

**TABLE OF INTEREST RATE EQUIVALENTS**

**ANNUAL INTEREST RATES CALCULATED MONTHLY NOT IN ADVANCE,  
 CONVERTED TO EQUIVALENT INTEREST RATE CALCULATED  
 HALF YEARLY NOT IN ADVANCE**

The interest rate payable under the mortgage is calculated monthly not in advance. The following table is provided for the Mortgagor's information since the applicable interest rate will likely change from time to time. The interest rates set out in Column B are effective annual interest rates calculated half yearly not in advance which are equivalent to the corresponding annual interest rates calculated monthly not in advance, set out in Column A.

Column A Annual Interest Rates Calculated Monthly Not in Advance	Column B Equivalent Annual Interest Rates Calculated Half Yearly Not in Advance	Column A Annual Interest Rates Calculated Monthly Not in Advance	Column B Equivalent Annual Interest Rates Calculated Half Yearly Not in Advance
2.75%	2.78%	15.00%	15.48%
3.00%	3.02%	15.25%	15.74%
3.25%	3.27%	15.50%	16.01%
3.50%	3.53%	15.75%	16.28%
3.75%	3.78%	16.00%	16.54%
4.00%	4.03%	16.25%	16.81%
4.25%	4.29%	16.50%	17.08%
4.50%	4.54%	16.75%	17.35%
4.75%	4.80%	17.00%	17.61%
5.00%	5.05%	17.25%	17.88%
5.25%	5.31%	17.50%	18.15%
5.50%	5.56%	17.75%	18.42%
5.75%	5.82%	18.00%	18.69%
6.00%	6.08%	18.25%	18.96%
6.25%	6.33%	18.50%	19.23%
6.50%	6.59%	18.75%	19.50%
6.75%	6.85%	19.00%	19.77%
7.00%	7.10%	19.25%	20.04%
7.25%	7.36%	19.50%	20.31%
7.50%	7.62%	19.75%	20.58%
7.75%	7.88%	20.00%	20.85%
8.00%	8.13%	20.25%	21.12%
8.25%	8.39%	20.50%	21.40%
8.50%	8.65%	20.75%	21.67%
8.75%	8.91%	21.00%	21.94%
9.00%	9.17%	21.25%	22.21%
9.25%	9.43%	21.50%	22.49%
9.50%	9.69%	21.75%	22.76%
9.75%	9.95%	22.00%	23.03%
10.00%	10.21%	22.25%	23.31%
10.25%	10.47%	22.50%	23.58%
10.50%	10.73%	22.75%	23.86%
10.75%	10.99%	23.00%	24.13%
11.00%	11.26%	23.25%	24.41%
11.25%	11.52%	23.50%	24.68%
11.50%	11.78%	23.75%	24.96%
11.75%	12.04%	24.00%	25.23%
12.00%	12.30%	24.25%	25.51%
12.25%	12.57%	24.50%	25.79%
12.50%	12.83%	24.75%	26.06%
12.75%	13.09%	25.00%	26.34%
13.00%	13.36%		
13.25%	13.62%		
13.50%	13.89%		
13.75%	14.15%		
14.00%	14.41%		
14.25%	14.68%		
14.50%	14.95%		
14.75%	15.21%		