

Early Prepayment Charges and Interest Rate Differential (IRD)

All Closed Terms

Provided that should the Chargor (Member) wish to prepay the principal sum secured by this Charge, they may do so upon payment of the greater of (1) a penalty of three months' interest of existing rate being charged; and (2) the interest differential between the Chargor's (Member's) existing rate being charged and the Chargee's current posted mortgage rate for a term equal to the remaining term on this Charge.

Variable Rate Only – Three or Five Year Closed Term

PROVIDED that should the Chargor (Member) wish to prepay the principal sum secured by this Charge, they may do so upon payment of the greater of (1) a penalty of three months' interest at the quoted posted rate on the date of signing of Mortgage Commitment Letter or Renewal Agreement as of the initial closing or renewal; and (2) the interest differential between the quoted posted rates on the date of signing of the Mortgage Commitment Letter or Renewal Agreement and the Chargee's current posted mortgage rate for a term equal to the remaining term on this Charge.

DUCA Posted Mortgage Rates - Effective October 18, 2018

Term	1 Year Fixed	2 Year Fixed	3 Year Fixed	4 Year Fixed	5 Year Fixed	6 Year Fixed	7 Year Fixed
Posted Rate ¹	4.14%	4.29%	4.44%	4.59%	4.84%	5.44%	5.54%

Rates are subject to change without notice.

¹Subject to meeting DUCA credit granting criteria. Some conditions apply.