

Mortgage Release

Contact Information

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Compiled by:

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Mortgage Release Information

- **Central Guaranty Trust Company**
- **Adelaide Capital Corporation (including Nova Scotia Savings & Loan Company)**
- **Canada Trust Company**
- **Canada Trustco Mortgage Company and the Toronto Dominion Bank and their Predecessor Companies.**

Mortgage releases addressed below in the following context. Mortgages acquired by The Toronto-Dominion Bank from Central Guaranty Trust Company and Central Guaranty Mortgage Corporation under an Asset Purchase Agreement; Central Guaranty Trust Company and Central Guaranty Mortgage Corporation mortgages not acquired by The Toronto-Dominion Bank and assigned to Adelaide Capital Corporation; Central Guaranty Trust Company mortgages paid out prior to January 1, 1993; Nova Scotia Savings & Loan Company mortgages paid out prior to January 1, 1993; Canada Trustco Mortgage Company and The Canada Trust Company mortgages.

A release of mortgage may be requested through any branch of TD Canada Trust for any of the following: mortgages granted to The Toronto-Dominion Bank, The Canada Trust Company, Canada Trustco Mortgage Company or mortgages of Central Guaranty Trust Company and Central Guaranty Mortgage Corporation (Nova Scotia Savings & Loan Company) acquired by The Toronto-Dominion Bank. The TD Canada Trust branch will refer the request on to their Credit Administration Services Department who are responsible for the preparation of releases for both conventional and collateral mortgages.

Mortgages Acquired by The Toronto-Dominion Bank from Central Guaranty Trust Company/Central Guaranty Mortgage Corporation pursuant to an Asset Purchase Agreement:

- Pursuant to an Asset Purchase Agreement ("APA") dated November 9, 1992, The Toronto-Dominion Bank bought substantially all the assets of Central Guaranty Trust Company and Central Guaranty Mortgage Corporation effective as of the close of business on December 31, 1992. The Toronto-Dominion Bank thus acquired substantially all of the outstanding mortgages registered in the names of Central Guaranty Trust Company and Central Guaranty Mortgage Corporation and their predecessor companies.
- The Toronto-Dominion Bank did not register specific assignments of the mortgages acquired from Central Guaranty Trust Company and Central Guaranty Mortgage Corporation. However, Central Guaranty Trust Company and Central Guaranty Mortgage Corporation granted The Toronto-Dominion Bank an irrevocable Power of Attorney ("POA") to deal with these mortgages which POA has been registered in each Registry of Deeds in Nova Scotia.

**Central Guaranty Trust Company and Central Guaranty Mortgage Corporation
Mortgages Not Acquired by The Toronto-Dominion Bank:**

- The Toronto-Dominion Bank did not purchase all of the mortgages of Central Guaranty Trust Company and Central Guaranty Mortgage Corporation (these were mostly former Nova Scotia Savings & Loan Company mortgages). Generally, The Toronto-Dominion Bank did not acquire Central Guaranty Trust Company and Central Guaranty Mortgage Corporation mortgages that were in arrears at the time of closing of the APA on December 31, 1992. The Central Guaranty Trust Company mortgages that were in arrears were assigned by Central Guaranty Trust Company to Adelaide Capital Corporation (formerly Central Guaranty Mortgage Corporation). The Central Guaranty Mortgage Corporation (including its predecessor Nova Scotia Savings & Loan Company) mortgages that were in arrears and not acquired by The Toronto-Dominion Bank remained with Central Guaranty Mortgage Corporation which changed its name to Adelaide Capital Corporation on February 15, 1993.

Central Guaranty Trust Company Mortgages Paid Out Prior to January 1, 1993:

- Mortgages registered in the names of Central Guaranty Trust Company and its predecessor companies that were paid out prior to January 1, 1993 were not acquired by either The Toronto-Dominion Bank or Adelaide Capital Corporation. Deloitte & Touche Inc., Liquidator of Central Guaranty Trust Company executed releases of these mortgages from January 1, 1993 until December 2005 when Deloitte & Touche Inc. was discharged from its responsibilities as Liquidator for Central Guaranty Trust Company. The Toronto-Dominion Bank routinely received requests for discharges of these mortgages since January 1, 1993 and in the interests of good customer service would arrange for a release through Deloitte & Touche Inc. As Deloitte & Touche Inc. has been discharged as liquidator The Toronto-Dominion Bank can no longer refer such discharge requests to Deloitte & Touche Inc. or otherwise assist in this process.

Nova Scotia Savings & Loan Company Mortgages Paid Out Prior to January 1, 1993:

- Releases of old Nova Scotia Savings & Loan Company mortgages paid out prior to January 1, 1993 can be obtained by contacting Adelaide Capital Corporation, 79 Wellington Street West, Suite 1215, TD Centre, Maritime Life Tower, PO Box 26, Toronto, ON M5K 1A1, Attention: Valerie MacMullin, as Adelaide Capital Corporation is the successor company to Nova Scotia Savings & Loan Company.

The Canada Trust Company/Canada Trustco Mortgage Company Mortgage Discharges:

- The Toronto-Dominion Bank became the beneficial owner of all the shares of the Canada Trust group of companies in 2000. The Canada Trust Company later amalgamated with TD Trust Company on January 1, 2001 to continue as The Canada Trust Company and then amalgamated with Canada Trustco Mortgage Company on January 1, 2005 to continue as The Canada Trust Company.
- Releases of all mortgages registered in the names of The Canada Trust Company, Canada Trustco Mortgage Company and their predecessor companies can be obtained by contacting any branch of TD Canada Trust who will refer the request on to their Credit Administration Services Department.

Attached hereto as Schedule "A" is a history of Central Guaranty Trust Company and its predecessor companies. Schedule "B" hereto provides a history of Adelaide Capital Corporation/Central Guaranty Mortgage Corporation/Nova Scotia Savings & Loan Company. The Toronto Dominion Bank did not register specific assignments of the mortgages acquired from Central Guaranty Trust Company and Central Guaranty Mortgage Corporation. However, Central Guaranty Trust Company and Central Guaranty Mortgage Corporation granted The Toronto-Dominion Bank an irrevocable Power of Attorney ("POA") to deal with these mortgages which POA has been registered in each Registry of Deeds in Nova Scotia. The POA registration particulars are attached as Schedule "C".

The registration particulars of the name change to Adelaide Capital Corporation are attached as Schedule "D".

Attached hereto is Schedule "E" containing a history of the Canada Trust Company and Canada Trustco Mortgage Company and their predecessor companies.

Special thanks to Sandy Fraser, Senior Counsel TD Bank for this very useful contact information and background.

Associate Mortgage Corporation

Contact Citifinancial Mortgage Corporation at the branch level.

Avco Financial Services

Contact Citifinancial Mortgage Corporation at the branch level.

Bank of Montreal Mortgages and some Household Trust Mortgages

Agnes Lindsay
Bank of Montreal
865 Harrington Court
Burlington, ON L7N 3P3

Tele: 905-633-5018

Fax: 866-865-6869

Clifton Credit Limited, Ocean Company, Shorecliff Investments

Trevor Hughes
Barrister and Solicitor
1051 King Street
PO Box 3058
Windsor, NS B0N 2T0

Tele: 902-792-1035

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trevor.hughes@evansec.com

Continental Bank of Canada/Continental Bank Realty/Niagara Realty

Hong Kong Bank of Canada/Lloyd's Bank

Richard Keith
Manager - Personal Financial Services
HSBC
1801 Hollis Street
Halifax, NS B3J 3N4

Tele: 902-490-2661

Fax: 902-422-4071

Credit Foncier

Carol Schmidt, Manager
The Bank of Nova Scotia
Central Mortgage Unit Servicing Documentation & Discharges
10 Wright Blvd.
Stratford, Ontario

Tele: 519-272-0191 (3811)
carol. schmidt@scotiabank.com

Evangeline Savings

Gail Thomas
Resmor
Suite 400
555 4th Ave. S.W.
Calgary, Alberta T2P 3E7
Tele: 866-333-7030
Fax: 866-538-4979

Prenor Trust Company of Canada

- In December 1993, Prenor was placed in liquidation and CDIC (Canadian Deposit Insurance Corporation) made payment of insurable deposits through Laurentian Bank of Canada ("Laurentian") on January 24, 1994. CDIC does not provide mortgage discharge statements for Prenor mortgages.
- Deloitte & Touche Inc., Liquidator of Prenor was discharged by the Court from this estate in December 1999

To now obtain a Prenor release, one must apply to the court for a discharge.

Trans Canada Credit

Taken over by Wells Fargo. Make initial contact at branch level. If no success at branch level contact:

Roseanne Scozzafava, Legal Administrative Assistant
WELLS FARGO FINANCIAL CORPORATION CANADA
55 Standish Court, Suite 400
Mississauga, Ontario L5R 4J4

Tele: (Direct): 905-755-7128
Fax (Direct): 905-755-7106
rosannescozzafava@financial.wellsfargo.com

Schedule "A"

Central Guaranty Trust Company Amalgamations and Predecessor Companies

1. The Central Guaranty Trust Company of Canada and The Nova Scotia Trust Company amalgamated January 1, 1974 to continue as Central and Nova Scotia Trust Company.
2. Eastern Canada Savings and Loan Company and Central and Nova Scotia Trust Company amalgamated July 2, 1976 to continue as Central and Eastern Trust Company.
3. Federal Savings and Loan Corporation and County Savings and Loan Corporation amalgamated December 31, 1972 to continue as County Savings and Loan Corporation.
4. Federal Trust and Savings Company and County Savings and Loan Corporation amalgamated June 30, 1974 to continue as Federal Trust Company.
5. Central and Eastern Trust Company and Federal Trust Company amalgamated March 1, 1981 to continue as Central Trust Company.
6. Central Trust Company, Guaranty Trust Company of Canada, Yorkshire Trust Company and Nova Scotia Savings & Trust Company amalgamated December 31, 1988 to continue as Central Guaranty Trust Company.
7. Central Guaranty Trust Company and The Central and Guaranty Trust Corp. (formerly Financial Trust Company) amalgamated December 31, 1989 to continue as Central Guaranty Trust Company.

* Detailed recitals are attached.

Schedule "A" (continued)

CENTRAL GUARANTY TRUST COMPANY

1. An Amalgamation Agreement dated September 7, 1973 between The Central Trust Company of Canada and The Nova Scotia Trust Company approved by Order of the Governor in Council of Canada, No. P.C. 1973-3813 dated the 11th day of December, 1973 whereby The Central Trust Company of Canada and The Nova Scotia Trust Company were amalgamated and continued as one trust company under the Trust Companies Act (Canada) under the name of Central & Nova Scotia Trust Company, effective the 1st day of January, 1974 and whereby Central and Nova Scotia Trust Company, as the continuing company was vested with all the property, rights, and interests, and subject to all the duties, liabilities and obligations of The Central Trust Company of Canada and The Nova Scotia Trust Company;
2. An Amalgamation Agreement dated May 14th, 1976 between the Eastern Canada Savings and Loan Company and Central & Nova Scotia Trust Company, entered into pursuant to a special Act of the Parliament of Canada entitled "An Act to enable the Eastern Canada Savings and Loan Company and Central & Nova Scotia Trust Company to amalgamate" assented to on December 20, 1975, and approved by Order of the Governor in Council of Canada, No. P.C. 1976-1675 dated the 29th day of June, 1976 whereby the Eastern Canada Savings and Loan Company and Central & Nova Scotia Trust Company were amalgamated and continued as one trust company under the Trust Companies Act (Canada) under the name of Central and Eastern Trust Company, effective the 2nd day of July, 1976 and whereby Central and Eastern Trust Company, as the continuing company, was vested with all the property, rights, and interests, and subject to all the duties, liabilities and obligations of the Eastern Canada Saving and Loan Company and Central & Nova Scotia Trust Company;
3. An Amalgamation Agreement dated the 14th day of November, 1972 between Federal Savings and Loan Corporation and County Savings and Loan Corporation whereby Federal Savings and Loan Corporation and County Savings and Loan Corporation were amalgamated under the name of County Savings and Loan Corporation, pursuant to Section 110(2) of the Loan and Trust Corporations Act, RSO 1970, Chapter 254, assented to by Order in Council No. 545/73 dated February 21, 1973, such assent to be effective as of the 31st day of December, 1972 and confirmed by Letters Patent dated December 31, 1972;
4. An Amalgamation Agreement dated the 30th day of April, 1974 between Federal Trust and Savings Company and County Savings and Loan Corporation, whereby Federal Trust and Savings Company and County Savings and Loan Corporation were amalgamated as a trust company under the name of Federal Trust Company pursuant to Section 110(2) of the Loan and Trust Corporations Act, RSO 1970, Chapter 254 assented to by Order in No. OC 1664/74 dated June 26, 1974, such assent to be effective as of the 30th day of June, 1974 and confirmed by Letters Patent dated June 30, 1974;
5. An Amalgamation Agreement dated November 20, 1980, between Central and Eastern Trust Company and Federal Trust Company, approved by Order of the Governor in Council of Canada, No. P.C. 1981-490, dated February 26, 1981, whereby Central and Eastern Trust Company and Federal Trust Company were amalgamated and continued as one trust company under the Trust Companies Act (Canada) under the name of Central Trust Company, effective the 1st day of March, 1981 and whereby Central Trust Company, as the continuing company, was vested with all the property, rights and interests, and subject to all the duties, liabilities and obligations of Central and Eastern Trust Company and Federal Trust Company;
6. An Amalgamation Agreement made as of the 26th day of October, 1988 among Central Trust Company, Guaranty Trust Company of Canada, Yorkshire Trust Company and Nova Scotia Savings & Trust Company, approved by Order of the Minister of Finance, dated December 23, 1988, whereby Central Trust Company, Guaranty Trust Company of Canada, Yorkshire Trust Company and Nova Scotia Savings & Trust Company were amalgamated and continued under the Trust Companies Act (Canada) as one trust company under the name of Central Guaranty Trust Company, effective at the close of business on December 31, 1988 and whereby Central Guaranty Trust Company, as the continuing company was vested with all the property, rights, and interests and subject to all the duties, liabilities and obligations of Central Trust Company, Guaranty Trust Company of Canada, Yorkshire Trust Company and Nova Scotia Savings & Trust Company;
7. An Amalgamation Agreement made as of the 10th day of October, 1989 between Central Guaranty Trust Company and The Central and Guaranty Trust Corp., approved by Order of the Minister of Finance, dated December 22, 1989, whereby Central Guaranty Trust Company and The Central and Guaranty Trust Corp. were amalgamated and continued under the Trust Companies Act (Canada) as one trust company under the name of Central Guaranty Trust Company, effective at the close of business on December 31, 1989 and whereby Central Guaranty Trust Company, as the continuing company was vested with all the property, rights and interest and subject to all the duties, liabilities and obligations of Central Guaranty Trust Company and The Central and Guaranty Trust Corp.

Schedule "B"

Adelaide Capital Corporation/Central Guaranty Mortgage Corporation/Nova Scotia Savings & Loan Company Amalgamations and Predecessor Companies and Name Change

1. Nova Scotia Savings & Loan Company and Central and Eastern Mortgage Corporation amalgamated December 31, 1988 to continue as Central Guaranty Mortgage Corporation.
2. Central Guaranty Mortgage Corporation changed its name to Adelaide Capital Corporation February 15, 1993.

Schedule "C"

Power of Attorney Registration Particulars

Central Guaranty Trust Company and Central Guaranty Mortgage Corporation to the Toronto-Dominion Bank

County	Registration Date	Book	Page	Document Number
Annapolis County	January 25, 1993	494	703	193
Antigonish County	January 25, 1993	283	84-95	211
Cape Breton County	January 25, 1993	1787	160	713
Colchester County	January 21, 1993	747	978	534
Cumberland County	January 25, 1993	592	603-614	305
Digby County	January 25, 1993	499	593-604	210
Guysborough (Guysborough)	January 25, 1993	153	84	80
Guysborough (Sherbrooke)	January 25, 1993	73	944-955	51
Halifax County	January 21, 1993	5356	226	2965
Hants County	January 25, 1993	692	664	410
Inverness County	January 25, 1993	325	259-270	185
Kings County	January 21, 1993	930	123	438
Lunenburg (Bridgewater)	January 21, 1993	537	611	429
Lunenburg (Chester)	January 25, 1993	169	1182-1193	91
Pictou County	January 25, 1993	1119	217	428
Queens County	January 25, 1993	302	529-540	189
Richmond County	January 25, 1993	152	399	114
Shelburne (Shelburne)	January 25, 1993	201	612	45
Shelburne (Barrington)	January 26, 1993	71	148-159	101
Victoria County	January 25, 1993	159	660-671	71
Yarmouth County	January 25, 1993	506	714-725	237

Schedule "D"

**Change of Name Registration Particulars
Central Guaranty Mortgage Corporation to Adelaide Capital Corporation**

County	Registration Date	Book	Page	Document Number
Annapolis County	February 24, 1993	495	492	467
Antigonish County	February 24, 1993	283	711	442
Cape Breton County	February 24, 1993	1790	866	1844
Colchester County	February 24, 1993	749	743	1496
Cumberland County	February 24, 1993	593	551	733
Digby County	February 24, 1993	500	508	495
Guysborough (Guysborough)	February 24, 1993	153	477	205
Guysborough (Sherbrooke)	February 24, 1993	74	74	115
Halifax County	February 24, 1993	5366	749	7427
Hants County	February 24, 1993	694	222	928
Inverness County	February 24, 1993	326	30	428
Kings County	February 24, 1993	932	510	1217
Lunenburg (Bridgewater)	February 24, 1993	539	352	1215
Lunenburg (Chester)	February 24, 1993	170	603	236
Pictou County	February 24, 1993	1120	477	958
Queens County	February 24, 1993	303	128	491
Richmond County	February 24, 1993	152	715	275
Shelburne (Shelburne)	February 24, 1993	202	255	244
Shelburne (Barrington)	February 24, 1993	71	426	223
Victoria County	February 24, 1993	160	200	156
Yarmouth County	February 24, 1993	507	442	557

Schedule "E"

The Canada Trust Company Amalgamations and Predecessor Companies

1. The Eastern Trust Company and Chartered Trust Company amalgamated in 1963 to continue as Eastern and Chartered Trust Company.
2. Eastern and Chartered Trust Company and Canada Permanent Trust Company amalgamated December 1, 1967 to continue as Canada Permanent Trust Company.
3. Canada Permanent Trust Company and The Canada Trust Company amalgamated December 31, 1985 to continue as The Canada Trust Company.
4. The Canada Trust Company and TD Trust Company amalgamated January 1, 2001 to continue as The Canada Trust Company.
5. The Canada Trust Company and Canada Trustco Mortgage Company amalgamated January 1, 2005 to continue as The Canada Trust Company.

Canada Trustco Mortgage Company Amalgamations and Predecessor Companies

1. The Huron and Erie Mortgage Corporation changed its name to Canada Trustco Mortgage Company on April 14, 1976.
2. Canada Trustco Mortgage Company and Canada Permanent Mortgage Corporation amalgamated December 31, 1985 to continue as Canada Trustco Mortgage Company.
3. Canada Trustco Mortgage Company and The Canada Trust Company amalgamated January 1, 2005 to continue as The Canada Trust Company.