

TAX SALE REPORTING LETTER

Tax Sale No. 21

To: The Municipality of the District of Lunenburg

Re: Tax Sale Property Accounts

Date: August 23, 2022

Name: Getson, Lawrence

Assessment Account No: 01690159

Property: PID 60310240; 4362 Highway 325, Newcombville, NS

Title: I have carried out title investigations on the subject property. The title is land registered. There is evidence that Lawrence Getson is the registered interest holder (owner) of the subject property. Lawrence Getson acquired title via deed registered as document number 94241651 and registered at the Lunenburg County Land Registration Office. The subject property appears to abut the public highway. The paper title (as a land registered parcel) appears to be marketable on the parcel register, except that we are aware that Lawrence Getson is deceased as of 2018 and we have no notice of an estate being probated, and we are unaware of who his exact heirs may be, so we cannot comment on marketability.

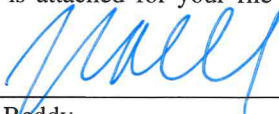
Encumbrances:

1. Mortgage – in favour of First National Financial GP Corporation – mortgage initially on record in 2009 (see parcel register), but assigned and registered as document number 111441714 at the Lunenburg County Land Registration Office, and last assigned to First National Financial GP Corporation with a face value of \$177,485.85;
2. Mortgage – in favour of J.W.F. Financial Incorporated – registered as document number 96784740 at the Lunenburg County Land Registration Office with a face value of \$30,000.00;
3. Mortgage – in favour of J.W.F. Financial Incorporated – registered as document number 107791130 at the Lunenburg County Land Registration Office with a face value of \$30,000.00; and
4. Statutory Encumbrance – we are also aware that Nova Scotia Environment has opened a file and investigated the subject site and found some evidence of environmental contamination. Interested parties will need to contact Nova Scotia Environment and/or make their own investigations into the subject site.

Marital Status: Lawrence Getson was married to Darlene Getson as of 2015. We are aware that Lawrence Getson is deceased (as of 2018) and Darlene Getson is the likely heir of his estate (as his surviving spouse) and should be put on notice of the pending sale.

Survey: There are no surveys of the subject property on file at the Lunenburg County Land Registration Office. We believe the survey reference in the Parcel Register to be incorrect. The deed description does not conform to modern standards and is subject to a survey.

Property Mapping: A copy of the property mapping is attached for your file which will include the address of the assessed owner if available.



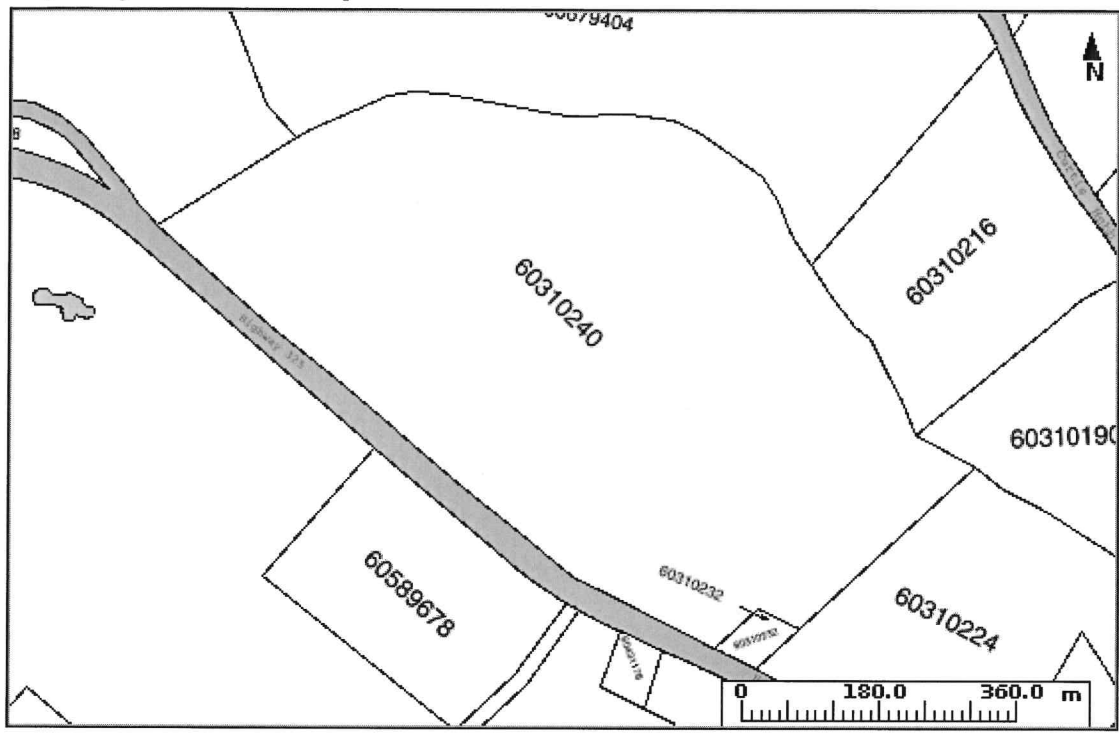
J. C. Reddy

******This title search and attached materials have been prepared for the benefit of the Municipality of the District of Lunenburg. The Municipality of the District of Lunenburg will not be held responsible for any third party reliance on these materials as they are being provided for informational purposes only. Any interested third parties are cautioned and strongly encouraged to procure their own professional advice (including, but not limited to, legal advice and/or surveying advice) in connection with this and/or any other tax sale property.**



Property Online Map

Date: Oct 12, 2022 1:40:08 PM



PID:	60310240	Owner:	LAWRENCE GETSON	AAN:	01690159
County:	LUNENBURG COUNTY	Address:	4362 HIGHWAY 325	Value:	\$145,700 (2022 RESIDENTIAL TAXABLE)
LR Status:	LAND REGISTRATION		NEWCOMBVILLE		\$4,900 (2022 RESOURCE FARM)
					\$29,700 (2022 RESOURCE FOREST)
					\$4,300 (2022 RESOURCE TAXABLE)

The Provincial mapping is a graphical representation of property boundaries which approximate the size, configuration and location of parcels. Care has been taken to ensure the best possible quality, however, this map is not a land survey and is not intended to be used for legal descriptions or to calculate exact dimensions or area. The Provincial mapping is not conclusive as to the location, boundaries or extent of a parcel [*Land Registration Act* subsection 21(2)]. THIS IS NOT AN OFFICIAL RECORD.

Property Online version 2.0

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Search Provincial Map Bulletin+Board 1 Help

Land Registration View

* Indicates interests inherited on subdivision or re-configuration of parcel

PID	60310240	Parcel Type	STANDARD PARCEL	Status	ACTIVE
Area	100.0 ACRE(S)	Parcel Access	PUBLIC	Manag. Unit	MU1210
Lot		Created	Sep 13, 1994 12:00:00AM		
PDCA Status	APPROVED	Municipal Unit	MUNICIPALITY OF DISTRICT OF LUNENBURG	Manner of Tenure	NOT APPLICABLE
LR Status	LAND REGISTRATION	LR Date	Dec 11, 2005 12:01:27PM		

Location	County	Primary Location	Source
4362 HIGHWAY 325 NEWCOMBVILLE	LUNENBURG COUNTY	Yes	Assigned by Municipality

Comments
MAP:1044350064600

Assessment Account	Value	Tax District	Tax Ward	Tax Sub
01690159	\$145,700 (2022 RESIDENTIAL TAXABLE) \$4,900 (2022 RESOURCE FARM) \$29,700 (2022 RESOURCE FOREST) \$4,300 (2022 RESOURCE TAXABLE)	090	000	

[Back to Results](#)
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[Parcel Archive View](#)
[Map View](#)

Registered Interests

Interest Holder (Qualifier)	Interest Holder Type	Mailing Address	Type	Year	Doc #	Book/Page/Plan	Registration Date	NS Non-Res?
LAWRENCE GETSON	FEE SIMPLE	RURAL ROUTE 3 MAIN BRIDGEWATER NS CA B4V 2W4	DEED	2009	94241651 View Form View Doc		Sep 10, 2009	No

Farm Loan Board - Occupants & Mailing Addresses

Name	Interest Holder Type	Mailing Address
No Records Found		

Benefits to the Registered Interests

Benefit Details	Interest Holder Type	Type	Year	Doc #	Book/Page/Plan	Registration Date
No Records Found						

Burdens on the Registered Interests

Interest Holder (Qualifier)	Interest Holder Type	Mailing Address	Type	Year	Doc #	Book/Page/Plan	Registration Date
No Records Found							

Textual Qualifications on Title

Qualifications Text

Tenants in Common not registered pursuant to the Land Registration Act

Interest Holder (Qualifier)	Interest Holder Type	Mailing Address	Type	Year	Doc #	Book/Page/Plan	Registration Date
No Records Found							

Recorded Interests

Interest Holder (Qualifier)	Interest Holder Type	Mailing Address	Type	Year	Doc #	Book/Page/Plan	Registration Date
INTEREST ASSIGNED	ASSIGNEE	NORTH TOWER 100 UNIVERSITY AVENUE SUITE 700 ATTN: RESIDENTIAL ADMINISTRATION TORONTO ON CA M5J 1V6	ASSIGNMENT (ALL OTHER)	2010	97244181 View Doc		Nov 19, 2010
J.W.F. FINANCIAL INCORPORATED	MORTGAGEE	23 DEEP COVE ROAD MARTIN'S RIVER NS CA B0J 2E0	MORTGAGE	2010	96784740 View Form View Doc		Sep 15, 2010
INTEREST ASSIGNED	MORTGAGEE	4362 NO. 325 HWY NEWCOMBVILLE NS CA B4V 2W4	MORTGAGE	2009	94241883 View Form		Sep 10, 2009

[View Doc](#)

107791130

J.W.F. FINANCIAL INCORPORATED MORTGAGEE 23 DEEP COVE ROAD MORTGAGE 2015 Form Sep 17, 2015

MARTIN'S RIVER NS CA
BOJ 2E0

[View](#)

[Form](#)

[View Doc](#)

FIRST NATIONAL FINANCIAL GP CORPORATION ASSIGNEE NORTH TOWER ASSIGNMENT (ALL OTHER) 2017 **111441714** [View Doc](#) Sep 20, 2017

100 UNIVERSITY AVENUE SUITE 700
TORONTO ON CA
M5J 1V6

[View Doc](#)

Parcel Description

I certify that this legal description is intended to describe the same parcel as represented by PID 60310240.

ALL that certain Farm, tract or parcel of land, situate at Newcombville in the County of Lunenburg and Province of Nova Scotia and bounded as follows:

Northwardly by lands of William H. Owen and C. Edwin Kaulbach;

Eastwardly by lands of Aaron Hebb formerly occupied by Henry Grant;

Southwardly by lands formerly owned by John Misinger and now occupied by his two sons James and Aaron Misinger, and;

Westwardly by the Post Road leading from Bridgewater to Pleasant River known as the Pleasant River Road.

Containing 100 acres more or less, and being the same as occupied at present by said William Getson and conveyed to him by deed from his father John Getson.

BEING AND INTENDED TO BE the same lands as conveyed by deed dated April 4, 1916 between Rupert C.S. Kaulback, executor of the Last Will and Testament of the late C. Edwin Kaulbach, deceased and William Getson recorded at the Registry of Deeds Office at Bridgewater, Nova Scotia on October 3, 1916 in Book 81 at Page 332 under No. 249.

FURTHER REFERENCE may be made to the Will of William Edmund Getson dated February 1, 1949 and recorded at the Registry of Deeds Office at Bridgewater, Nova Scotia on March 8, 1950 in Book 113 at Page 620 Document No. 990. Probate was granted February 10, 1950.

SAVING EXCEPTING AND RESERVING a piece of land conveyed by Warranty Deed dated February 23, 1957 between Lawrence LeRoy Getson and Marion Getson to Rhonda M. Getson, wife of Eugene Getson and Alva Getson recorded at the Registry of Deeds Office at Bridgewater, Nova Scotia on July 4, 1957 in Book 122 at Page 177 Document No. 250 and further described as follows:

In the County of Lunenburg, Province of Nova Scotia, more particularly bounded and described as follows:

BEGINNING at a stake and stones set 33 feet from the center of the Bridgewater to Caledonia highway at the southern corner of cultivated land of the said Lawrence Getson;

THENCE in a northeasterly direction along land of Lawrence Getson to land of Clarence Hebb;

THENCE in a southeasterly direction along land of Clarence Hebb to a stake and stones set at 33 feet from the center of the Hebb Road, on its northwestern side;

THENCE in a southwesterly direction along the northwestern side of the Hebb Road, so called, to a point 33 feet from the center of the Bridgewater to Caledonia highway on its northeast side;

THENCE in a northwesterly direction along the northeast side of the Bridgewater to Caledonia highway to the place of beginning, containing 40 acres more or less.

SAVING EXCEPTING AND RESERVING a piece of land conveyed by Warranty Deed dated June 19, 1984 between Lawrence LeRoy Getson and Lawrence Malcom Getson and Darlene Kay Getson with Marion Geraldine Getson as Releasor recorded at the Registry of Deeds Office at Bridgewater, Nova Scotia on June 21, 1984 in Book 344 at Page 446 Document No. 4943 and further described as follows:

ALL and singular that certain parcel or tract of land situate, lying and being at Newcombville in the County of Lunenburg, Province of Nova Scotia, Canada and being designated Lot L.G. 1 on a Plan of Survey showing subdivision of property of Lawrence Leroy Getson, prepared by Lester W. Berrigan, NSLS No. 409, approval of said subdivision was granted by the Development Officer for the Municipality of Lunenburg on June 14, 1984 under Number L-84072, and filed at the Registry of Deeds, Bridgewater, Nova Scotia under Plan No. P5275, which said lot can be more particularly described as follows:

BEGINNING at a point marked by a survey marker set on the northwestern sideline, 50 feet from the centre line thereof, of Public Highway No. 325 which said point marks the southwest corner of property of St. Clair Selig and Beverley Selig and the southeast corner of the herein described lot.

THENCE from said point so located along the arc of a curve having a radius of 5779.58 an arc distance of 199.95 feet more or less to a survey marker marking the southwest corner of the herein described lot, tie lines between the last two mentioned survey markers described as North 65 degrees 00 minutes 29 seconds west for a distance of 199.94 feet.

THENCE north 46 degrees 20 minutes 31 seconds east along other property of Lawrence LeRoy Getson 250.78 feet more or less to a survey marker.

THENCE south 64 degrees 56 minutes 34 seconds east along other property of Lawrence LeRoy Getson 199.83 feet more or less to a survey marker.

THENCE south 46 degrees 20 minutes 01 second west along property of St. Clair Selig and Beverley Selig 250.55 feet more or less to a survey marker marking the place of beginning.

The herein described lot of land contains an approximate area of 1.07 acres more or less.

The parcel originates with an approved plan of subdivision that has been filed under the Registry Act or registered under the Land Registration Act at the Land Registration Office for the registration district of Lunenburg as plan or document number P5275.

Non-Enabling Documents

Inst Type	Inst No	Year	Type	Book/Page	Registration System	Registration Date
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No Non Enabling Documents Found

Non-Enabling Plans

Inst Type	Inst No	Year	Type	Plan Name	Drawer Number	Registration Date
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No Non Enabling Plans Found

AFR Bundles

Inst Type	Inst No	Year	Type	Filing Reference	Instrument Date
Non-Registered	174873	2005	AFR BUNDLE	HC483-12-340233015	Dec 19, 2005

Parcel Relationships

Related PID

Type of Relationship

No Related PIDs Found

- [Back to Results](#)
- [Details View](#)
- [Parcel Archive View](#)
- [Map View](#)

This parcel IS REGISTERED PURSUANT TO THE *Land Registration Act*. The registered owner of the registered interest owns the interest defined in this register in respect of the parcel described in the register, subject to any discrepancy in the location, boundaries or extent of the parcel and subject to the overriding interests [*Land Registration Act* subsection 20(1)].

No representations whatsoever are made as to the validity or effect of recorded documents listed in this parcel register. The description of the parcel is not conclusive as to the location, boundaries or extent of the parcel [*Land Registration Act* subsection 21(1)].

- [Boundary/Area Problem](#)
- [General Problem](#)
- [Municipal Tax Query](#)

Property Online version 2.0

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Please feel free to [Submit Problems](#) you find with the Property Online web site.

Compression: Off

THIS QUIT CLAIM DEED made this 1st day of September, 2009,

BETWEEN:

DARLENE GETSON and LAWRENCE GETSON, JR., of Newcombville, in the Municipality of the District of Lunenburg, Province of Nova Scotia, being the Owners of the lands described in Schedule "A" herein, hereinafter called the "Grantors"

OF THE FIRST PART

- and -

LAWRENCE GETSON JR., of Newcombville, aforesaid.

OF THE SECOND PART


WITNESSETH that in consideration of One Dollar (\$1.00) and other good and valuable consideration;

THE GRANTORS release and quit claim to the Grantee the lands described in Schedule "A" to this Quit Claim Deed and hereby consent to this disposition, pursuant to the *Matrimonial Property Act* of Nova Scotia.

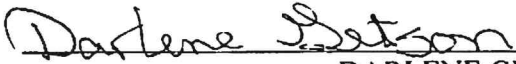
IN THIS Quit Claim Deed the singular includes the plural and the masculine includes the feminine, with the intent that this Quit Claim Deed shall be read with all appropriate changes of number and gender.



IN WITNESS WHEREOF the Grantors have hereunto set their hands and affixed their seals on the day and year first above written.


SIGNED, SEALED AND DELIVERED)
in the presence of)



Amanda Carew
(As to both signatures)



DARLENE GETSON



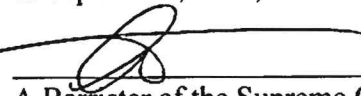
LAWRENCE GETSON JR.



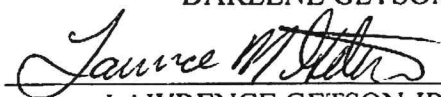
AMANDA M. CAREW
A Barrister and Solicitor of the
Supreme Court of Nova Scotia

CANADA
PROVINCE OF NOVA SCOTIA
HALIFAX REGIONAL MUNICIPALITY

We, Darlene Getson and Lawrence Getson Jr., the Deponents, make oath and swear that:

1. We executed the foregoing instrument under seal on the date of this affidavit;
2. This acknowledgement is made pursuant to s.31(a) of the *Registry Act*, R.S.N.S. 1989, c.392, or s. 79(1)(a) of the *Land Registration Act*, as the case may be, for the purpose of registering the instrument;
3. We are nineteen years of age or older and are now, and intend to be at the date of closing, residents of Canada within the meaning of the *Income Tax Act* (Canada);
4. THAT for the purpose of this our Affidavit "spouse" means:
 - (a) either of a man or a woman who are married to each other, are married to each other by a marriage that is voidable and has not been voided by a declaration of nullity, or have gone through a form of marriage with each other, in good faith, that is void and are cohabiting or have cohabited within the preceding year; and,
 - (b) includes an individual who is a party to a registered domestic-partner declaration made in accordance with Section 53 of the *Vital Statistics Act* but does not include a former domestic partner.
5. We are the spouses of each other; neither of us has any other spouse nor, with respect to the within property, any former domestic partner with the rights contemplated by section 55 of the *Vital Statistics Act*, or former spouse with rights under the *Matrimonial Property Act*. We consent to this disposition.

SWORN TO at Halifax,)
in the Halifax Regional Municipality,)
Province of Nova Scotia, this 1st day)
of September, 2009, before me,)
)
A Barrister of the Supreme Court)
of Nova Scotia)
Amanda Carew)


DARLENE GETSON

LAWRENCE GETSON JR.

AMANDA M. CAREW
A Barrister and Solicitor of the
Supreme Court of Nova Scotia

CANADA
PROVINCE OF NOVA SCOTIA
HALIFAX REGIONAL MUNICIPALITY

I CERTIFY that on this 1st day of September, A.D., 2009, Darlene Getson and Lawrence Getson Jr., two of the parties to this Indenture, signed, sealed and delivered same in my presence and I have signed as a witness to such execution.

A handwritten signature in black ink, consisting of a large, stylized 'A' followed by a horizontal line that extends to the right and then loops back under the 'A'.

Amanda Carew
A Barrister of the Supreme Court
of Nova Scotia

AMANDA M. CAREW
A Barrister and Solicitor of the
Supreme Court of Nova Scotia

Schedule "A"

PARCEL DESCRIPTION REPORT

2009-09-01 11:45:52

PID: 60310240
CURRENT STATUS: ACTIVE
EFFECTIVE DATE/TIME: 2005-11-14 09:32:16

I certify that this legal description is intended to describe the same parcel as represented by PID 60310240.

ALL that certain Farm, tract or parcel of land, situate at Newcombville in the County of Lunenburg and Province of Nova Scotia and bounded as follows:

Northwardly by lands of William H. Owen and C. Edwin Kaulbach;

Eastwardly by lands of Aaron Hebb formerly occupied by Henry Grant;

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The parcel originates with an approved plan of subdivision that has been filed under the Registry Act or registered under the Land Registration Act at the Land Registration Office for the registration district of Lunenburg as plan or document number P5275.

External Comments:

Request to Record an Interest in a Parcel Register

Registration District: Lunenburg County

User Reference: fickes mort 10-6097

Registrant User Number: 3843

Submitter's Name: JAMES CYRIL REDDY

doc
96784740
mortgage

IN THE MATTER OF the Parcel Identification Number (PID): 60310240

TAKE NOTICE THAT THE UNDERSIGNED hereby requests that the registrar record this document as a recorded interest in the above noted parcel(s) in the Parcel Register.

AND FURTHER TAKE NOTICE THAT the following information relates to the interest being added:

Instrument Type:	Mortgage
Interest Holder and Type to be Added:	J.T.F. FINANCIAL INCORPORATED - Mortgagee
Mailing Address of Interest Holder:	23 DEEP COVE ROAD MARTIN'S RIVER NS CA B0J 2E0
Mortgage Reference # (if known):	

Document Registration/Recording Fee Exempt?: No

POWER OF ATTORNEY

no power of attorney applies to this document

CERTIFICATE OF LEGAL EFFECT:

I certify that, in my professional opinion, it is appropriate to make the changes to the parcel register(s) as instructed on this form.

Digitally signed by JAMES CYRIL REDDY

NMR

THIS MORTGAGE made this day 10th of September, A.D., 2010.

BETWEEN:

LAWRENCE GETSON of Newcombville, in the County of Lunenburg and in the Province of Nova Scotia;

(hereinafter called the "MORTGAGOR")

OF THE ONE PART

- and -

J.W.F. FINANCIAL INCORPORATED, of Martin's River, in the County of Lunenburg and Province of Nova Scotia;

(hereinafter called the "MORTGAGEE")

OF THE OTHER PART

- and -

DARLENE GETSON, as the spouse of the Mortgagor;

(hereinafter called the "SPOUSE OF THE MORTGAGOR")

OF THE OTHER PART

WITNESSETH that in consideration of the sum of Thirty thousand Dollars (\$30,000), the Mortgagor hereby mortgages to the Mortgagee the lands described in the Schedule "A" hereto annexed.

PROVIDED THIS MORTGAGE SHALL BE VOID upon payment to the Mortgagee of the said full sum of Thirty thousand Dollars (\$30,000.00) of lawful money of Canada, with interest at twenty-two per centum (22%) per annum, to be computed from September 10, 2010 (as well after as before maturity and both before and after default) and to be calculated monthly, not in advance, in each year on so much of the said principal sum hereby secured as shall from time to time remain unpaid until the whole of the said principal sum is paid, as follows:

The sum of Eight hundred twenty-eight Dollars and Fifty-seven cents (\$828.57) shall become due and be paid on account of the said principal sum and interest on the 10th day of October, A.D., 2010, and on the 10th day of each and every month thereafter up to and including the 10th day of September, 2015, at which time the balance of the said principal sum then remaining unpaid and all accrued and unpaid interest and other moneys (if any) then owing under this mortgage shall become due and be paid on the 10th day of September, A.D., 2010, as set out in the amortization schedule attached hereto as Schedule "B" (if applicable).

To conform with the Interest Act, the parties hereto state that the amount of principal money secured by this Mortgage is the sum of Thirty thousand dollars (\$30,000.00) and the rate of interest chargeable thereon is equal to Twenty-two per centum (22%) per annum calculated monthly not in advance as well after as before maturity, default and judgment.

This Mortgage is not transferable and cannot be assumed by a subsequent purchaser of the property.

PROVIDED further that this mortgage may be paid at any time, in whole or in part by payment of a bonus or prepayment penalty of six months' interest.

The Mortgagors covenant with the Mortgagee THAT:

1. The Mortgagors will pay the mortgage money and interest aforesaid, and on default the Mortgagee may enter and have quiet enjoyment of the lands.

2. The Mortgagors will pay all taxes, rates and assessments and show receipts on demand.

3. The Mortgagors have a good title in fee simple to the said lands and the right to convey the lands as hereby conveyed, and that the said lands are free from encumbrances, and that the Mortgagors will procure such further assurances as may reasonable be required.

4. The Mortgagors will insure the buildings on the lands against fire and other perils to the amount of not less than Thirty thousand Dollars (\$30,000.00) for the benefit of the Mortgagee, and in default thereof the Mortgagee may effect insurance and charge it against the Mortgagors.

5. The Mortgagors will keep the said lands and buildings and improvements now thereon or hereafter bought or erected thereon in good condition and repair according to the nature and description thereof respectively and if said lands, buildings or improvements are not kept in good condition and repair or any act of waste is committed thereon, or if the Mortgagors default after any part of the principal has been advanced the Mortgagee may enter and complete, repair or manage the property and recover all reasonable costs with interest as part of this mortgage.

PROVIDED that in default of the payment of any installment of the principal or interest hereby secured or on breach of any covenant or proviso herein contained or if waste be committed or suffered on said lands the whole of the monies hereby secured remaining unpaid shall become payable but the Mortgagee may waive his right to call in the principal and shall not be therefore debarred from subsequently asserting and exercising his right to call in the principal by reason of such waiver by reason of any future default and the Mortgagors agree that neither the execution nor registration of this mortgage nor the advancing of any part of the mortgage money shall bind the Mortgagee to advance said money or any unadvanced portion thereof but that the advance of the money or any part thereof shall be in the sole discretion of the Mortgagee;

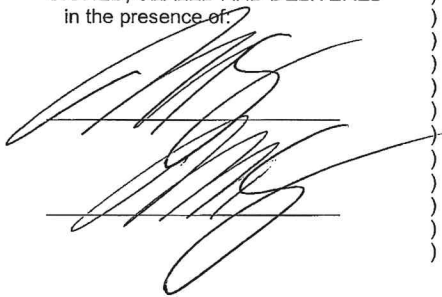
PROVIDED that the Mortgagee may pay the amount of any encumbrance, lien or charge now or hereafter existing or to arise or be claimed upon the said lands, having priority over this mortgage, including any arrears of taxes or other rates on the said lands or any of them, and may pay all costs, charges and expenses, which may be incurred in taking, recovering and keeping possession of the said premises and all solicitor's charges or commissions for or in respect of the collection of any overdue interest, principal, insurance premiums or any other monies whatsoever payable by the Mortgagors hereunder, as between solicitor and client, whether any action or other judicial proceeding to enforce such payment has been taken or not and the amounts so paid shall be added to the debt hereby secured and be a charge on the said lands and shall bear interest at the same rate and shall be forthwith payable by the Mortgagors to the Mortgagee and the non-payment of such amount shall entitle the Mortgagee to exercise the powers exercisable for breach of the covenant first hereinbefore contained.

In the event of the Mortgagee paying the amount of any such encumbrance, lien or charge, taxes or rates, either out of the monies advanced on this security or otherwise, he shall be entitled to all the rights, equities and securities of the person or persons, company, corporation or Government so paid off. The taking of a judgment on any covenant herein shall not operate as a merger of the said covenant or affect the Mortgagee's right to interest at the rate and times herein provided and such judgment shall provide that interest thereon shall be computed at the same rate and in the same manner as herein provided until the said judgment shall have been fully paid and satisfied.

AND it is agreed and declared that the terms "Mortgagor" and "Mortgagee" used in this Mortgage shall be construed to include the plural as well as singular and the masculine, feminine or neuter genders where the context so requires. All covenants, liabilities and obligations entered into or imposed hereunder upon the Mortgagors shall be joint and several.

IN WITNESS WHEREOF the Mortgagors have hereunto set their hands and affixed their seals the day and year first above written.

SIGNED, SEALED AND DELIVERED)
in the presence of:)






LAWRENCE GETSON



DARLENE GETSON

PROVINCE OF NOVA SCOTIA)
COUNTY OF LUNENBURG)

I CERTIFY that on the 10th day of September, A.D., 2010, Lawrence Getson and Darlene Getson, two of the parties mentioned in the foregoing and annexed Indenture, signed, sealed and delivered the same in my presence and I have signed as a witness to such execution.



A BARRISTER OF THE SUPREME
COURT OF NOVA SCOTIA
Michael G. Gros

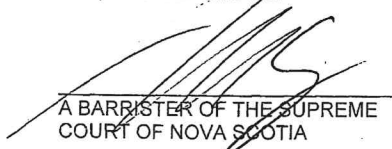
AFFIDAVIT OF STATUS

PROVINCE OF NOVA SCOTIA)
COUNTY OF LUNENBURG)

We, Lawrence Getson and Darlene Getson, both of Newcombille, in the County of Lunenburg and Province of Nova Scotia the "Deponents", make oath and swear that:

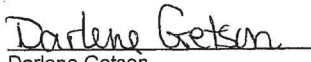
1. That we acknowledge that we have executed the foregoing instrument under seal on the day of this affidavit.
2. This acknowledgment is made pursuant to s.31 (a) of the Registry Act, R.S.N.S. 1989, c.392 or s. 79(1)(a) of the Land Registration Act, as the case may be, for the purpose of registering the instrument.
3. The Deponents are the Mortgagor and the Spouse of the Mortgagor respectively and are nineteen years of age or older and are residents in Canada under the Income Tax Act (Canada).
4. For the purpose of this Affidavit "spouse" means either of a man or a woman who:
 - (a) are married to each other,
 - (b) are married to each other by a marriage that is voidable and has not been voided by a judgment of nullity,
 - (c) have gone through a form of marriage with each other, in good faith, that is void and are cohabiting or have cohabited within the preceding year, or
 - (d) is a party to a registered domestic partner declaration made in accordance with Section 53 of the Vital Statistics Act but does not include a former domestic partner.
6. THAT we are the spouses of each other and neither of us have any other spouse as defined herein. Neither of us are a party to an unregistered domestic partner declaration.
7. THAT neither of us have any former domestic partner with the rights contemplated by Section 55 of the Vital Statistics Act (Nova Scotia).

SWORN TO at Bridgewater,
in the County of Lunenburg,
Province of Nova Scotia,
this 10th day of September,
A.D., 2010 BEFORE ME:


A BARRISTER OF THE SUPREME
COURT OF NOVA SCOTIA

Michael G. Gros


Lawrence Getson


Darlene Getson

Schedule "A"

I certify that this legal description is intended to describe the same parcel as represented by PID 60310240.

ALL that certain Farm, tract or parcel of land, situate at Newcombville in the County of Lunenburg and Province of Nova Scotia and bounded as follows:

Northwardly by lands of William H. Owen and C. Edwin Kaulbach;

Eastwardly by lands of Aaron Hebb formerly occupied by Henry Grant;

Southwardly by lands formerly owned by John Misinger and now occupied by his two sons James and Aaron Misinger, and;

Westwardly by the Post Road leading from Bridgewater to Pleasant River known as the Pleasant River Road.

Containing 100 acres more or less, and being the same as occupied at present by said William Getson and conveyed to him by deed from his father John Getson.

BEING AND INTENDED TO BE the same lands as conveyed by deed dated April 4, 1916 between Rupert C.S. Kaulbach, executor of the Last Will and Testament of the late C. Edwin Kaulbach, deceased and William Getson recorded at the Registry of Deeds Office at Bridgewater, Nova Scotia on October 3, 1916 in Book 81 at Page 332 under No. 249.

FURTHER REFERENCE may be made to the Will of William Edmund Getson dated February 1, 1949 and recorded at the Registry of Deeds Office at Bridgewater, Nova Scotia on March 8, 1950 in Book 113 at Page 620 Document No. 990. Probate was granted February 10, 1950.

SAVING EXCEPTING AND RESERVING a piece of land conveyed by Warranty Deed dated February 23, 1957 between Lawrence LeRoy Getson and Marion Getson to Rhonda M. Getson, wife of Eugene Getson and Alva Getson recorded at the Registry of Deeds Office at Bridgewater, Nova Scotia on July 4, 1957 in Book 122 at Page 177 Document No. 250 and further described as follows:

In the County of Lunenburg, Province of Nova Scotia, more particularly bounded and described as follows:

BEGINNING at a stake and stones set 33 feet from the center of the Bridgewater to Caledonia highway at the southern corner of cultivated land of the said Lawrence Getson;

THENCE in a northeasterly direction along land of Lawrence Getson to land of Clarence Hebb;

THENCE in a southeasterly direction along land of Clarence Hebb to a stake and stones set at 33 feet from the center of the Hebb Road, on its northwestern side;

THENCE in a southwesterly direction along the northwestern side of the Hebb Road, so called, to a point 33 feet from the center of the Bridgewater to Caledonia highway on its northeast side;

THENCE in a northwesterly direction along the northeast side of the Bridgewater to Caledonia highway to the place of beginning, containing 40 acres more or less.

SAVING EXCEPTING AND RESERVING a piece of land conveyed by Warranty

Deed dated June 19, 1984 between Lawrence LeRoy Getson and Lawrence Malcom Getson and Darlene Kay Getson with Marion Geraldine Getson as Releasor recorded at the Registry of Deeds Office at Bridgewater, Nova Scotia on June 21, 1984 in Book 344 at Page 446 Document No. 4943 and further described as follows:

ALL and singular that certain parcel or tract of land situate, lying and being at Newcomville in the County of Lunenburg, Province of Nova Scotia, Canada and being designated Lot L.G. 1 on a Plan of Survey showing subdivision of property of Lawrence Leroy Getson, prepared by Lester W. Berrigan, NSLS No. 409, approval of said subdivision was granted by the Development Officer for the Municipality of Lunenburg on June 14, 1984 under Number L-84072, and filed at the Registry of Deeds, Bridgewater, Nova Scotia under Plan No. P5275, which said lot can be more particularly described as follows:

BEGINNING at a point marked by a survey marker set on the northwestern sideline, 50 feet from the centre line thereof, of Public Highway No. 325 which said point marks the southwest corner of property of St. Clair Selig and Beverley Selig and the southeast corner of the herein described lot.

THENCE from said point so located along the arc of a curve having a radius of 5779.58 an arc distance of 199.95 feet more or less to a survey marker marking the southwest corner of the herein described lot, tie lines between the last two mentioned survey markers described as North 65 degrees 00 minutes 29 seconds west for a distance of 199.94 feet.

THENCE north 46 degrees 20 minutes 31 seconds east along other property of Lawrence LeRoy Getson 250.78 feet more or less to a survey marker.

THENCE south 64 degrees 56 minutes 34 seconds east along other property of Lawrence LeRoy Getson 199.83 feet more or less to a survey marker.

THENCE south 46 degrees 20 minutes 01 second west along property of St. Clair Selig and Beverley Selig 250.55 feet more or less to a survey marker marking the place of beginning.

The herein described lot of land contains an approximate area of 1.07 acres more or less.

The parcel originates with an approved plan of subdivision that has been filed under the Registry Act or registered under the Land Registration Act at the Land Registration Office for the registration district of Lunenburg as plan or document number P5275.

SCHEDULE "B"

Loan Payment Calculator (good up to 120 months)

Principle (PV)	\$	30,000.00
PMT (using Excel PMT function)	\$	828.57
PMT (using Formula 25)	\$	828.57
Annual Interest		22.00%
Monthly Interest		1.83%
Number of Months		60
Future (or maturity) value	\$	(0.00)

	Periods	End of Period	Interest	PMT	Total
1-Sep-2010	1	\$ 30,000.00	\$ 550.00	\$ 828.57	\$ 29,721.43
	2	\$ 29,721.43	\$ 544.89	\$ 828.57	\$ 29,437.75
	3	\$ 29,437.75	\$ 539.69	\$ 828.57	\$ 29,148.88
	4	\$ 29,148.88	\$ 534.40	\$ 828.57	\$ 28,854.70
	5	\$ 28,854.70	\$ 529.00	\$ 828.57	\$ 28,555.13
	6	\$ 28,555.13	\$ 523.51	\$ 828.57	\$ 28,250.07
	7	\$ 28,250.07	\$ 517.92	\$ 828.57	\$ 27,939.42
	8	\$ 27,939.42	\$ 512.22	\$ 828.57	\$ 27,623.08
	9	\$ 27,623.08	\$ 506.42	\$ 828.57	\$ 27,300.93
	10	\$ 27,300.93	\$ 500.52	\$ 828.57	\$ 26,972.88
	11	\$ 26,972.88	\$ 494.50	\$ 828.57	\$ 26,638.81
	12	\$ 26,638.81	\$ 488.38	\$ 828.57	\$ 26,298.62
	13	\$ 26,298.62	\$ 482.14	\$ 828.57	\$ 25,952.19
	14	\$ 25,952.19	\$ 475.79	\$ 828.57	\$ 25,599.41
	15	\$ 25,599.41	\$ 469.32	\$ 828.57	\$ 25,240.16
	16	\$ 25,240.16	\$ 462.74	\$ 828.57	\$ 24,874.33
	17	\$ 24,874.33	\$ 456.03	\$ 828.57	\$ 24,501.79
	18	\$ 24,501.79	\$ 449.20	\$ 828.57	\$ 24,122.42
	19	\$ 24,122.42	\$ 442.24	\$ 828.57	\$ 23,736.09
	20	\$ 23,736.09	\$ 435.16	\$ 828.57	\$ 23,342.68
	21	\$ 23,342.68	\$ 427.95	\$ 828.57	\$ 22,942.06
	22	\$ 22,942.06	\$ 420.60	\$ 828.57	\$ 22,534.09
	23	\$ 22,534.09	\$ 413.13	\$ 828.57	\$ 22,118.65
	24	\$ 22,118.65	\$ 405.51	\$ 828.57	\$ 21,695.59
	25	\$ 21,695.59	\$ 397.75	\$ 828.57	\$ 21,264.77
	26	\$ 21,264.77	\$ 389.85	\$ 828.57	\$ 20,826.06
	27	\$ 20,826.06	\$ 381.81	\$ 828.57	\$ 20,379.30

Request to Record an Interest in a Parcel Register

Registration District: LUNENBURG COUNTY

User Reference: getson mort 15-6142

Registrant User Number: 3843

Submitter's Name: JAMES CYRIL REDDY

doc
107791130

IN THE MATTER OF the Parcel Identification Number (PID): 60310240

TAKE NOTICE THAT THE UNDERSIGNED hereby requests that the registrar record this document as a recorded interest in the above noted parcel(s) in the Parcel Register.

mortgage

AND FURTHER TAKE NOTICE THAT the following information relates to the interest being added:

Instrument Type:	MORTGAGE
Interest Holder and Type to be Added	Mailing Address of Interest Holder
J.W.F. FINANCIAL INCORPORATED - MORTGAGEE	23 DEEP COVE ROAD MARTIN'S RIVER NS CA BOJ 2E0
Mortgage Reference # (if known):	

Document Registration/Recording Fee Exempt?: No

POWER OF ATTORNEY

no power of attorney applies to this document

CERTIFICATE OF LEGAL EFFECT:

I certify that, in my professional opinion, it is appropriate to make the changes to the parcel register(s) as instructed on this form.

Digitally signed by JAMES CYRIL REDDY

NMR

THIS MORTGAGE made this day 16th of *September*, A.D., 2015.

BETWEEN:

LAWRENCE GETSON of Newcombville, in the County of Lunenburg and in the Province of Nova Scotia;

(hereinafter called the "MORTGAGOR")

OF THE ONE PART

- and -

J.W.F. FINANCIAL INCORPORATED, of Martin's River, in the County of Lunenburg and Province of Nova Scotia;

(hereinafter called the "MORTGAGEE")

OF THE OTHER PART

- and -

DARLENE GETSON, as the spouse of the Mortgagor;

(hereinafter called the "SPOUSE OF THE MORTGAGOR")

OF THE OTHER PART

WITNESSETH that in consideration of the sum of Thirty thousand Dollars (\$30,000.00), the Mortgagor hereby mortgages to the Mortgagee the lands described in the Schedule "A" hereto annexed.

PROVIDED THIS MORTGAGE SHALL BE VOID upon payment to the Mortgagee of the said full sum of Thirty thousand Dollars (\$30,000.00) of lawful money of Canada, with interest at twenty per centum (20%) per annum, to be computed from October 1, 2015 (as well after as before maturity and both before and after default) and to be calculated monthly, not in advance, in each year on so much of the said principal sum hereby secured as shall from time to time remain unpaid until the whole of the said principal sum is paid, as follows:

The sum of Seven Hundred Eighty-One Dollars Seventy-six cents (\$781.76) shall become due and be paid on account of the said principal sum and interest on the 1st day of October, A.D., 2015, and on the 1st day of each and every month thereafter up to and including the 1st day of September, 2020, at which time the balance of the said principal sum then remaining unpaid and all accrued and unpaid interest and other moneys (if any) then owing under this mortgage shall become due and be paid on the 1st day of September, A.D., 2020, as set out in the amortization schedule attached hereto as Schedule "B" (if applicable).

To conform with the Interest Act, the parties hereto state that the amount of principal money secured by this Mortgage is the sum of Thirty thousand dollars (\$30,000.00) and the rate of interest chargeable thereon is equal to Twenty per centum (20%) per annum calculated monthly not in advance as well after as before maturity, default and judgment.

This Mortgage is not transferable and cannot be assumed by a subsequent purchaser of the property.

PROVIDED further that this mortgage may be paid at any time, in whole or in part by payment of a bonus or prepayment penalty of six months' interest.

The Mortgagors covenant with the Mortgagee THAT:

1. The Mortgagors will pay the mortgage money and interest aforesaid, and on default the Mortgagee may enter and have quiet enjoyment of the lands.
2. The Mortgagors will pay all taxes, rates and assessments and show receipts on demand.
3. The Mortgagors have a good title in fee simple to the said lands and the right to convey the lands as hereby conveyed, and that the said lands are free from encumbrances, and that the Mortgagors will procure such further assurances as may reasonable be required.
4. The Mortgagors will insure the buildings on the lands against fire and other perils to the amount of not less than Thirty thousand Dollars (\$30,000.00) for the benefit of the

Mortgagee, and in default thereof the Mortgagee may effect insurance and charge it against the Mortgagors.

5. The Mortgagors will keep the said lands and buildings and improvements now thereon or hereafter bought or erected thereon in good condition and repair according to the nature and description thereof respectively and if said lands, buildings or improvements are not kept in good condition and repair or any act of waste is committed thereon, or if the Mortgagors default after any part of the principal has been advanced the Mortgagee may enter and complete, repair or manage the property and recover all reasonable costs with interest as part of this mortgage.

PROVIDED that in default of the payment of any installment of the principal or interest hereby secured or on breach of any covenant or proviso herein contained or if waste be committed or suffered on said lands the whole of the monies hereby secured remaining unpaid shall become payable but the Mortgagee may waive his right to call in the principal and shall not be therefore debarred from subsequently asserting and exercising his right to call in the principal by reason of such waiver by reason of any future default and the Mortgagors agree that neither the execution nor registration of this mortgage nor the advancing of any part of the mortgage money shall bind the Mortgagee to advance said money or any unadvanced portion thereof but that the advance of the money or any part thereof shall be in the sole discretion of the Mortgagee;

PROVIDED that the Mortgagee may pay the amount of any encumbrance, lien or charge now or hereafter existing or to arise or be claimed upon the said lands, having priority over this mortgage, including any arrears of taxes or other rates on the said lands or any of them, and may pay all costs, charges and expenses, which may be incurred in taking, recovering and keeping possession of the said premises and all solicitor's charges or commissions for or in respect of the collection of any overdue interest, principal, insurance premiums or any other monies whatsoever payable by the Mortgagors hereunder, as between solicitor and client, whether any action or other judicial proceeding to enforce such payment has been taken or not and the amounts so paid shall be added to the debt hereby secured and be a charge on the said lands and shall bear interest at the same rate and shall be forthwith payable by the Mortgagors to the


Mortgagee and the non-payment of such amount shall entitle the Mortgagee to exercise the powers exercisable for breach of the covenant first hereinbefore contained.

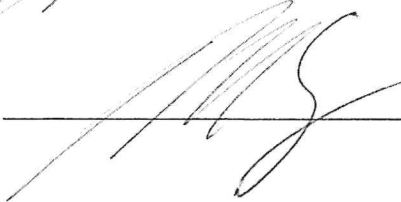
In the event of the Mortgagee paying the amount of any such encumbrance, lien or charge, taxes or rates, either out of the monies advanced on this security or otherwise, he shall be entitled to all the rights, equities and securities of the person or persons, company, corporation or Government so paid off. The taking of a judgment on any covenant herein shall not operate as a merger of the said covenant or affect the Mortgagee's right to interest at the rate and times herein provided and such judgment shall provide that interest thereon shall be computed at the same rate and in the same manner as herein provided until the said judgment shall have been fully paid and satisfied.

AND it is agreed and declared that the terms "Mortgagor" and "Mortgagee" used in this Mortgage shall be construed to include the plural as well as singular and the masculine, feminine or neuter genders where the context so requires. All covenants, liabilities and obligations entered into or imposed hereunder upon the Mortgagors shall be joint and several.

IN WITNESS WHEREOF the Mortgagors have hereunto set their hands and affixed their seals the day and year first above written.

SIGNED, SEALED AND DELIVERED)
in the presence of:)







LAWRENCE GETSON



DARLENE GETSON

PROVINCE OF NOVA SCOTIA)
COUNTY OF LUNENBURG)

I CERTIFY that on the *16th* day of *September*, A.D., 2015, Lawrence Getson and Darlene Getson, two of the parties mentioned in the foregoing and annexed Indenture, signed, sealed and delivered the same in my presence and I have signed as a witness to such execution.




A BARRISTER OF THE SUPREME
COURT OF NOVA SCOTIA

MICHAEL G. GROS
A Barrister of the Supreme
Court of Nova Scotia

PROVINCE OF NOVA SCOTIA)
COUNTY OF LUNENBURG)

I CERTIFY that on the *16th* day of *September*, A.D., 2015, Lawrence Getson and Darlene Getson, two of the parties mentioned in the foregoing and annexed Indenture, signed, sealed and delivered the same in my presence and I have signed as a witness to such execution.



A BARRISTER OF THE SUPREME
COURT OF NOVA SCOTIA

MICHAEL G. GROS
A Barrister of the Supreme
Court of Nova Scotia


AFFIDAVIT OF STATUS

PROVINCE OF NOVA SCOTIA)
COUNTY OF LUNENBURG)

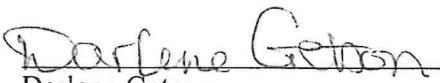
We, Lawrence Getson and Darlene Getson, both of Newcombille, in the County of Lunenburg and Province of Nova Scotia the "Deponents", make oath and swear that:

1. That we acknowledge that we have executed the foregoing instrument under seal on the day of this affidavit.
2. This acknowledgment is made pursuant to s.31 (a) of the Registry Act, R.S.N.S. 1989, c.392 or s. 79(1)(a) of the Land Registration Act, as the case may be, for the purpose of registering the instrument.
3. The Deponents are the Mortgagor and the Spouse of the Mortgagor respectively and are nineteen years of age or older and are residents in Canada under the Income Tax Act (Canada).
4. For the purpose of this Affidavit "spouse" means either of a man or a woman who:
 - (a) are married to each other,
 - (b) are married to each other by a marriage that is voidable and has not been voided by a judgment of nullity,
 - (c) have gone through a form of marriage with each other, in good faith, that is void and are cohabiting or have cohabited within the preceding year, or
 - (d) is a party to a registered domestic partner declaration made in accordance with Section 53 of the Vital Statistics Act but does not include a former domestic partner.
6. THAT we are the spouses of each other and neither of us have any other spouse as defined herein. Neither of us are a party to an unregistered domestic partner declaration.
7. THAT neither of us have any former domestic partner with the rights contemplated by Section 55 of the Vital Statistics Act (Nova Scotia).


SWORN TO at Bridgewater,)
in the County of Lunenburg,)
Province of Nova Scotia,)
this 16th day of September,)
A.D., 2015 BEFORE ME:)



Lawrence Getson



Darlene Getson



A BARRISTER OF THE SUPREME)
COURT OF NOVA SCOTIA)

MICHAEL G. GROS
A Barrister of the Supreme
Court of Nova Scotia

Schedule "A"

I certify that this legal description is intended to describe the same parcel as represented by PID 60310240.

ALL that certain Farm, tract or parcel of land, situate at Newcombville in the County of Lunenburg and Province of Nova Scotia and bounded as follows:

Northwardly by lands of William H. Owen and C. Edwin Kaulbach;

Eastwardly by lands of Aaron Hebb formerly occupied by Henry Grant;

Southwardly by lands formerly owned by John Misinger and now occupied by his two sons James and Aaron Misinger, and;

Westwardly by the Post Road leading from Bridgewater to Pleasant River known as the Pleasant River Road.

Containing 100 acres more or less, and being the same as occupied at present by said William Getson and conveyed to him by deed from his father John Getson.

BEING AND INTENDED TO BE the same lands as conveyed by deed dated April 4, 1916 between Rupert C.S. Kaulbach, executor of the Last Will and Testament of the late C. Edwin Kaulbach, deceased and William Getson recorded at the Registry of Deeds Office at Bridgewater, Nova Scotia on October 3, 1916 in Book 81 at Page 332 under No. 249.

FURTHER REFERENCE may be made to the Will of William Edmund Getson dated February 1, 1949 and recorded at the Registry of Deeds Office at Bridgewater, Nova Scotia on March 8, 1950 in Book 113 at Page 620 Document No. 990. Probate was granted February 10, 1950.

SAVING EXCEPTING AND RESERVING a piece of land conveyed by Warranty Deed dated February 23, 1957 between Lawrence LeRoy Getson and Marion Getson to Rhonda M. Getson, wife of Eugene Getson and Alva Getson recorded at the Registry of Deeds Office at Bridgewater, Nova Scotia on July 4, 1957 in Book 122 at Page 177 Document No. 250 and further described as follows:

In the County of Lunenburg, Province of Nova Scotia, more particularly bounded and described as follows:

BEGINNING at a stake and stones set 33 feet from the center of the Bridgewater to Caledonia highway at the southern corner of cultivated land of the said Lawrence Getson;

THENCE in a northeasterly direction along land of Lawrence Getson to land of Clarence Hebb;

THENCE in a southeasterly direction along land of Clarence Hebb to a stake and stones set at 33 feet from the center of the Hebb Road, on its northwestern side;

THENCE in a southwesterly direction along the northwestern side of the Hebb Road, so called, to a point 33 feet from the center of the Bridgewater to Caledonia highway on its northeast side;

THENCE in a northwesterly direction along the northeast side of the Bridgewater to Caledonia

highway to the place of beginning, containing 40 acres more or less.

SAVING EXCEPTING AND RESERVING a piece of land conveyed by Warranty Deed dated June 19, 1984 between Lawrence LeRoy Getson and Lawrence Malcom Getson and Darlene Kay Getson with Marion Geraldine Getson as Releasor recorded at the Registry of Deeds Office at Bridgewater, Nova Scotia on June 21, 1984 in Book 344 at Page 446 Document No. 4943 and further described as follows:

ALL and singular that certain parcel or tract of land situate, lying and being at Newcombsville in the County of Lunenburg, Province of Nova Scotia, Canada and being designated Lot L.G. 1 on a Plan of Survey showing subdivision of property of Lawrence Leroy Getson, prepared by Lester W. Berrigan, NSLS No. 409, approval of said subdivision was granted by the Development Officer for the Municipality of Lunenburg on June 14, 1984 under Number L-84072, and filed at the Registry of Deeds, Bridgewater, Nova Scotia under Plan No. P5275, which said lot can be more particularly described as follows:

BEGINNING at a point marked by a survey marker set on the northwestern sideline, 50 feet from the centre line thereof, of Public Highway No. 325 which said point marks the southwest corner of property of St. Clair Selig and Beverley Selig and the southeast corner of the herein described lot.

THENCE from said point so located along the arc of a curve having a radius of 5779.58 an arc distance of 199.95 feet more or less to a survey marker marking the southwest corner of the herein described lot, tie lines between the last two mentioned survey markers described as North 65 degrees 00 minutes 29 seconds west for a distance of 199.94 feet.

THENCE north 46 degrees 20 minutes 31 seconds east along other property of Lawrence LeRoy Getson 250.78 feet more or less to a survey marker.

THENCE south 64 degrees 56 minutes 34 seconds east along other property of Lawrence LeRoy Getson 199.83 feet more or less to a survey marker.

THENCE south 46 degrees 20 minutes 01 second west along property of St. Clair Selig and Beverley Selig 250.55 feet more or less to a survey marker marking the place of beginning.

The herein described lot of land contains an approximate area of 1.07 acres more or less.

The parcel originates with an approved plan of subdivision that has been filed under the Registry Act or registered under the Land Registration Act at the Land Registration Office for the registration district of Lunenburg as plan or document number P5275.

SCHEDULE "B"

Mortgage calculator
with amortization schedule

Principal \$ 30,000	Amortization 60	months	Help
Interest Rate 20 %	Payment	Monthly	Info
<input type="button" value="Calculate Payment"/>			

Or Input Payment \$ 781.76	and	<input type="button" value="Calculate Principal"/>
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The above is for illustrative purposes only. Canadian Rates are compounded semi-annually

Amortization: 60 Months (5 Years)

60 Periodic Payments of \$ 781.76

Mortgage Cost (Total Interests): \$ 16,905.44

Amortization Schedule
for Monthly Payments

Month	Principal Balance	Capital Paid	Total Capital	Interests Paid	Total Interests
1	\$ 30,000.00	\$ 301.40	\$ 301.40	\$ 480.36	\$ 480.36
2	\$ 29,698.60	\$ 306.23	\$ 607.63	\$ 475.53	\$ 955.89
3	\$ 29,392.37	\$ 311.13	\$ 918.76	\$ 470.63	\$ 1,426.51
4	\$ 29,081.24	\$ 316.11	\$ 1,234.87	\$ 465.64	\$ 1,892.16
5	\$ 28,765.13	\$ 321.17	\$ 1,556.05	\$ 460.58	\$ 2,352.74
6	\$ 28,443.95	\$ 326.32	\$ 1,882.36	\$ 455.44	\$ 2,808.18
7	\$ 28,117.64	\$ 331.54	\$ 2,213.90	\$ 450.22	\$ 3,258.40
8	\$ 27,786.10	\$ 336.85	\$ 2,550.75	\$ 444.91	\$ 3,703.31
9	\$ 27,449.25	\$ 342.24	\$ 2,893.00	\$ 439.51	\$ 4,142.82
10	\$ 27,107.00	\$ 347.72	\$ 3,240.72	\$ 434.03	\$ 4,576.85
11	\$ 26,759.28	\$ 353.29	\$ 3,594.01	\$ 428.47	\$ 5,005.32
12	\$ 26,405.99	\$ 358.95	\$ 3,952.96	\$ 422.81	\$ 5,428.13
Year 1					
13	\$ 26,047.04	\$ 364.70	\$ 4,317.66	\$ 417.06	\$ 5,845.19
14	\$ 25,682.34	\$ 370.54	\$ 4,688.19	\$ 411.22	\$ 6,256.41
15	\$ 25,311.81	\$ 376.47	\$ 5,064.66	\$ 405.29	\$ 6,661.70
16	\$ 24,935.34	\$ 382.50	\$ 5,447.15	\$ 399.26	\$ 7,060.96
17	\$ 24,552.85	\$ 388.62	\$ 5,835.77	\$ 393.14	\$ 7,454.10
18	\$ 24,164.23	\$ 394.84	\$ 6,230.62	\$ 386.91	\$ 7,841.01
19	\$ 23,769.38	\$ 401.17	\$ 6,631.78	\$ 380.59	\$ 8,221.61
20	\$ 23,368.22	\$ 407.59	\$ 7,039.37	\$ 374.17	\$ 8,595.78

21	\$ 22,960.63	\$ 414.11	\$ 7,453.49	\$ 367.64	\$ 8,963.42
22	\$ 22,546.51	\$ 420.75	\$ 7,874.23	\$ 361.01	\$ 9,324.43
23	\$ 22,125.77	\$ 427.48	\$ 8,301.71	\$ 354.27	\$ 9,678.70
24	\$ 21,698.29	\$ 434.33	\$ 8,736.04	\$ 347.43	\$ 10,026.13
Year 2					
25	\$ 21,263.96	\$ 441.28	\$ 9,177.32	\$ 340.48	\$ 10,366.61
26	\$ 20,822.68	\$ 448.35	\$ 9,625.67	\$ 333.41	\$ 10,700.02
27	\$ 20,374.33	\$ 455.53	\$ 10,081.20	\$ 326.23	\$ 11,026.25
28	\$ 19,918.80	\$ 462.82	\$ 10,544.02	\$ 318.94	\$ 11,345.19
29	\$ 19,455.98	\$ 470.23	\$ 11,014.25	\$ 311.53	\$ 11,656.72
30	\$ 18,985.75	\$ 477.76	\$ 11,492.01	\$ 304.00	\$ 11,960.71
31	\$ 18,507.99	\$ 485.41	\$ 11,977.42	\$ 296.35	\$ 12,257.06
32	\$ 18,022.58	\$ 493.18	\$ 12,470.60	\$ 288.58	\$ 12,545.64
33	\$ 17,529.40	\$ 501.08	\$ 12,971.68	\$ 280.68	\$ 12,826.31
34	\$ 17,028.32	\$ 509.10	\$ 13,480.78	\$ 272.66	\$ 13,098.97
35	\$ 16,519.22	\$ 517.25	\$ 13,998.03	\$ 264.50	\$ 13,363.47
36	\$ 16,001.97	\$ 525.54	\$ 14,523.57	\$ 256.22	\$ 13,619.69
Year 3					
37	\$ 15,476.43	\$ 533.95	\$ 15,057.52	\$ 247.81	\$ 13,867.50
38	\$ 14,942.48	\$ 542.50	\$ 15,600.02	\$ 239.26	\$ 14,106.76
39	\$ 14,399.98	\$ 551.19	\$ 16,151.21	\$ 230.57	\$ 14,337.33
40	\$ 13,848.79	\$ 560.01	\$ 16,711.22	\$ 221.75	\$ 14,559.07
41	\$ 13,288.78	\$ 568.98	\$ 17,280.20	\$ 212.78	\$ 14,771.85
42	\$ 12,719.80	\$ 578.09	\$ 17,858.29	\$ 203.67	\$ 14,975.52
43	\$ 12,141.71	\$ 587.35	\$ 18,445.63	\$ 194.41	\$ 15,169.93
44	\$ 11,554.37	\$ 596.75	\$ 19,042.38	\$ 185.01	\$ 15,354.94
45	\$ 10,957.62	\$ 606.31	\$ 19,648.69	\$ 175.45	\$ 15,530.39
46	\$ 10,351.31	\$ 616.01	\$ 20,264.70	\$ 165.74	\$ 15,696.13
47	\$ 9,735.30	\$ 625.88	\$ 20,890.58	\$ 155.88	\$ 15,852.01
48	\$ 9,109.42	\$ 635.90	\$ 21,526.48	\$ 145.86	\$ 15,997.87
Year 4					
49	\$ 8,473.52	\$ 646.08	\$ 22,172.56	\$ 135.68	\$ 16,133.55
50	\$ 7,827.44	\$ 656.43	\$ 22,828.99	\$ 125.33	\$ 16,258.88
51	\$ 7,171.01	\$ 666.94	\$ 23,495.92	\$ 114.82	\$ 16,373.70
52	\$ 6,504.08	\$ 677.61	\$ 24,173.54	\$ 104.14	\$ 16,477.84
53	\$ 5,826.46	\$ 688.46	\$ 24,862.00	\$ 93.29	\$ 16,571.14
54	\$ 5,138.00	\$ 699.49	\$ 25,561.49	\$ 82.27	\$ 16,653.41
55	\$ 4,438.51	\$ 710.69	\$ 26,272.18	\$ 71.07	\$ 16,724.48
56	\$ 3,727.82	\$ 722.07	\$ 26,994.25	\$ 59.69	\$ 16,784.16

57	\$ 3,005.75	\$ 733.63	\$ 27,727.88	\$ 48.13	\$ 16,832.29
58	\$ 2,272.12	\$ 745.38	\$ 28,473.25	\$ 36.38	\$ 16,868.67
59	\$ 1,526.75	\$ 757.31	\$ 29,230.56	\$ 24.45	\$ 16,893.12
60	\$ 769.44	\$ 769.44	\$ 30,000.00	\$ 12.32	\$ 16,905.44

Form 26

*Purpose: to record an interest in a parcel; or
to record a power of attorney in the power of attorney roll*

Registration district: Lunenburg
 Submitter's user number: 9958
 Submitter's name: Ian D. Brown,
 BOYNECLARKE LLP

For Office Use

LUNENBURG COUNTY LAND REGISTRATION OFFICE
 I certify that this document was registered or recorded
 as shown here.
 Rebecca Bond, Registrar

RB
 LR ROD

11441714
 Document #
 SEP 20 2017
 MM DD YYYY

11:08
 Time

In the matter of Parcel Identification Number (PID)

PID	60310240
PID	

(Expand box for additional PIDs, maximum 9 PIDs per form.)

Power of attorney *(Note: completion of this section is mandatory)*

No power of attorney applies to this document

This form is submitted to record the attached document *(select applicable box):*

- in the parcel register as a recorded interest
- in the power of attorney roll
- in the power of attorney roll as a duplication of a power of attorney registered under the *Registry Act*

The following information relates to the interest being recorded:

Instrument type	Assignment of Mortgage
Expiry date (if applicable)	n/a
Interest holder and type to be added (if applicable) <i>Note: include qualifier (e.g., estate of, executor, trustee, personal representative) if applicable</i>	1) Change: Computershare Trust Company of Canada, Assignee to Interest Assigned, Assignee 2) Add: First National Financial GP Corporation, Assignee
Mailing address of interest holder to be added (for power of attorney, provide mailing address for donee)	North Tower, 100 University Avenue, Suite 700, Toronto, ON M5J 1V6
Name and mailing address power of attorney donor to be added (if applicable)	n/a
Name and mailing address power of attorney donee to be added (if applicable)	n/a
Reference to related instrument in names-based roll/parcel register (if applicable) (for power of attorney to be duplicated, insert document/instrument number/year; include book/page if applicable)	Document #97244181, Year 2010 (Assignment) Document #94241883, Year 2009 (Mortgage)

The textual qualifications in the above-noted parcel register(s) are to be changed as follows:

Textual qualification on title to be removed (<i>insert any existing textual description being changed, added to or altered in any way</i>)	n/a
Textual qualification on title to be added (<i>insert replacement textual qualification</i>)	n/a

Certificate of Legal Effect:

I certify that, in my professional opinion, it is appropriate to make the changes to the parcel register(s) as instructed on this form.

Dated at Dartmouth, in the County of Halifax, Province of

Nova Scotia, the 18 day of September, 2017.

Signature of authorized lawyer

Name: Ian D. Brown

Address: BOYNECLARKE LLP
P.O. Box 876 Dartmouth Main
Halifax Regional Municipality
NS B2Y 3Z5

Phone: (902) 469-9500

E-mail: ibrown@boyneclarke.ca

Fax: (902) 463-7500

- This document also affects non-land registration parcels. The original will be registered under the *Registry Act* and a certified true copy for recording under the *Land Registration Act* is attached.

ASSIGNMENT OF MORTGAGE

THIS ASSIGNMENT made effective as of the 28 day of August, 2017.

BETWEEN:

COMPUTERSHARE TRUST COMPANY OF CANADA, a body corporate
hereinafter called the "Assignor")

and

FIRST NATIONAL FINANCIAL GP CORPORATION, a body corporate
(hereinafter called the "Assignee")

WHEREAS by a certain mortgage dated September 1, 2009 (the "Mortgage"), and duly registered in the Lunenburg County Land Registration Office on the 10th day of September, 2010 as Document Number 94241883, Lawrence Malcolm Getson (the "Mortgagor") did mortgage to First National Financial GP Corporation the lands and premises known as 4362 Highway 325, Newcombville, Lunenburg County, Nova Scotia which lands are more fully described in Schedule "A" hereto annexed (the "Lands");

AND WHEREAS the subject Mortgage was subsequently assigned by First National Financial GP Corporation to Computershare Trust Company of Canada by Assignment of Mortgage dated October 4, 2010 and registered in the Lunenburg County Land Registration Office on the 19th day of November, 2010 as Document Number 97244181;

AND WHEREAS the Assignor has agreed to assign the Mortgage to the Assignee.

NOW THIS INDENTURE WITNESSETH that in consideration of \$5.00 now paid by the Assignee to the Assignor, and other good and valuable consideration, the receipt and sufficiency whereof is hereby acknowledged, the Assignor does hereby assign and set over unto the Assignee the Mortgage and the Assignment, together with all monies that may hereafter become due or owing in respect of the Mortgage and the Assignment and the full benefit of all powers and all covenants and provisos in the Mortgage and the Assignment.

And the Assignor does hereby grant, bargain, sell and assign unto the Assignee all the right, title, interest, property, claim and demand whatsoever of the Assignor of, in, to and out of the Lands and every part thereof.

The Assignor covenants with the Assignee that the sum of \$177,448.85 with interest thereon at the rate of 2.99% per annum is now justly due, owing and unpaid under and by virtue of the Mortgage, and that the Assignor has not done or permitted any act, matter or thing to be done whereby the Mortgage or the Assignment has been released or discharged, or the Lands in any way encumbered.

This Indenture shall enure to the benefit of and be binding upon the successors and assigns of the parties hereto.

IN WITNESS WHEREOF, the Assignor has hereunto caused this Indenture to be executed and its corporate seal affixed by its duly authorized officers as of the day and year first above written.

SIGNED & DELIVERED
In the presence of

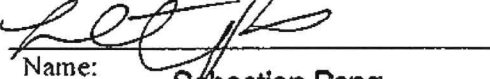


Warren A. Chang
Administrator, MBS

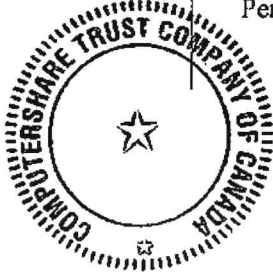
**COMPUTERSHARE TRUST
COMPANY OF CANADA**

Per: 

Name: **Aaron Cao**
Title: **Professional MBS**

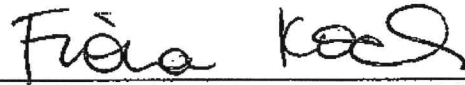
Per: 

Name: **Sebastian Pang**
Title: **Administrator, MBS**



**CANADA
PROVINCE OF ONTARIO**

I CERTIFY on this 28 day of August, 2017, Aaron Cao **Professional, MBS** Sebastian Pang **Administrator, MBS**, one of the parties mentioned in the foregoing and annexed Assignment caused the within Assignment to be signed by its proper officer(s) and its corporate seal to be affixed thereto in my presence and I have signed as a witness to such execution.



A Notary Public in and for the Province of Ontario

Fiona Helene Koch
Notary Public in and for
The Province of Ontario
100 University Ave., 11th Flr.,
Toronto, ONTARIO M5J 2Y1
416-263-9688



CANADA
PROVINCE OF

Aaron Cao
Professional, MBS

Sebastian Pang
Administrator, MBS

We, _____, of Toronto

Province of Ontario, make oath and say as follows:

1. THAT I am the Aaron Cao Professional, MBS and I am Sebastian Pang Administrator MBS of Computershare Trust Company of Canada, (the "Company") and I have the authority to execute this instrument on behalf of the Company and thereby bind the Company;
2. THAT the Company is not now nor will it be upon delivery of the attached Indenture, a non-resident of Canada within the meaning of the *Income Tax Act* (Canada);
3. THAT the undersigned acknowledges that the foregoing instrument was executed on the date of this Affidavit; this acknowledgement is made for the purpose of registering such instrument pursuant to s. 31(a) of the *Registry Act*, R.S.N.S. 1989, c. 392 or s. 79(1)(a) of the *Land Registration Act* as the case may be.

SWORN TO at Toronto,
Province of Ontario, on 28
AUGUST, 2017, before me:

Fiona Koch

A Notary Public in and for the
Province of ONTARIO
Name: _____

[Signature]

Aaron Cao
Professional, MBS

[Signature]

Sebastian Pang
Administrator, MBS

Fiona Helene Koch
Notary Public in and for
The Province of Ontario
100 University Ave., 11th Flr.,
Toronto, ONTARIO M5J 2Y1
416-263-9688



PARCEL DESCRIPTION REPORT

2017-06-08 09:21:52

PID: 60310240
CURRENT STATUS: ACTIVE
EFFECTIVE DATE/TIME: 2005-11-14 09:32:16

I certify that this legal description is intended to describe the same parcel as represented by PID 60310240.

ALL that certain Farm, tract or parcel of land, situate at Newcombville in the County of Lunenburg and Province of Nova Scotia and bounded as follows:

Northwardly by lands of William H. Owen and C. Edwin Kaulbach;

Eastwardly by lands of Aaron Hebb formerly occupied by Henry Grant;

Southwardly by lands formerly owned by John Misinger and now occupied by his two sons James and Aaron Misinger, and;

Westwardly by the Post Road leading from Bridgewater to Pleasant River known as the Pleasant River Road.

Containing 100 acres more or less, and being the same as occupied at present by said William Getson and conveyed to him by deed from his father John Getson.

BEING AND INTENDED TO BE the same lands as conveyed by deed dated April 4, 1916 between Rupert C.S. Kaulbach, executor of the Last Will and Testament of the late C. Edwin Kaulbach, deceased and William Getson recorded at the Registry of Deeds Office at Bridgewater, Nova Scotia on October 3, 1916 in Book 81 at Page 332 under No. 249.

FURTHER REFERENCE may be made to the Will of William Edmund Getson dated February 1, 1949 and recorded at the Registry of Deeds Office at Bridgewater, Nova Scotia on March 8, 1950 in Book 113 at Page 620 Document No. 990. Probate was granted February 10, 1950.

SAVING EXCEPTING AND RESERVING a piece of land conveyed by Warranty Deed dated February 23, 1957 between Lawrence LeRoy Getson and Marion Getson to Rhonda M. Getson, wife of Eugene Getson and Alva Getson recorded at the Registry of Deeds Office at Bridgewater, Nova Scotia on July 4, 1957 in Book 122 at Page 177 Document No. 250 and further described as follows:

In the County of Lunenburg, Province of Nova Scotia, more particularly bounded and described as follows:

BEGINNING at a stake and stones set 33 feet from the center of the Bridgewater to Caledonia highway at the southern corner of cultivated land of the said Lawrence Getson;

THENCE in a northeasterly direction along land of Lawrence Getson to land of Clarence Hebb;

THENCE in a southeasterly direction along land of Clarence Hebb to a stake and stones set at 33 feet from the center of the Hebb Road, on its northwestern side;

THENCE in a southwesterly direction along the northwestern side of the Hebb Road, so called, to a point 33 feet from the center of the Bridgewater to Caledonia highway on its northeast side;

THENCE in a northwesterly direction along the northeast side of the Bridgewater to Caledonia highway to the place of beginning, containing 40 acres more or less.

SAVING EXCEPTING AND RESERVING a piece of land conveyed by Warranty Deed dated June 19, 1984 between

PARCEL DESCRIPTION REPORT

2017-06-08 09:21:52

Lawrence LeRoy Getson and Lawrence Malcom Getson and Darlene Kay Getson with Marion Geraldine Getson as Releasor recorded at the Registry of Deeds Office at Bridgewater, Nova Scotia on June 21, 1984 in Book 344 at Page 446 Document No. 4943 and further described as follows:

ALL and singular that certain parcel or tract of land situate, lying and being at Newcombville in the County of Lunenburg, Province of Nova Scotia, Canada and being designated Lot L.G. 1 on a Plan of Survey showing subdivision of property of Lawrence Leroy Getson, prepared by Lester W. Berrigan, NSLS No. 409, approval of said subdivision was granted by the Development Officer for the Municipality of Lunenburg on June 14, 1984 under Number L-84072, and filed at the Registry of Deeds, Bridgewater, Nova Scotia under Plan No. P5275, which said lot can be more particularly described as follows:

BEGINNING at a point marked by a survey marker set on the northwestern sideline, 50 feet from the centre line thereof, of Public Highway No. 325 which said point marks the southwest corner of property of St. Clair Selig and Beverley Selig and the southeast corner of the herein described lot.

THENCE from said point so located along the arc of a curve having a radius of 5779.58 an arc distance of 199.95 feet more or less to a survey marker marking the southwest corner of the herein described lot, tie lines between the last two mentioned survey markers described as North 65 degrees 00 minutes 29 seconds west for a distance of 199.94 feet.

THENCE north 46 degrees 20 minutes 31 seconds east along other property of Lawrence LeRoy Getson 250.78 feet more or less to a survey marker.

THENCE south 64 degrees 56 minutes 34 seconds east along other property of Lawrence LeRoy Getson 199.83 feet more or less to a survey marker.

THENCE south 46 degrees 20 minutes 01 second west along property of St. Clair Selig and Beverley Selig 250.55 feet more or less to a survey marker marking the place of beginning.

The herein described lot of land contains an approximate area of 1.07 acres more or less.

The parcel originates with an approved plan of subdivision that has been filed under the Registry Act or registered under the Land Registration Act at the Land Registration Office for the registration district of Lunenburg as plan or document number P5275.

External Comments:

Description Change Details:

Reason:

Author of New or

Changed Description:

Name:

Registered Instruments:

Comments: