



Terms and Conditions of your Financing		Portion No. 1	Portion No. 2	Portion No. 3
23.	Amount of first variable regular payment (principal + interest), calculated with the interest rate indicated on Line 18(if applicable) (provided for information purposes only if a promotion applies)			
The following are additional terms and conditions only applicable to a line of credit				
24.	Variable Annual Interest Rate (VAIR) as at _____ (provided for information purposes only)	Prime + % Spread = _____ VAIR	Prime + % Spread = _____ VAIR	Prime + % Spread = _____ VAIR
25.	Optional payment			
All the Portions of your Loan will be: <input type="checkbox"/> Uninsured <input type="checkbox"/> insured by CMHC <input checked="" type="checkbox"/> insured by Genworth				
<input type="checkbox"/> Budget option 7 (tick if applicable)				

Note <sup>7</sup> : If you have chosen the budget option, your periodic payments will consist only of accrued interest despite the information shown on Lines 15.1 or 16. No principal will be repaid for the duration of the term. By exercising this option, you will be extending the amortization period indicated on Line 4 by the number of months this option is exercised.