

ROYAL BANK
5100 SHERBROOKE EAST
MONTREAL QC
H1V 3R9 03461



(514) 257-3002

SEPTEMBER 03, 1998

000007-888151-8828-1

MARIA CARMELA CHISHOLM
ROBERT T CHISHOLM

ON

MORTGAGE ACCOUNT LOAN NO: 38529111-001

Thank you for renewing your mortgage with us. At Royal Bank we value your continuing business. We are pleased to confirm, the new terms of your mortgage as recorded below:

Renewal Date	August 27, 1998
Mortgage Principal	\$ 141,196.97
Interest Rate	6.750%
Term	1 year fixed
Mortgage Type	Fixed Rate
Maturity Date	August 27, 1999
Projected Balance at Maturity	\$ 137,120.18
Remaining Amortization	220 Months
Payment Frequency	Monthly
Principal and Interest Payment	\$ 1,112.78
Tax Payment (until further notice) ..	\$ 0.00
Insurance Payment	\$ 0.00
Total Payment	\$ 1,112.78
First Payment Due Date	September 01, 1998

Your mortgage does not have Life or Life & Disability insurance coverage.

We're committed to providing solutions to help you live mortgage free sooner. So, if you have any questions about the specific details of your mortgage or wish to maximize the benefits of our many options, please don't hesitate to call your branch at the telephone number above. For service 24 hours a day, 7 days a week, you may also contact Royal Direct at 1-800 ROYAL 9-9 (1 800 769-2599).



February 4, 2000

"WITHOUT PREJUDICE"

Mrs. Maria Carmela Chisholm

[Redacted]
[Redacted] Ontario [Redacted]

SUBJECT: Exercise of a Hypothecary Right
Address of property: 3510, Sherbrooke, Montreal, Qc
Mortgage number: 03461 - 38529111/001

Madam:

We are issuing you this demand for payment in relation to your mortgage, reference of which appears above.

Your file indicates that you owe the sum of \$5,166.12, detailed as follows:

a) Mortgage payments for the period of December 1st, 1999 to February 1st, 2000 inclusively :	\$5,166.12
b) Tax arrears owed to the municipality :	\$N/A
Total arrears owing:	<u>\$5,166.12</u>

Therefore, unless we are in receipt of your payment in the amount of \$5,166.12 within ten (10) days from the date hereof, we will have no other alternative but to instruct our solicitors to proceed to the service and registration of a Prior Notice of the Exercise of a Hypothecary Right including but not limited to the Taking in Payment of the Property.

Furthermore, kindly take note of the enclosed Annexe "A" pertaining to two important items in relation to your mortgage, as a consequence of your default.

This letter is sent without prejudice and under full reserve of any and all rights which Royal Bank of Canada/Royal Trust may appertain in the circumstances.

DO, THEREFORE, GOVERN YOURSELF ACCORDINGLY.

Lise Daigle

Lise Daigle
Collection Officer
(514) 673-7000 ou 1-877-244-2100
Enclosure

Credit Management & Recoveries

Atlantic
Local (902) 421-0913
Toll Free (800) 565-5982

Quebec
Local (514) 673-7000
Toll Free (877) 244-2100

Ontario
Local (416) 974-4975
Toll Free (800) 913-6222

Western Canada
Local (604) 717-2401
Toll Free (800) 516-5299
Student Loans (877) 717-4260