL DESCRIPTION OF LAND:

[PID] [legal description]

015-726-339 STRATA LOT 36 DISTRICT LOT 113 GROUP 1 NEW WESTMINSTER DISTRICT
STRATA PLAN NW3181

STC? YES

3. BORROWER(S) (MORTGAGOR(S)): (including postal address(es) and postal code(s))

BRENT TREMAIN, Spray Technician
MARIANA OVIEDO OVANDO, Research Assistant
312 - 450 Bromley Street
Coquitlam BC
AS JOINT TENANTS V3K 6S5 Canada

4. LENDER(S) (MORTGAGEE(S)): (including occupation(s), postal address(es) and postal code(s))

THE TORONTO-DOMINION BANK
10004 Jasper Avenue 3rd Floor,
Edmonton AB
T5J 1R3

5. PAYMENT PROVISIONS:

(a) Principal Amount: \$220,910.63	(b) Interest Rate: 5.990% per annum	(c) Interest Adjustment Date:	Y 08	M 01	D 01
(d) Interest Calculation Period: Half-yearly, Not in advance	(e) Payment Dates: 1st day of each month	(f) First Payment Date:	08	02	01
(g) Amount of each periodic payment: \$1,202.67	(h) Interest Act (Canada) Statement. The equivalent rate of interest calculated half yearly not in advance is N/A % per annum.	(i) Last Payment Date:	13	01	01
(j) Assignment of Rents which the applicant wants registered ? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> If YES, page and paragraph number:	(k) Place of payment: Postal address in Item 4	(l) Balance Due Date:	13	01	01

MORTGAGE - PART 1

6. MORTGAGE contains floating charge on land ?
YES NO

7. MORTGAGE secures a current or running account ?
YES NO

8. INTEREST MORTGAGED:
Freehold
Other (specify)

9. MORTGAGE TERMS:

Part 2 of this mortgage consists of (select one only):

(a) Prescribed Standard Mortgage Terms

(b) Filed Standard Mortgage Terms

(c) Express Mortgage Terms

D F Number: **MT050128**

(annexed to this mortgage as Part 2)

A selection of (a) or (b) includes any additional or modified terms referred to in item 10 or in a schedule annexed to this mortgage.

10. ADDITIONAL OR MODIFIED TERMS:

See Schedule

11. PRIOR ENCUMBRANCES PERMITTED BY LENDER:

SEE SCHEDULE

12. EXECUTION(S): This mortgage charges the Borrower's interest in the land mortgaged as security for payment of all money due and performance of all obligations in accordance with the mortgage terms referred to in item 9 and the Borrower(s) and every other signatory agree(s) to be bound by, and acknowledge(s) receipt of a true copy of, those terms.

Officer Signature(s)

Execution Date

Borrower(s) Signature(s)

(as to both signatures)
WILLIAM G. CADMAN
BARRISTER & SOLICITOR
205 - 2922 GLEN DRIVE
COQUITLAM, B.C., V3B 2P5

Y	M	D
07	12	13

Brent Tremain

Mariana Oviedo Ovando

OFFICER CERTIFICATION:

Your signature constitutes a representation that you are a solicitor, notary public or other person authorized by the *Evidence Act*, R.S.B.C. 1996, c.124, to take affidavits for use in British Columbia and certifies the matters set out in Part 5 of the *Land Title Act* as they pertain to the execution of this instrument.

**LAND TITLE ACT
FORM E**

SCHEDULE

ENTER THE REQUIRED INFORMATION IN THE SAME ORDER AS THE INFORMATION MUST APPEAR ON THE FREEHOLD TRANSFER FORM, MORTGAGE FORM, OR GENERAL INSTRUMENT FORM.

11. PRIOR ENCUMBRANCES PERMITTED BY LENDER:

- Covenant No. AB149009 in favour of District Of Coquitlam
- Statutory Right Of Way No. AB203666 in favour of B.c. Gas Inc. Incorporation No 74280 And
- Mortgage No. AD262803
- Mortgage No. AD262806
- Mortgage No. AD274391 in favour of National Trust Company, Registration No 1711
- Mortgage No. AD274392
- Mortgage No. BE260976
- Mortgage No. BE260978 in favour of Inland Energy Corp.
- Mortgage No. BE260979 in favour of Inland Energy Corp.
- Mortgage No. BE260983
- Mortgage No. BE260984
- Mortgage No. BE260985
- Mortgage No. BE314745
- Mortgage No. BE314747
- Mortgage No. BE314748
- Mortgage No. BE314749 in favour of National Trust Company
- Mortgage No. BE314750 in favour of National Trust Company
- Mortgage No. BE314751
- Mortgage No. BE314752

Land Title Act
Form E
SCHEDULE

Enter the required information in the same order as the information must appear on the Freehold Transfer form, Mortgage form, or General Instrument form.

10. ADDITIONAL OR MODIFIED TERMS

The boxes marked with and "X" indicate the specific terms of your *Mortgage* and the parts of the *Mortgage* that apply.

1. The *Mortgage* is:

- Closed to prepayment
- Open for prepayment

2. The *Mortgage* secures:

- Variable Rate Debt
- Fixed Rate Debt

3. For purposes of mortgage default insurance, the *Mortgage* is:

- An Insured Mortgage
- Not an Insured Mortgage

4. The Parts of the Standard Mortgage Terms that are applicable to the *Mortgage* are:

- Part A - General Provisions
- Part B - Variable Rate Mortgages
- Part C - Fixed Rate Mortgages
- Part D - Amending or Extending the Mortgage
- Part E - Other General Provisions

5. Your rights to prepay the Mortgage before the *Maturity Date* are contained in:

- Section 4.07 - Prepayment for Open Mortgages (Variable Rate)
- Section 4.08 - Prepayment for Closed Mortgages (Variable Rate) and if *you* prepay the *Variable Rate Principal Amount in full*, *you* must also pay a reinvestment fee of \$300.00
- Section 5.05 - Prepayment for Open Mortgages (Fixed Rate)
- Section 5.06 - Prepayment for Closed Mortgages (Fixed Rate) and if *you* prepay the *Fixed Rate Principal Amount in full*, *you* must also pay a reinvestment fee of \$300.00.