

FORM 16

**LAND TITLES ACT
(Section 105)**

ENCUMBRANCE

I, A.B., being registered owner of an estate (state nature of estate), subject to registered encumbrances, liens and interest, if any, in all that piece of land described as follows: (here describe land) and desiring to render the land available for the purpose of securing to and for the benefit of C.D., of (here insert the encumbrancee's address) the (sum of money, annuity or rent charge) hereinafter mentioned, do hereby encumber the land described above for the benefit of C.D., with the (sum, annuity or rent charge) of _____ to be paid at the time and in the manner following, that is to say: (here state the times appointed for the payment of the sum, annuity or rent charge intended to be secured, the interest, if any, and the events in which the sum, annuity or rent charge shall become and cease to be payable, also any special covenants or powers, and any modification of the powers or remedies given to an encumbrancee by this Act): And subject as aforesaid C.D. shall be entitled to all powers and remedies given to an encumbrancee by the Land Titles Act.

In witness whereof, I have hereunto subscribed my name this _____ (date).

SIGNED by the above named _____)
_____)
A.B. in the presence of _____)
_____)

(Signature of encumbrancer)