# NISGA'A LISIMS GOVERNMENT NISGA'A LISIMS GOVERNMENT EXECUTIVE

### NISGA'A LAND TITLE REGULATION

made under the

### NISGA'A LAND TITLE ACT

The Nisga'a Lisims Government Executive enacted this Regulation or	n
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Signed	
Brian Tait, Chairperson	

### UNOFFICIAL CONSOLIDATION – CURRENT TO JULY 31, 2019

#### REGISTRY OF NISGA'A LAWS: NISGA'A LISIMS GOVERNMENT

#### NISGA'A LAND TITLE REGULATION

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### UNOFFICIAL CONSOLIDATION – CURRENT TO JULY 31, 2019 REGISTRY OF NISGA'A LAWS: NISGA'A LISIMS GOVERNMENT

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#### **PART 1 – INTERPRETATION**

#### **Definitions**

- **1.** In this Regulation:
  - "Act" means the Nisga'a Land Title Act;
  - "fee" means the amount payable for each transaction described, unless otherwise specified;
  - "pending" means the time after an application is received under section 105 of the Act and before the application is registered under section 30 of the Act;
  - "prescribed standard mortgage terms" means the mortgage terms set out in Schedule 4;
  - "Schedule 2 form" means a form set out in Schedule 2, and includes any schedule or other document attached to the form;
  - "Schedule 3 form" means a form set out in Schedule 3, and includes any schedule or other document attached to the form.

#### PART 2 - FEES

### Payment of fees

- 2. (1) Subject to subsections (3) and (5), the registrar or approving officer must not
  - (a) receive an application,
  - (b) receive an instrument, or
  - (c) act on a request

in respect of a matter referred to in Column 2 of Schedule 1 unless, at or before the time the application is made, the instrument is submitted or the request is made, the fee set out adjacent to that matter in Column 3 of Schedule 1 is tendered to the registrar or the approving officer, as the case may be.

- (2) The fees set out in Column 3 of Schedule 1 include any applicable taxes.
- (3) Subject to subsection (4), the fees set out in Schedule 1 do not apply to the Nisga'a Nation or to a Nisga'a Village.
- (4) The fees set out in item 10 of Schedule 1 apply to the Nisga'a Nation and the Nisga'a Villages.
- (5) Subject to subsection (6), the fees set in item 14 of Schedule 1 do not apply to a Nisga'a citizen.
- (6) If the registrar considers that an application by a Nisga'a citizen for a search of the records is unnecessary, improper or vexatious due to the number of titles involved or the previous conduct of the Nisga'a citizen or for some other good reason, the registrar may require the Nisga'a citizen to pay the fees set out in item 14 of Schedule 1 in respect of the search.

#### Part 3 – Forms

#### Schedule 2 forms and Schedule 3 forms

- 3. (1) The forms set out in Schedule 2 are prescribed for the purposes of the Act and must be used if applicable.
  - (2) The forms set out in Schedule 3 are prescribed for the purposes of the Act and must be used if applicable.
  - (3) Without limiting subsection (2), for the purposes of the Act
    - (a) a fee simple transfer must be in Form A of Schedule 3,
    - (b) a mortgage must be in Form B of Schedule 3, and
    - (c) a general instrument must be in Form C of Schedule 3.
  - (4) Nothing must be attached to a fee simple transfer in Form A of Schedule 3, a mortgage in Form B of Schedule 3 or a general instrument in Form C of Schedule 3 except
    - (a) one or more additional execution pages in Form D of Schedule 3,
    - (b) one or more schedules in Form E of Schedule 3,
    - (c) any affidavit of execution required under Part 4 of the Act,
    - (d) in the case of a mortgage in Form B of Schedule 3, a set of express mortgage terms constituting Part 2 of the mortgage, or
    - (e) in the case of a general instrument in Form C of Schedule 3, a set of express charge terms constituting Part 2 of the general instrument.
  - (5) A Schedule 2 form or a Schedule 3 form
    - (a) must be on durable paper  $8 \frac{1}{2}$ " x 11" in size,
    - (b) must be printed or typed
      - (i) in legible characters not smaller than 12 point, and

- (ii) in black or dark ink that is compatible with the electronic scanning, optical character recognition, micrographic or other technology of the kind used in the Nisga'a land title office, and
- (c) must contain a blank space not less than 1 ½" deep and 6" wide in the top right corner of the first page, for use by the NisÞa'a land title office.
- (6) The vertical lines separating the year, month and day columns in the execution segment of Forms A, B, C and D of Schedule 3 and in the payment provisions segment of Form B of Schedule 3 are not mandatory.
- (7) The name, address and professional capacity of the officer witnessing the signature of a transferor or other party on Form A, B, C or D of Schedule 3 must be typed or printed below the signature of the officer.

#### **Expansion of forms**

4. Subject to section 7, the space provided for the completion of any item in a Schedule 2 form or a Schedule 3 form may be expanded as the circumstances require.

#### Use of seal

5. If a Schedule 2 form or a Schedule 3 form is executed under seal, the seal must be affixed in a way that does not render any part of the form illegible.

#### **Abbreviations**

6. Without limiting section 7, an abbreviation of any word on a Schedule 2 form or a Schedule 3 form must not be used if in the registrar's opinion the abbreviation would obscure the meaning, intent or legal effect of the form.

#### Registrar to be satisfied

7. A Schedule 2 form or a Schedule 3 form must be completed and executed to the satisfaction of the registrar.

#### Prescribed mortgage terms

**8.** The standard mortgage terms set out in Schedule 4 are prescribed for the purposes of section 148 of the Act.

### Filed mortgage and charge terms

9.	(1)	A set of standard terms filed under section 149 or 156 of the Act must		
		(a) in the case of a set of standard mortgage terms, have the heading		
		"STANDARD MORTGAGE TERMS		
		Filed by:"		
		at the top of the first page,		
		(b) in the case of a set of standard charge terms, have the heading		
		"STANDARD CHARGE TERMS		
		Filed by:"		
		at the top of the first page,		
		(c) have page numbers at the bottom of each page,		
		(d) have numbered or lettered paragraphs,		
		(e) have the words "END OF SET" at the bottom of the last page immediately above the page number, and		
		(f) meet the requirements for Schedule 2 forms and Schedule 3 forms set out in section 3(5)(a) and (b).		
	(2)	The headings referred to in subsections (1)(a) and (b) must be at least 2" below the top of the page and the 2" space may be used for NisÞa'a land title office purposes only.		
	(3)	An application to file a set of standard mortgage terms or a set of standard charge terms may be in any form acceptable to the registrar.		

(4) A set of standard mortgage terms or standard charge terms must be delivered for filing in duplicate, and the duplicate copy must be labelled "DUPLICATE COPY" on the first page.

#### **Excluded instruments**

- 10. Division 5 of Part 11 of the Act does not apply to
  - (a) an instrument that, without the signature of the owner of an estate, interest or right, operates to transfer, discharge, charge or otherwise affect the estate, interest or right, or
  - (b) an instrument the form of which is prescribed under section 3(1) of this Regulation.

#### Other forms

- 11. (1) Any instrument that is required to be witnessed under Part 4 of the Act and that is not required to be in a form prescribed under the Act must, if the witness is an officer,
  - (a) be signed by the witness in the same manner as would be required for Form A of Schedule 3, and
  - (b) contain the following statement:

"OFFICER CERTIFICATION: Your signature constitutes a representation that you are a solicitor, notary public or other person authorized by the *Evidence Act* (British Columbia) to take affidavits for use in British Columbia and certifies the matters set out in Part Four of the *NisPa'a Land Title Act* as they pertain to the execution of this instrument."

(2) If an instrument to which subsection (1) applies is not witnessed by an officer, the words "SEE AFFIDAVIT OF EXECUTION" must be entered in the Officer Signature(s) column and an affidavit of execution must be attached to the instrument.

#### PART 4 - MISCELLANEOUS

#### Relief from access requirements

- 12. The approving officer may grant relief from the requirements of section 61(1)(a) of the Act if in a proposed subdivision there would be necessary and reasonable access
  - (a) to all new parcels, and
  - (b) through the subdivided land to land lying beyond or around the subdivided land

### by either or both

- (c) motor vehicle over Crown roads, Nisga'a roads, or a combination of them, or
- (d) motor vessel over navigable waters.

#### Cancellation of certificate of pending litigation

- 13. If a person applies to cancel a certificate of pending litigation following a dismissal of a proceeding, the registrar may cancel the certificate
  - (a) on production of a consent to cancellation signed by the party who filed the certificate, or
  - (b) on giving notice to the party who filed the certificate.

#### Registration of certificate of pending litigation

- 14. (1) If a person applies to register a certificate of pending litigation under section 138(6) of the Act and a copy of the document by which the claim is made is attached to the certificate, the registrar may, at any time before registration,
  - (a) detach the document from the certificate, or
  - (b) require the applicant to detach the document from the certificate,

whether or not the application to register the certificate has been received under section 105 of the Act.

(2) A document detached from a certificate of pending litigation under subsection (1) is not part of the record.

#### Instruments prescribed for the purposes of section 35 of Act

15. Forms 1 and 2 of Schedule 2 to the *Nisga'a Landholding Transition Regulation* are prescribed for the purposes of section 35(2) of the Act.

#### Repeal and replacement

**16.** The *Nisga'a Land Title Regulation*, NLGSR 2000/29, is repealed and this Regulation is substituted for it.

#### **Transition**

- 17. (1) Despite section 3, the registrar may accept for registration, filing or deposit an instrument that
  - (a) is in a form that was prescribed under the *Nisga'a Land Title Regulation*, NLGSR 2000/29,
  - (b) was completed and executed and, if applicable, witnessed prior to October 25, 2012, and
  - (c) in the opinion of the registrar,
    - (i) satisfied all requirements of the *Nisga'a Land Title Act*, NLGSR 2000/11, and the *Nisga'a Land Title Regulation*, NLGSR 2000/29, that were applicable, and
    - (ii) would have been accepted for registration, filing or deposit if it had been submitted to the Nisga'a land title office

on the date of its execution.

(2) A form referred to in subsection (1) is, in relation to an instrument that meets the requirements of that subsection, prescribed for the purposes of the Act.

### **SCHEDULE 1 – FEES**

Item		Matter	Fee
1		<b>ible Title</b> o items 3 and 4, to register an indefeasible title	\$80.00 for each indefeasible title registered
2	modifica	o item 3, to register any charge, any transfer, transmission, tion, postponement or extension of a charge, or any estate, right, claim or notice as a charge or in the same manner as a	\$80.00 for each charge registered, regardless of the number of indefeasible titles affected
3	Exception To regist		
	(a) certificate of pending litigation		\$40.00
	(b) Form 18 Application for registration of Executor of Will or Administrator of Estate		Nil
	(c) Form A Transfer from an Executor of Will or an Administrator of Estate		Nil
	(d) Form C Transfer from an Executor of Will or an Administrator of Estate		Nil
	(e) Form 8 Application for transmission to surviving joint tenant(s)		Nil
4	General Filing, Amendment or Change		
	To file		
	any instrument, document, notice or plan not otherwise provided for in this Schedule or another enactment, including an amendment to the register, an instrument or a plan		\$20.00

	(b) a change of name under section 127 for an indefeasible title or a charge		\$20.00 for each indefeasible title registered, or each charge regardless of the number of indefeasible titles affected by the charge
	(c)	a change of address	Nil
5	Cancella	ation of a Charge	
	To regist	ter a cancellation or discharge of	
	(a)	a registered charge, or any estate, interest, right, claim or notice that was registered in the same manner as a charge	\$40.00 for each charge cancelled or discharged, regardless of the number of indefeasible titles affected by the charge
	(b)	a merger of a charge or a charge derived from or dependent on another charge which has been cancelled	Nil
6	To file a	n application to cancel, to hold a hearing under section 165 and er any order of the registrar	\$80.00
7	Plans To deposit		
	(a) a reference, explanatory or subdivision plan		\$60.00 plus all fees payable under item 1
	(b) any other plan not provided for in this Schedule		\$60.00
	(c)	a posting plan under section 56	Nil
8	Cancellation of Interior Lot Lines  For all matters in connection with cancellation of interior lot lines under section 100, including the registration of any indefeasible title in consequence of the cancellation		\$100.00

9	Withdrawal of a Pending Application		
		raw a pending application	Lesser of the fee for the pending application or \$40.00
10	Refusal	of Registration	
	For each		
	(a)	refusal notice provided under section 204(1)	Lesser of the fee for the pending application or \$40.00
	(b)	cancellation of an application under section 204(3)	Lesser of the fee for the pending application net of the amount paid under paragraph (a) or \$40.00
11	Certificates		
	To make	, provide or issue	
	(a)	a state of title certificate	\$20.00
	(b) any other certificate not otherwise provided for in this Schedule		\$20.00
12		y a copy of the register or other record, instrument, cancelled a or power of attorney or any copy that satisfies section 5(4), (5)	\$20.00 plus the applicable search and copy fees payable under this Schedule
13	Plan Copy		
	To provide a copy of a plan, including an imaged or microfilmed plan		
	(a)	in electronic form	Nil
	(b)	in paper form	\$40.00

14	Title Search and Copy	
	For a search, copy or both of a title	\$20.00 (including an electronic copy of the title searched and an electronic copy of any document referred to in the title searched), plus \$1.00 per page for any requested paper copy of the title searched or document referred to in the title searched
15	Other Document Copy	
	To provide a copy of a document not otherwise referred to in this Schedule	\$20.00 (including an electronic copy of the document), plus \$1.00 per page for any requested paper copy of the document
16	Index Search and Copy	
	For a search, copy or both of an index for a Power of Attorney, General Filing, Standard Mortgage Terms or Standard Charge Terms	\$20.00 (including an electronic copy of the index searched and an electronic copy of any document referred to in the index searched), plus \$1.00 per page for any requested paper copy of the index searched or document referred to in the index searched
17	Approval of Subdivision Plans	
	For examination and approval by the approving officer of a plan referred to in section 65	\$60.00 plus \$100.00 for each parcel within the subdivision

18	Block Outline Surveys  For an application for a block outline posting under section 57(1)(b)	\$40.00 per lot, to a maximum of \$280.00
19	Accretion Applications  For an application for endorsement of a certificate respecting a lawfully accreted area under section 78(1)(c)	\$560.00
20	Natural Boundary Adjustment Applications  For an application for endorsement of a certificate respecting a natural boundary under section 78(1)(d)	\$280.00
21	Accretion or Natural Boundary Adjustment Applications for Statutory Right of Way Plans  For an application for endorsement of a certificate respecting a lawfully accreted area or a natural boundary under section 97(1)	\$280.00

### **SCHEDULE 2 – FORMS**

### **List of Forms**

Form 1	Notice of Revocation of Power of Attorney
Form 2	Application to Deposit a Subdivision Plan
Form 3	Application for Deposit of Reference or Explanatory Plan (Fee Simple) on Consolidation of Surveyed Parcels
Form 4	Application for Deposit of Reference or Explanatory Plan (Charge)
Form 5	Certificate as to Road or Park in Statutory Right of Way Plan
Form 6	Application for Cancellation of Interior Lot Lines
Form 7	Notice of Change of Address
Form 8	Application
Form 9	Notice of Intention to Register on Non-Production of Instrument
Form 10	Certificate of Pending Litigation (General)
Form 11	Certificate of Pending Litigation (Restrictive Covenant)
Form 12	Certificate of Pending Litigation (Marital Proceeding)
Form 13	Certificate of Pending Litigation (Will Variation)

Form 14	Election to Proceed to Registration Subject to Proceeding
Form 15	Declaration of Applicant, Individual Transferee, or Mortgagee [Lender] of Nisga'a Village Entitlement
Form 16	Declaration of Applicant, Individual Transferee, or Mortgagee [Lender] of Nisga'a Nation Entitlement
Form 17	Application for Registration of Change of Name of Individual
Form 18	Application for Registration of Executor of Will or Administrator of Estate

# Nisga'a Land Title Act Form 1 (Section 51(1))

### NOTICE OF REVOCATION OF POWER OF ATTORNEY

TO: Registrar,	Nisga'a Land Title	e Office		
The POWER OF ATTORNEY filed in your office, 20 under No				
Dated the	day of		, 20	_:
SIGNED IN TH	IE PRESENCE O	F:	PRINCIPAL	OF POWER OF ATTORNEY:
	SIGNATURE			SIGNATURE
	FULL NAME			FULL NAME
MA	AILING ADDRES	SS	N	MAILING ADDRESS
	OCCUPATION			

### Nisga'a Land Title Act Form 2 (Section 76(1)(a))

### APPLICATION TO DEPOSIT A SUBDIVISION PLAN

I/W	/e,
	[full name(s), mailing address(es), and telephone number(s) or e-mail address(es)]
ow	ner(s) in fee simple (or agent of)
	[full name(s)], owner(s) in fee simple, apply to
dep	posit a plan of the subdivision of
	$[parcel\ identification\ number(s)\ (PIN(s))\ and\ legal\ description(s)]$
I/W	Ve enclose:
1.	the subdivision plan (original transparency);
2.	a paper reproduction of the subdivision plan (white print);
3.	a .pdf file of the subdivision plan;
4.	a 2D .dwg file of the subdivision plan prepared in accordance with the rules of the Association of British Columbia Land Surveyors;
5.	the prescribed fee.
Dat	ted the, 20
	SIGNATURE

SIGNATURE

### Nisga'a Land Title Act Form 3 (Section 84(4))

### APPLICATION FOR DEPOSIT OF REFERENCE OR EXPLANATORY PLAN (FEE SIMPLE) ON THE CONSOLIDATION OF SURVEYED PARCELS

I/We,		
		[full name(s), mailing address(es), and telephone number(s) or e-mail address(es)]
owner(s) in fe	ee simple (or agent o	of)
		[full name(s)], owner(s) in fee simple, apply to
deposit a refe	rence/explanatory p	lan of
		[parcel identification number(s) (PIN(s)) and legal description(s)]
	rtgages of the fee si plan.	f of the owner(s) in fee simple that the deposit of the plan will mple so as to coincide with the boundaries of the new parcel as
1. the refer	rence/explanatory p	lan (original transparency);
2. a paper	reproduction of the	reference/explanatory plan (white print);
3. a.pdf f	file of the reference/	explanatory plan;
		nce/explanatory plan prepared in accordance with the rules of Columbia Land Surveyors;
5. the pres	scribed fee.	
Dated the	day of	, 20
		SIGNATURE
NLTA Form 3 – Page	1 of 2	SIGNATURE

NLTA Form 3 – Page 1 of 2

If one or more of the foregoing described parcels is subject to one or more charges:

### CONSENTS OF HOLDERS OF REGISTERED CHARGE(S)

I/We,		
holder(s) of the following a	[full name(s), mailing address(es), and telephone nurregistered charge(s), consent to the deposit of the	
TYPE OF CHARGE	REGISTRATION NUMBER OF CHARGE	SIGNATURE(S) OF HOLDER(S) OF CHARGE

#### NOTES TO FORM 3

A consent by a holder of a registered mortgage of the fee simple operates, on deposit of the plan, to extend the mortgage to the whole of the new parcel shown on the plan.

NLTA Form 3 – Page 2 of 2

### Nisga'a Land Title Act Form 4

(Section 83(1)(d) and (h))

### APPLICATION FOR DEPOSIT OF REFERENCE OR EXPLANATORY PLAN (CHARGE)

I/We,	
	[full name(s), mailing address(es), and telephone number(s) or e-mail address(es)]
owner(s) of	
[type and registration number of charge] (or agent of	
	[full name(s)], owner(s) of that charge), apply to
deposit a reference/explanatory plan of	
	[parcel identification number(s) _(PIN(s) and legal description(s)]
I/We enclose:	
1. the reference/explanatory plan (origin	nal transparency);
2. a paper reproduction of the reference	e/explanatory plan (white print);
3. a .pdf file of the reference/explanator	ry plan;
4. a 2D .dwg file of the reference/explain the Association of British Columbia	natory plan prepared in accordance with the rules of Land Surveyors;
5. the prescribed fee.	
Dated the day of	, 20
	SIGNATURE
	SIGNATURE

NOTES TO FORM 4
If the reference/explanatory plan refers to a restrictive covenant to be made under section 143, the instrument containing the covenant must be tendered with the plan.

# Nisga'a Land Title Act Form 5 (Section 95(3))

### CERTIFICATE AS TO ROAD OR PARK IN STATUTORY RIGHT OF WAY PLAN

TO: Registrar, Nisga'a Land Title Office	
I CERTIFY that the land (or the part described in Plan No and contains been acquired for a road or park by	this certificate) in Statutory Right of Way ing hectares, more or less, has
☐ the Nisga'a Nation.	
☐ the Nisga'a Village of	
(If this certificate relates to only part of the land in the land	, ,
	)
[if described land (or part) acquired by Nisga'a Nation]	SIGNATURE
	Director of Lands and Resources of Nisga'a Lisims Government
[if described land (or part) acquired by Nisga'a Village]	SIGNATURE
	Authorized signatory for Nisga'a Village
	Position of authorized signatory

### Nisga'a Land Title Act Form 6 (Section 100(1))

### APPLICATION FOR CANCELLATION OF INTERIOR LOT LINES

IN THE MA	ATTER OF:	
		[parcel identification numbers (PIN) and legal descriptions]
TO: Regist	rar, Nisga'a Land Title Office	
I/We,		
hereunder), I/We enclos 1. tl	apply for the cancellation of th	
(i (l	the reference/explanatory pl b) a paper reproduction of the c) a .pdf file of the reference/ex d) a 2D .dwg file of the reference	an (original transparency); reference/explanatory plan (white print);
Dated the _	day of	, 20
		SIGNATURE
		SIGNATURE

If one or more of the above described lots is subject to one or more charges:

#### CONSENT(S) OF OWNER(S) OF REGISTERED CHARGE(S)

		telephone number(s) or email address(es)]
the following registere	d charge(s), consent to the	e deposit of the plan mentioned
PE OF CHARGE	REGISTRATION NUMBER OF CHARGE	SIGNATURE(S) OF OWNER(S) OF CHARGE
		REGISTRATION NUMBER OF

#### NOTES TO FORM 6

Certain classes of charge (e.g., mortgages) must be extended by an appropriate instrument executed by the fee simple owner to coincide with the boundaries of the new parcel.

### Nisga'a Land Title Act Form 7 (Section 103(2))

### NOTICE OF CHANGE OF ADDRESS

1.	API	PLIC	ANT	
	(a)	Ful	l Nam	ne
	(b)	Ma	iling A	Address
	(c)	Tel	ephon	e number or email address
2.	LA	ND		
	(a)	Par	cel id	entification number (PIN)
	<b>(b)</b>	Leg	al des	ecription
	(c)	Esta	ate in	fee simple or charge owned
			estat	te in fee simple
			char	ge
				assignment of rents[registration number]
				easement [registration number]
				lease[registration number]
				life estate[registration number]
				mortgage of estate in fee simple[registration number]
				mortgage of lease[registration number]
				mortgage of Nisga'a Nation entitlement (registration number)

				mortgage of Nisga'a V	Village entitlemen	t [registration number
				Nisga'a Nation entitle	ment	[registration number]
				Nisga'a Village entitle	ement	[registration number]
				restrictive covenant		[registration number]
				statutory covenant		[registration number]
				statutory right of way		[registration number]
	(d)	Inte	erest i	n estate in fee simple o	r charge owned	
			enti	re estate in fee simple or	charge	
				ivided interest in ancy in common) [whole no		ple or charge
			join	t tenancy interest in esta	te in fee simple o	r charge
3.	DE	CLAI	RATI	ON AND APPLICATI	ON	
	item add	n 2. N ress e	Ay cu	rrent mailing address is s I in the register in relation	set out in item 1(1	fee simple or charge indicated in b). I apply to have my current in the estate in fee simple or charge
Dated	the _		(	day of	, 20	<del>-</del> *
					SIGNATURE	

#### NOTES TO FORM 7

By submitting this application, the applicant is consenting and authorizing the Nisga'a land title office to apply the address inserted in item 1(b) of this form as the applicant's contact address to all other interests registered under the applicant's name or filed with the Nisga'a land title office.

### Nisga'a Land Title Act Form 8 (Sections 106, 107(1), 161)

### APPLICATION

(a)	Full Name
(b)	Mailing Address
(c)	Telephone number or email address
(d)	Status
	□ applicant
	☐ agent of applicant
	□ solicitor for applicant
	SIGNATURE
	r the Nisga'a Land Title Act, the "applicant" is the person who is entitled to the registration, deposit, filing or other outcome in the application.]
	PLICANT(S)
	ame(s), as reproduced from the records of the Nisga'a land title office, if applicable, mailing address(es), Nisga'a land title office
Ifull n	ume(s), as reproduced from the records of the trisga a land title office, if applicable, mailing address(es), trisga a land title office
	fication number(s), and, if applicable, undivided fractional or joint tenancy interest(s)]
identij	Fication number(s), and, if applicable, undivided fractional or joint tenancy interest(s)]  ND TO WHICH APPLICATION RELATES (IF APPLICABLE)

(c)	Esta	ate in fee simple or charge (if applicable)					
		esta	state in fee simple				
		chai	rge				
			assignment of rents[registration number]				
			easement[registration number]				
			lease[registration number]				
			life estate[registration number]				
			mortgage of estate in fee simple[registration number]				
			mortgage of lease[registration number]				
			mortgage of Nisga'a Nation entitlement [registration number]				
			mortgage of Nisga'a Village entitlement [registration number]				
			Nisga'a Nation entitlement [registration number]				
			Nisga'a Village entitlement [registration number]				
			restrictive covenant[registration number]				
			statutory covenant[registration number]				
			statutory right of way [registration number]				
(d)	Inte	erest i	n estate in fee simple or charge (if applicable)				
		enti	re estate in fee simple or charge				
			ivided [whole number fraction] interest in estate in fee simple or charge ancy in common)				
		join	t tenancy interest in estate in fee simple or charge				

4. AP	PLICATION		
I/W	ve, the above-named applican	t(s), apply	
Dated the	day of	, 20	
		SIGNATURE	
		CIONATURE	
		SIGNATURE	

# Nisga'a Land Title Act Form 9 (Section 111)

### NOTICE OF INTENTION TO REGISTER ON NON-PRODUCTION OF INSTRUMENT

ГО:	
[name of person in possession of instrument or document]	
Unless you make a valid objection in writ	ing, I shall, at the expiration of days from
the service of this notice, register the title	of
	[name of applicant for registration]
to	
in respect of	or charge for which applicant has applied]
	[parcel identification number (PIN) and legal description of land]
notwithstanding the non-production of	
	[description of instrument or document]
Dated the day of	, 20
	REGISTRAR

### Nisga'a Land Title Act Form 10 (Section 138(1))

### **CERTIFICATE OF PENDING LITIGATION (GENERAL)**

LEGAL DESCRIPTION(S) AND PARCEL IDENTIFICATION NO.(S) (PIN):  Full name and mailing address of applicant (person entitled to register certificate of pending litigation):				
		RE OF APPLICANT OR OR OR AUTHORIZED AGENT NO.		
		REGISTRY		
IN THE	COURT OF			
BETWEEN:				
AND:		PLAINTIFF/PETITIONER		
		DEFENDANT/RESPONDENT		
CERTIFICA	TE OF PENDING	LITIGATION		
I CERTIFY that in a proceeding communication simple to or charge on land or a right of enactment other than the <i>Nisga'a Land</i> of the document by which the claim is	of action in respect of <i>Title Act</i> . The parti	of land is given by a Nisga'a Lisims		
Given under my hand and the seal of the day of		, British Columbia, this		
	REGIST	RAR OF THE SUPREME COURT		

### Nisga'a Land Title Act Form 11 (Section 138(5))

### CERTIFICATE OF PENDING LITIGATION (RESTRICTIVE COVENANT)

LEGAL DESCRIPTION(S) AND PARCEL IDENTIFICATION NO.(S)(PIN):				
Full name and mailing address of applica entitled to register certificate of pending		office box, if applicable (person		
Full name, mailing address of applicant, a submitting application to Nisga'a land tit applicant):	le office (applica			
		RE OF APPLICANT OR PR OR AUTHORIZED AGENT		
		NO.  REGISTRY		
IN THE	COURT OF			
BETWEEN:				
AND:		PLAINTIFF/PETITIONER		
		DEFENDANT/RESPONDENT		
CERTIFICATE	E OF PENDING	LITIGATION		
I CERTIFY that in this proceeding to enf occurred in respect of the lands specified				
Given under my hand and the seal of the day of		, British Columbia, this		
	REGIST	RAR OF THE SUPREME COURT		

### Nisga'a Land Title Act Form 12 (Section 138(6))

### **CERTIFICATE OF PENDING LITIGATION (MARITAL PROCEEDING)**

LEGAL DESCRIPTION(S) AND PARCEL IDENTIFICATION NO.(S)(PIN):  Full name and mailing address of applicant (person entitled to register certificate of pending litigation):				
		OF APPLICANT OR R AUTHORIZED AGENT		
	NO	). REGISTRY		
IN THE	COURT OF			
BETWEEN:				
AND:		CLAIMANT		
		RESPONDENT		
CERTIFICA	ATE OF PENDING LIT	<b>IGATION</b>		
I CERTIFY that this proceeding clain division of property. Subject to Rule document by which the claim is made	22-8 of the Supreme Cour	rt Family Rules, a copy of the		
Given under my hand and the seal of day of		, British Columbia, this		
	REGISTRAR	OF THE SUPREME COURT		

### Nisga'a Land Title Act Form 13 (Section 138(7))

### **CERTIFICATE OF PENDING LITIGATION (WILL VARIATION)**

LEGAL DESCRIPTION(S) A	AND PARCEL IDENT	TIFICATION NO.(S)(PIN):
Full name and mailing addres litigation):	s of applicant (person e	entitled to register certificate of pending
		one number or email address of person (applicant or solicitor or authorized agent of
	SIGN	NATURE OF APPLICANT OR
		ICITOR OF AFFLICANT OR  ICITOR OR AUTHORIZED AGENT
		NO.
		REGISTRY
IN THE	COURT	OF
BETWEEN:		
		CLAIMANT
AND:		
		RESPONDENT
CER	TIFICATE OF PEND	DING LITIGATION
	ne land described in the	under the Wills, Estates and Succession Act e attached document by which the proceeding
Given under my hand and the day of		, British Columbia, this

REGISTRAR OF THE SUPREME COURT

### Nisga'a Land Title Act Form 14 (Section 139(2))

### ELECTION TO PROCEED TO REGISTRATION SUBJECT TO PROCEEDING

I/We,		
, <u></u>		
		[full name(s), mailing addresses(es), and telephone number(s) or email address(es)]
have applied for	or registration of my/our	
		[indefeasible title or charge which applicant has applied to register]
in respect of		
		[parcel identification number (PIN) and legal description of land]
in the proceedi	ng identified in certifica	ation of my/our title or charge subject to the final outcome te of pending litigation
Dated the	day of	, 20
		SIGNATURE
		SIGNATURE

### Nisga'a Land Title Act Form 15 (Section 236)

### DECLARATION OF APPLICANT, INDIVIDUAL TRANSFEREE, OR MORTGAGEE [LENDER] OF NISGA'A VILLAGE ENTITLEMENT

	I, _		[full name], am
			the transferee of the Nisga'a Village entitlement referred to in the general instrument in Form C, a copy of which is attached to this declaration.
			the mortgagee [lender] of the Nisga'a Village entitlement referred to in the mortgage in Form B, a copy of which is attached to this declaration.
			the transferee of the mortgage of the Nisga'a Village entitlement referred to in the transfer of mortgage in Form C, a copy of which is attached to this declaration.
			the applicant referred to in Form 8, a copy of which is attached to this declaration.
2.	On	May	10, 2000, I was a member of:
			☐ the Gitlakdamix Indian Band.
			☐ the Gitwinksihlkw Indian Band.
			☐ the Lakalzap Indian Band.
			☐ the Gingolx Indian Band.
	]	Му В	and membership number was
3.	My	Nisg	ga'a citizenship number is
Dated	the_		day of, 20
			SIGNATURE

NOTES TO FORM 15

Each individual applicant, transferee, or mortgagee [lender] of a Nisga'a Village entitlement must complete a separate Form 15.

### Nisga'a Land Title Act Form 16 (Section 236)

### DECLARATION OF INDIVIDUAL APPLICANT, TRANSFEREE, OR MORTGAGEE [LENDER] OF NIS $\underline{\mathbf{G}}\mathbf{A}$ 'A NATION ENTITLEMENT

_

NOTES TO FORM 16

Each individual applicant, transferee, or mortgagee [lender] of a Nisga'a Nation entitlement must complete a separate Form 16.

### Nisga'a Land Title Act Form 17 (Section 127)

#### APPLICATION FOR REGISTRATION OF CHANGE OF NAME OF INDIVIDUAL

1.	ow	NER	
	(a)	Nev	v Legal Name
	(b)	Ma	iling Address
	(c)	Tel	ephone number or email address
2.	LAN	ND	
	(a)	Par	cel identification number (PIN)
	(b)	Leg	al description
	(c)	Esta	ate in fee simple or charge owned
			estate in fee simple
			charge
			assignment of rents[registration number]
			asement[registration number]
			☐ lease[registration number]
			☐ life estate[registration number]
			☐ mortgage of estate in fee simple
			☐ mortgage of lease [registration number]
			mortgage of Nisga'a Nation entitlement

				mortgage of Nisga'a	Nillage entitlemen	nt	[registration number]
				Nisga'a Nation entit	lement	[registration nu	mber]
				Nisga'a Village enti	tlement	[registration nu	mber]
				restrictive covenant		[registration number]	
				statutory covenant		[registration number]	
				statutory right of wa		_[registration number]	
	(d)	Inte	rest i	n estate in fee simple	e or charge owned		
			entir	e estate in fee simple	or charge		
				vided [whole nun ncy in common)	nber fraction] interest in	n estate in fee simp	ole or charge
			joint	tenancy interest in es	state in fee simple o	or charge	
3.				nanged my name from, the name that cu			
	officin ite	e in r em 1(	elationa). To	the name that cu to the fee simple est evidence my change where applicable, a c	tate or charge description of name, I enclose	ribed in item 2, to t	the name set out
			certi	ficate of marriage.			
			certi	ficate of change of na	ame.		
			cour	t order.			
			affid	avit.			
	title		in re	o have my legally cha lation to the fee simple			
Dated	the _		d	ay of	, 20	_·	
					SIGNATURE	)	

# Nisga'a Land Title Act Form 18 (Section 180)

### APPLICATION FOR REGISTRATION OF EXECUTOR OF WILL OR ADMINISTRATOR OF ESTATE

(a)	Full Name
(b)	Mailing Address
(c)	Telephone number or email address
(d)	Status
	☐ applicant (executor of will or administrator of estate)
	☐ agent of applicant (executor of will or administrator of estate)
	□ solicitor for applicant (executor of will or administrator of estate)
	SIGNATURE
APF	PLICANT (EXECUTOR OF WILL OR ADMINISTRATOR OF ESTATE)
(a)	Full Name
(b)	Mailing Address
DEC	CEASED PERSON
Full	

4.	LA	ND				
	(a)	Par	cel id	entification number (PIN)		
	(b)	Leg	gal de	scription		
	(c)	Est	ate in	fee simple or charge		
			esta	te in fee simple		
			cha	rge		
				assignment of rents[registration number]		
				easement [registration number]		
				lease[registration number]		
				life estate[registration number]		
				mortgage of estate in fee simple[registration number]		
				mortgage of lease [registration number]		
				mortgage of Nisga'a Nation entitlement[registration number]		
				mortgage of Nisga'a Village entitlement [registration number]		
				Nisga'a Nation entitlement [registration number]		
				Nisga'a Village entitlement [registration number]		
				restrictive covenant[registration number]		
				statutory covenant[registration number]		
				statutory right of way [registration number]		

	(d)	Inte	rest in estate in fee simple or charge owned by deceased person					
			entire estate in fee simple or charge					
			undivided interest in estate in fee simple or charge (tenancy in common)  [whole number fraction]					
5.	APPLICATION AND DECLARATION							
	estat	e in f	that the estate of the deceased person named in item 3 includes the interest in the see simple or charge indicated in item 4. I apply to have that interest registered in in my capacity as					
			the executor of the will of the deceased person.					
			the administrator of the estate of the deceased person.					
		close Act.	with this application the document(s) required by section 180 of the Nisga'a Land					
Dated	the_		day of					
			SIGNATURE					

### **SCHEDULE 3 – FORMS**

### **List of Forms**

Form A	Fee Simple Transfer
Form B	Mortgage – Part 1
Form C	General Instrument – Part 1
Form D	Executions Continued
Form E	Schedule

# Nisga'a Land Title Act Form A (Section 124(1))

#### FEE SIMPLE TRANSFER

(a)	Full Name
(b)	Mailing Address
(c)	Telephone number or email address
(d)	Status
	□ applicant (transferee)
	☐ agent of applicant (transferee)
	□ solicitor for applicant (transferee)
	Signature
	er the Nisga'a Land Title Act, the "applicant" is the person who is entitled to be the registered owner of the interest in the fee e estate transferred.]
LA	ND
(a)	Parcel identification number (PIN):
(b)	Legal description
( )	
INT	TEREST IN FEE SIMPLE ESTATE TRANSFERRED
	entire fee simple estate transferred
	undivided interest in fee simple estate transferred (tenancy in

4.	CO	NSIDERATION						
		[consideration paid for transfer]						
5.	TRA	ANSFEROR(S)						
		[full name(s), as reproduced from the register of the Nisga'a land title office, mailing address(es), Nisga'a land title office identification number(s), and, if applicable, undivided fractional or joint tenancy interest(s)]						
6.	TRA	ANSFEREE(S)						
		ame(s), mailing address(es), and, if applicable, Nisga'a land title office identification number(s) and undivided fractional or joint cy interest(s)]						
7.	CEI	RTIFICATE OF OUTSTANDING TAXES*						
		The transferor(s) has obtained a certificate of outstanding taxes in respect of the land from the Nisga'a Tax Administrator and provided the certificate to the transferee(s).						

### 8. EXECUTION(S)\*\*

The transferor(s) accept(s) the above consideration and understand(s) that this instrument operates to transfer the interest in the estate in fee simple in the land described above to the transferee(s).

The transferor(s) declare(s) that the transferee(s) has confirmed receipt of the certificate of outstanding taxes referred to in Item 7.

Officer Signature(s)	Exe	<b>Execution Date</b>		Transferor(s) Signature(s)	
	Y	M	D		

#### **Officer Certification:**

Your signature constitutes a representation that you are a solicitor, notary public or other person authorized by the *Evidence Act* (British Columbia) to take affidavits for use in British Columbia and certifies the matters set out in Part Four of the *Nisga'a Land Title Act* as they pertain to the execution of this instrument.

#### NOTES TO FORM A

If space insufficient to complete items 1 through 10, enter "SEE SCHEDULE" and attach schedule in Form E.

<sup>\*</sup> The transferor(s) may obtain a certificate of outstanding taxes in respect of the land from the Nisga'a Tax Administrator under section 32 of the Nisga'a Real Property Tax Act.

<sup>\*\*</sup> If space insufficient, continue executions on additional page(s) in Form D.

# Nisga'a Land Title Act Form B (Section 146)

### **MORTGAGE – PART 1**

(a)	Full Name				
(b)	Mailing Address				
(c)	Telephone number or email address				
(d)	Status				
	□ applicant (lender [mortgagee])				
	☐ agent of applicant (lender [mortgagee])				
	□ solicitor for applicant (lender [mortgagee])				
	Authorized Signatory				
	Print Name				
[Unde	er the Nisga'a Land Title Act, the "applicant" is the person who is entitled to be the registered owner of the mortgage.]				
LA	ND				
(a)	Parcel identification number (PIN):				
(b)	Legal description				

	WER(S) [MORTGAGOR(S)]
-	
	as reproduced from the register of the Nisga'a land title office, mailing address, Nisga'a land title identification r ble, undivided fractional or joint tenancy interest(s)]
LENDE	R(S) [MORTGAGEE(S)]

### 5. PAYMENT PROVISIONS

			Y	M	D
(a) Principal Amount	(b) Interest Rate	(c) Interest Adjustment Date			
(d) Interest Calculation Period	(e) Payment Dates	(f) First Payment Date			

(g) Amount of Each Periodic Payment	(h) Interest Act (Canada) Statement  The equivalent rate of interest calculated half yearly not in advance is % per annum.	(i) Last Payment Date		
(j) Assignment of Rents which Applicant Wants Registered	(k) Place of Payment	(I) Balance Due Date		
YES □ NO □  If yes, page and paragraph number				

### MORTGAGE SECURES CURRENT OR RUNNING ACCOUNT **6.** YES NO 7. **INTEREST MORTGAGED** estate in fee simple lease \_\_\_\_\_[registration number] Nisga'a Nation entitlement [registration number] Nisga'a Village entitlement [registration number] 8. **MORTGAGE TERMS** Part 2 of this mortgage consists of prescribed standard mortgage terms filed standard mortgage terms \_\_\_\_\_\_[filing number]

Ц	express mortgage terms annexed to this mortgage as Part 2
	ection of prescribed standard mortgage terms or filed standard mortgage terms includes any additional or modified terms so n 9 or in a schedule in Form E attached to this Form B.]
AD)	DITIONAL OR MODIFIED TERMS (IF ANY)
[Item	9 may be completed only if Part 2 of the mortgage consists of prescribed standard mortgage terms or filed standard mortgag
terms.	J
terms.	OR ENCUMBRANCES PERMITTED BY LENDER(S) [MORTGAGEE(S)]
rerms.	OR ENCUMBRANCES PERMITTED BY LENDER(S) [MORTGAGEE(S)]
rerms.	OR ENCUMBRANCES PERMITTED BY LENDER(S) [MORTGAGEE(S)]
rerms.	OR ENCUMBRANCES PERMITTED BY LENDER(S) [MORTGAGEE(S)]
rerms.	OR ENCUMBRANCES PERMITTED BY LENDER(S) [MORTGAGEE(S)]
rerms.	OR ENCUMBRANCES PERMITTED BY LENDER(S) [MORTGAGEE(S)]
rerms.	OR ENCUMBRANCES PERMITTED BY LENDER(S) [MORTGAGEE(S)]
PRI AN	OR ENCUMBRANCES PERMITTED BY LENDER(S) [MORTGAGEE(S)]
PRI AN	OR ENCUMBRANCES PERMITTED BY LENDER(S) [MORTGAGEE(S)] (Y)

### 12. EXECUTION(S)\*\*

This mortgage charges the interest of the borrower(s) [mortgagor(s)] in the land mortgaged as security for payment of all money due and performance of all obligations in accordance with the mortgage terms referred to in Item 8 and the borrower(s) [mortgagor(s)] and every other signatory agree to be bound by, and acknowledge receipt of a true copy of, those terms.

The borrower(s) [mortgagor(s)] declares(s) that the lender(s) [mortgagee(s)] has confirmed receipt of the certificate of outstanding taxes referred to in Item 11.

Officer Signature(s)	Exe	ecution <b>I</b>	<b>Date</b>	Borrower(s) [Mortgagor(s)] Signature(s)
	Y	M	D	

#### **Officer Certification:**

Your signature constitutes a representation that you are a solicitor, notary public or other person authorized by the *Evidence Act* (British Columbia) to take affidavits for use in British Columbia and certifies the matters set out in Part Four of the *Nisga'a Land Title Act* as they pertain to the execution of this instrument.

#### NOTES TO FORM B

If space insufficient to complete items 1 through 10, enter "SEE SCHEDULE" and attach schedule in Form E.

<sup>\*</sup> The borrower(s) [mortgagor(s)] may obtain a certificate of outstanding taxes in respect of the land from the Nisga'a Tax Administrator under section 32 of the Nisga'a Real Property Tax Act.

<sup>\*\*</sup> If space insufficient, continue executions on additional page(s) in Form D.

### Nisga'a Land Title Act Form C (Section 154)

### **GENERAL INSTRUMENT – PART 1**

(a) (b)	Full Name _		
	Mailing Address		
(c)	Telephone number or email address		
(d)	Status		
		applicant (transferee)	
		agent of applicant (transferee)	
		solicitor for applicant (transferee)	
		Authorized signatory	
		Print Name	
[Unde	r the Nisga'a Lar	nd Title Act, the "applicant" is the person who is entitled to be the registered owner of the charge or release.	
NA	TURE OF	TRANSACTION	

discharge or cancellation of registered charge

		modification of registered charg	ge
		postponement of rights under registered charge to rights under other registered charge [priority agreement]	
			[type and registration number of charge agreed to have priority]
		extension of registered charge to additional land	
			[parcel identification number (PIN) and legal description of additional land]
3.	LAN	ND	
	(a)	Parcel identification number (	(PIN)
	( )		
	(b)		
4.	(b)	Legal description	FRANSFERRED, DISCHARGED, CANCELED,
4.	(b)	Legal description  PE OF CHARGE GRANTED, TO DIFIED, POSTPONED OR EX	ΓRANSFERRED, DISCHARGED, CANCELED,
4.	(b) TYI MO	Legal description  PE OF CHARGE GRANTED, TODIFIED, POSTPONED OR EXAMPLE ASSIGNMENT OF TENTS	TRANSFERRED, DISCHARGED, CANCELED, KTENDED
4.	(b) TYI MO	Legal description  PE OF CHARGE GRANTED, TODIFIED, POSTPONED OR EXAMPLE ASSIGNMENT OF TENTS	TRANSFERRED, DISCHARGED, CANCELED, KTENDED  [registration number]
4.	(b) TYI MO	Legal description  PE OF CHARGE GRANTED, TODIFIED, POSTPONED OR EXAMPLE ASSIGNMENT OF THE POSTPONED OR EXAMPLE ASSIGNMENT OR EXAMPLE ASSIGNMENT OF THE POSTPONED OR EXAMPLE ASSIGNMENT OR EXAMPLE A	TRANSFERRED, DISCHARGED, CANCELED, KTENDED  [registration number]  stration number]
4.	(b) TYI MO	Legal description  PE OF CHARGE GRANTED, TODIFIED, POSTPONED OR EXAMPLE ASSIGNMENT OF THE POSTPONED OR EXAMPLE ASSIGNMENT OR EXAMPLE ASSIGNMENT OF THE POSTPONED OR EXAMPLE ASSIGNMENT OR EXAMPLE A	TRANSFERRED, DISCHARGED, CANCELED, KTENDED  [registration number]  stration number]  rel identification number (PIN) and legal description of land to which easement is renant]
4.	(b) TYI MO	Legal description  PE OF CHARGE GRANTED, TODIFIED, POSTPONED OR EXAMPLE ASSIGNMENT OF THE POSTPONED OR EXAMPLE ASSIGNMENT OR EXAMPLE ASSIGNMENT OF THE POSTPONED OR EXAMPLE ASSIGNMENT OF THE POSTPONED OR EXAMPLE ASSIGNMENT OR EXAMPLE ASS	TRANSFERRED, DISCHARGED, CANCELED, KTENDED  [registration number]  stration number]  rel identification number (PIN) and legal description of land to which easement is rtenant]  mber]
4.	(b) TYI MO	Legal description  PE OF CHARGE GRANTED, TODIFIED, POSTPONED OR EXAMPLE ASSIGNMENT OF THE POSTPONED OR EXAMPLE ASSIGNMENT OR EXAMPLE ASS	[registration number]  stration number]  el identification number (PIN) and legal description of land to which easement is renant]  mber]  ation number]

### NISGA'A LAND TITLE REGULATION

		mortgage of Nisga'a Na	tion entitlement		[registration number]
		mortgage of Nisga'a Vil	lage entitlement		[registration number]
		Nisga'a Nation entitleme	ent	[registration number]	
		Nisga'a Village entitlem	ent	[registration number]	
		restrictive covenant	[registro	ution number]	
		dominant tenemen	t		
			[parcel identificatio appurtenant]	n number (PIN) and legal a	lescription of land to which easement is
		statutory covenant	[registre	ution number]	
		statutory right of way	[regin	stration number]	
5.		EREST IN CHARGE G NCELED, MODIFIED, 1	· ·		SCHARGED,
		entire charge			
		undivided in [transaction consists of the transferentitlement]			n) [whole number fraction] ge entitlement or Nisga'a Nation
6.	TEI	RMS			
		Part 2 of this general ins	trument consists	of	
		filed standard char [A selection of filed standar schedule in Form E attached	d charge terms includes o	[filing number] any additional or modified to	erms set out in Item 7 or in a
		□ express charge term	ns annexed as Pa	art 2	
			-1 0 1 0 1	which interest is created (in at which the charge is transj	the case of a previously ferred, modified, postponed or

### There is no Part 2 of this general instrument.

[transaction consists of a grant of a previously unregistered charge,	discharge of a charge,	cancellation of a charge,	or a
transfer of a registered Nisga'a Nation entitlement or Nisga'a Villas	ge entitlement.1		

DITIONAL OR MODIFIED TERMS
A NGTED OD (O)
ANSFEROR(S)
ame(s), as reproduced from the register of the Nisga'a land title office, mailing address(es), Nisga'a land title office fication number(s), and, if applicable, undivided fractional or joint tenancy interest(s)]
ANSFEREE(S)
1

[full name(s), mailing address(es), Nisga'a land title office identification number(s), and, if applicable, undivided fractional or joint tenancy interest(s)]

10. CERTIF	<b>ICATE</b>	OF OUTST	ΓANDING TAXES*
------------	--------------	----------	----------------

☐ The transferor(s) has obtained a certificate of outstanding taxes in respect of the land from the Nisga'a Tax Administrator and provided the certificate to the transferee(s).

### 11. EXECUTION(S)\*\*

This general instrument creates, assigns, discharges, cancels, modifies, governs the priority of or extends the charge described in Items 3 to 5 and the transferor(s) and every other signatory agree to be bound by this instrument, and acknowledge(s) receipt of a true copy of the filed standard charge terms, if any.

The transferor(s) declares(s) that the transferee(s) has confirmed receipt of the certificate of outstanding taxes referred to in Item 10.

Officer Signature(s)	<b>Execution Date</b>		<b>D</b> ate	Transferor(s) Signature(s)
	Y	M	D	

#### **Officer Certification:**

Your signature constitutes a representation that you are a solicitor, notary public or other person authorized by the *Evidence Act* (British Columbia) to take affidavits for use in British Columbia and certifies the matters set out in Part Four of the *Nisga'a Land Title Act* as they pertain to the execution of this instrument.

#### NOTES TO FORM C

If space insufficient, enter "SEE SCHEDULE" and attach schedule in Form E.

<sup>\*</sup> The transferor(s) may obtain a certificate of outstanding taxes in respect of the land from the Nisga'a Tax Administrator under section 32 of the Nisga'a Real Property Tax Act.

<sup>\*\*</sup> If space insufficient, continue executions on additional page(s) in Form D.

Nisga'a Land Title Act
Form D
(Section 236)

#### **EXECUTIONS CONTINUED**

Officer Signature(s)	Exc	ecution <b>L</b>	<b>D</b> ate	Transferor(s) / Borrower(s) [Mortgagor(s)] / Party(ies) Signature(s)
Signature(s)	Y	M M	Date D	Signature(s)

#### **Officer Certification:**

Your signature constitutes a representation that you are a solicitor, notary public or other person authorized by the *Evidence Act* (British Columbia) to take affidavits for use in British Columbia and certifies the matters set out in Part Four of the *Nisga'a Land Title Act* as they pertain to the execution of this instrument.

### Nisga'a Land Title Act Form E (Section 236)

### **SCHEDULE**

[Enter the required information in the same order as the information is required to appear on Form A, Form B or Form C, as the case may be.]

#### SCHEDULE 4 - PRESCRIBED STANDARD MORTGAGE TERMS

(Sections 146(5)(b)(i) and 148)

#### **MORTGAGE - PART 2**

These mortgage terms are considered to be included in and form part of every mortgage which incorporates prescribed standard mortgage terms, either by an election in the *mortgage form* or by operation of law.

#### Interpretation

- **1.** (1) In these mortgage terms:
  - **"borrower"** means the person or persons named in the *mortgage form* as a borrower;
  - **"borrower mailing address"** means the postal address of the *borrower* set out in the *mortgage form* or the most recent postal address provided in a written notice given by the *borrower* to the *lender* under these mortgage terms;
  - "borrower's promises and agreements" means any one or more of the borrower's obligations, promises and agreements contained in this mortgage;
  - "court" means a court or judge having jurisdiction in any matter arising out of this mortgage;
  - "covenantor" means a person who signs the mortgage form as a covenantor;
  - "default" includes each of the events of default listed in section 7;
  - "interest" means interest at the *interest rate* shown on the *mortgage form*;
  - "interest adjustment date" means the interest adjustment date shown on the mortgage form;
  - "interest calculation period" means the period or periods for the calculation of interest shown on the *mortgage form*;
  - "interest rate" means the interest rate shown on the *mortgage form*;
  - **"land"** means all the *borrower*'s present and future interest in the land described in the *mortgage form* including every incidental right, benefit or privilege

attaching to that land or running with it and all buildings and improvements that are now or later constructed on or made to that land;

- "lease" means the lease, if any, of the borrower referred to in the mortgage form;
- "lender" means the person or persons named in the *mortgage form* as a lender and includes any person to whom the lender transfers *this mortgage*;
- "lender mailing address" means the postal address shown on the *mortgage form* or the most recent postal address provided in a written notice given by the *lender* to the *borrower* under these mortgage terms;
- "loan payment" means the amount of each periodic payment shown on the mortgage form;
- "maturity date" means the balance due date shown on the *mortgage form* and is the date on which all unpaid *mortgage money* becomes due and payable, or such earlier date on which the *lender* can lawfully require payment of the *mortgage money*;
- "mortgage form" means the instrument in Form B of Schedule 3 of the *Nisga'a Land Title Regulation* and all schedules and addenda to the instrument;
- "mortgage money" means the *principal amount*, *interest* and any other money owed by the *borrower* under *this mortgage*, the payment of which is secured by *this mortgage*;
- "payment date" means each payment date commencing on the first payment date shown on the *mortgage form*;
- "place of payment" means the place of payment shown on the *mortgage form* or any other place specified in a written notice given by the *lender* to the *borrower* under these mortgage terms;
- "principal amount" means the amount of money shown as the principal amount on the *mortgage form* as reduced by payments made by the *borrower* from time to time, or increased by the advance or readvance of money to the *borrower* by the *lender* from time to time, and includes all money that is later added to the principal amount under theses mortgage terms;
- "receiver" means a receiver or receiver manager appointed by the *lender* under *this mortgage*;
- "taxes" means all taxes, rates and assessment of every kind which are payable by any person in connection with *this mortgage*, the *land* or its use and occupation, or arising out of any transaction between the *borrower* and the *lender*, but does not include the *lender*'s income tax;

**"this mortgage"** means the combination of the *mortgage form* and these mortgage terms.

(2) In *this mortgage*, the singular includes the plural and vice versa.

#### What this mortgage does

- 2. (1) In return for the *lender* agreeing to lend the *principal amount* to the *borrower*, the *borrower* grants and mortgages the *land* to the *lender* as security for repayment of the *mortgage money* and for performance of all the *borrower's promises and agreements*.
  - (2) If the interest mortgaged is described in the *mortgage form* as a lease, the grant in subsection (1) shall be construed as a charge of the unexpired term of the *lease* less the last month of that term.
  - (3) This means that
    - (a) this mortgage shall be a charge on the land, and
    - (b) the *borrower* releases to the *lender* all the *borrower*'s claim to the *land* until the *borrower* has paid the *mortgage money* to the *lender*, in accordance with these mortgage terms, and has performed all of the *borrower*'s *promises and agreements*.
  - (4) The *borrower* may continue to remain in possession of the *land* as long as the *borrower* performs all of the *borrower's promises and agreements*.
  - (5) When the *borrower* has paid the *mortgage money* and performed all the *borrower's promises and agreements* under *this mortgage* and the *lender* has no obligation to make any further advances or readvances, the *lender* will no longer be entitled to enforce any rights under *this mortgage* and the *borrower* will be entitled, at the *borrower*'s cost, to receive a discharge of *this mortgage*. The discharge must be signed by the *lender* and must be registered by the *borrower* in the Nisga'a land title office to cancel the registration of *this mortgage* against the *land*.

#### Interest

- 3. (1) Interest is chargeable on the *mortgage money* and is payable by the *borrower*.
  - (2) *Interest* is not payable in advance. This means that *interest* must be earned before it is payable.

- (3) *Interest* on advances or readvances of the *principal amount* starts on the date and on the amount of each advance or readvance and accrues on the *principal amount* until the *borrower* has paid all the *mortgage money*.
- (4) *Interest* payable on any part of the *principal amount* advanced before the *interest adjustment date* is due and payable to the *lender* on the *interest adjustment date*.
- (5) At the end of each *interest calculation period*, unpaid accrued *interest* will be added to the *principal amount* and bear *interest*. This is known as compound interest

#### Payment of the mortgage money

4. The *borrower* promises to pay the *mortgage money* to the *lender* at the *place of payment* in accordance with the payment provisions set out in the *mortgage form* and these mortgage terms.

#### **Promises of the borrower**

- **5.** (1) The *borrower* promises
  - (a) to pay all *taxes* when they are due and to send to the *lender* at the *place of payment*, or at any other place the *lender* requires, all notices of *taxes* which the *borrower* receives,
  - (b) if the *lender* requires the *borrower* to do so, to pay to the *lender* 
    - (i) on each *payment date* the amount of money estimated by the *lender* to be sufficient to permit the *lender* to pay the *taxes* when they are due, and
    - (ii) any money in addition to the money already paid towards *taxes* so that the *lender* will be able to pay the *taxes* in full,
  - (c) to apply for all government grants, assistance and rebates in respect of *taxes*,
  - (d) to comply with all terms and conditions of any charge or encumbrance that ranks ahead of *this mortgage*,
  - (e) to keep all buildings and improvements which form part of the *land* in good condition and to repair them as the *lender* reasonably requires,

- (f) to sign any other document that the *lender* reasonably requires to ensure that payment of the *mortgage money* is secured by *this mortgage* or by any other document the *borrower* has agreed to give as security,
- (g) not to do anything that has the effect of reducing the value of the *land*,
- (h) not to tear down any building or part of a building which forms part of the *land*,
- (i) not to make any alteration or improvement to any building which forms part of the *land* without the written consent of the *lender*,
- (j) if the *borrower* has leased the *land* to a tenant, to keep, if required by the *lender*, records of all rents received and of all expenses paid by the *borrower* in connection with the *land* and, at least annually, have a statement of revenue and expenses for the *land* prepared by a professional accountant if the *lender* requires and to give a copy of the statement to the *lender* if the lender requires the *borrower* to do so,
- (k) to insure and keep insured against the risk of fire and other risks and losses that the *lender* asks the *borrower* to insure against, with an insurance company licensed to do business in British Columbia, all buildings and improvements on the land to their full insurable value on a replacement cost basis and to pay all insurance premiums when due,
- (l) to send a copy of each insurance policy and renewal certificate to the *lender* at the *place of payment*,
- (m) to pay all of the *lender*'s costs, including legal fees on a solicitor and client basis, to
  - (i) prepare and register *this mortgage*, including all necessary steps to advance and secure the *mortgage money* and to report to the *lender*,
  - (ii) collect the *mortgage money*,
  - (iii) enforce the terms of *this mortgage*, including efforts to compel the *borrower* to perform the *borrower's promises and agreements*,
  - (iv) do anything which the *borrower* has promised to do but has not done, and

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- (v) prepare and give the *borrower* a discharge of *this mortgage* when the *borrower* has paid all money due under *this mortgage* and the *borrower* wants it to be discharged,
- (n) if the *lender* requires the *borrower* to do so, to
  - (i) give the *lender* in each year post-dated cheques for all *loan* payments due for that year and for taxes, and
  - (ii) arrange for all *loan payments* to be made by pre-authorized chequing,
- (o) to pay any money which, if not paid, would result in a default under any charge or encumbrance having priority over *this mortgage* or which might result in the sale of the land if not paid, and
- (p) to pay and cause to be discharged any charges or encumbrances described in subsection (2)(b) which are not prior encumbrances permitted by the *lender* under *this mortgage*.
- (2) The *borrower* declares to the *lender* that
  - (a) the borrower owns the land and has the right to mortgage the land to the lender,
  - (b) the *borrower*'s title to the *land* is subject only to
    - (i) those charges and encumbrances that are registered in the Nisga'a land title office at the time the *borrower* signed the *mortgage form*, and
    - (ii) any unregistered charges and encumbrances that the *lender* has agreed to in writing, and
  - (c) subject to paragraph (b), the *borrower* 
    - (i) has not given any other charge or encumbrance against the *land*, and
    - (ii) has no knowledge of any other claim against the *land*.
- (3) The insurance policy or policies required by subsection (1)(k) shall contain a mortgage clause approved by the *lender* that states that payment of any loss shall be made to the *lender* at the *place of payment* or any other place the *lender* requires and, if *this mortgage* is not a first mortgage, the amount of any payment

made by the insurance company shall be paid to the *borrower*'s lenders in the order of their priorities.

(4) The *borrower* gives up any statutory right to require the insurance proceeds to be applied in any particular manner.

#### Agreements between the borrower and the lender

- 6. (1) The *lender* will use the money paid to the *lender* under section 5(1)(b) to pay *taxes* unless there is a *default* in which case the *lender* may apply the money in payment of the *mortgage money*.
  - (2) By *this mortgage* the *borrower* grants and mortgages any additional or greater interest in the *land* that the *borrower* may later acquire.
  - (3) Any money paid to the *lender* under *this mortgage* shall,
    - (a) prior to a *default*, be applied first in payment of *interest*, secondly in payment of the *principal amount* and thirdly in payment of all other money owed by the *borrower* under *this mortgage*, and
    - (b) after a *default*, be applied in any manner the *lender* chooses.
  - (4) The *lender* may at any reasonable time inspect the *land* and any buildings and improvements which form part of it.
  - (5) If the *lender* takes possession of the land the *lender* will not be responsible for maintaining and preserving the *land* and need only account to the *borrower* for any money which the *lender* actually receives in connection with *this mortgage* or the *land*.
  - (6) The *lender* may spend money to perform any of the *borrower's promises and* agreements which the *borrower* has not performed and any money so spent shall be added to the *principal amount*, bear interest from the date that the money was so spent, and be immediately due and payable to the *lender*.
  - (7) If the *borrower* wants to give any notice to the *lender*, the *borrower* must do so by having it delivered to the *lender* personally or by sending it by registered or certified mail to the *lender mailing address* or to any other address later specified in writing by the *lender* to the *borrower*.
  - (8) If the *lender* wants to give any notice to the *borrower*, the *lender* must do so by having it delivered to the *borrower* personally or by sending it by registered or certified mail to the *borrower mailing address* or to any other address later specified in writing by the *borrower* to the *lender*.

- (9) Any notice sent by mail is considered to have been received 5 days after it is mailed.
- (10) Any notice to be given by the *borrower* to the *lender* or vice versa during a mail strike or disruption must be delivered rather than sent by mail.
- (11) The *borrower* is not released from the *borrower's promises and agreements* only because the *borrower* sells the *land*.
- (12) If the *borrower* has mortgaged anything else to the *lender* better to secure payment of the *mortgage money*, the *lender* may take all lawful proceedings under any of the mortgages in any order that the *lender* chooses.
- (13) The *lender* does not have to advance or readvance the *principal amount* or the rest or any further part of the *principal amount* to the *borrower* unless the *lender* wants to even though
  - (a) the borrower has signed this mortgage,
  - (b) this mortgage is registered in the Nisga'a land title office, or
  - (c) the *lender* has advanced to the *borrower* part of the *principal amount*.
- (14) The *lender* may deduct from any advance of the *principal amount* 
  - (a) any taxes that are due,
  - (b) any *interest* that is due and payable to the date of the advance,
  - (c) the legal fees and disbursements to prepare and register *this mortgage* including other necessary steps to advance and secure the *mortgage money* and to report to the *lender*, and
  - (d) any insurance premium.
- (15) The *lender*'s right of consolidation applies to *this mortgage* and to any other mortgages given by the *borrower* to the *lender*. This means that if the *borrower* has mortgaged other property to the *lender* the *borrower* will not have the right, after default, to pay off *this mortgage* or any mortgage of other property unless the *borrower* pays the *lender* all money owed by the *borrower* under *this mortgage* and all of the mortgages of other property.

#### **Defaults**

- 7. (1) A default occurs under this mortgage if
  - (a) the borrower breaks any of the borrower's promises and agreements,
  - (b) the *borrower* breaks any promise or agreement which the *borrower* has made to the *lender* in a mortgage of any other land or other property or in any other agreement the *borrower* has made with the *lender* even though the borrower may not have broken any of the *borrower's promises and agreements*,
  - (c) the *borrower* becomes bankrupt,
  - (d) the *land* is abandoned or is left unoccupied for 30 or more consecutive days,
  - (e) the *land* or any part of it is expropriated,
  - (f) the *borrower* sells or agrees to sell all or any part of the *land* or if the *borrower* leases it or any part of it without the prior written consent of the *lender*, or
  - (g) the *borrower* gives another mortgage of the *land* to someone other than the *lender* without the prior written consent of the *lender*.
  - (2) If a *default* occurs under *this mortgage*, it will have the same effect as though a *default* had occurred under any other mortgage or agreement between the *borrower* and the *lender*.

#### Consequences of a default

- **8.** (1) If a *default* occurs, all the *mortgage money* then owing to the *lender* will, if the *lender* chooses, at once become due and payable.
  - (2) If a *default* occurs the *lender* may, in any order that the *lender* chooses, do any one or more of the following:
    - (a) demand payment of all the *mortgage money*;
    - (b) sue the *borrower* for the amount of money due;
    - (c) take proceedings and any other legal steps to compel the *borrower* to keep the *borrower's promises and agreements*;

- (d) enter upon and take possession of the *land*;
- (e) sell the *land* and other property by public auction or private sale, or lease the *land* on terms decided by the *lender* 
  - (i) on 30 days notice to the *borrower* if the *default* has continued for 30 days, or
  - (ii) without notice to the *borrower* if the *default* has continued for 60 days or more;
- (f) apply to the *court* for an order that the *land* be sold on terms approved by the *court*;
- (g) apply to the *court* to foreclose the *borrower*'s interest in the *land* so that when the *court* makes its final order of foreclosure the *borrower*'s interest in the *land* will be absolutely vested in and belong to the *lender*;
- (h) appoint a receiver of the land;
- (i) enter upon and take possession of the *land* without the permission of anyone and make any arrangements the *lender* considers necessary to
  - (i) inspect, lease, collect rents or manage the *land*,
  - (ii) complete the construction of any building on the *land*, or
  - (iii) repair any building on the *land*;
- (j) take whatever action is necessary to take, recover and keep possession of the *land*.
- (3) Nothing in subsection (2) affects the jurisdiction of the *court*.
- (4) If the *lender* sells the *land* by public auction or by private sale the *lender* will use the amount received from the sale to pay
  - (a) any real estate agent's commission,
  - (b) all adjustments usually made on the sale of *land*,
  - (c) all of the *lender*'s expenses and costs described in subsection (6), and
  - (d) the *mortgage money*

and will pay any surplus

- (e) according to an order of the *court* if the *land* is sold by an order of the *court*, or
- (f) to the *borrower* if the *land* is sold other than by an order of the *court*.
- (5) If the money available to pay the *mortgage money* after payment of the commission, adjustments and expenses referred to in subsection (4)(a) to (c) is not sufficient to pay all the *mortgage money*, the *borrower* will pay to the *lender* on demand the amount of the deficiency.
- (6) The borrower will pay to the lender on demand all expenses and costs incurred by the lender in enforcing this mortgage. These expenses and costs include the lender's cost of taking and keeping possession of the land, the cost of the time and services of the lender or the lender's employees for so doing, the lender's legal fees and disbursements on a solicitor and client basis, unless the court allows legal fees and disbursements be paid on a different basis, and all other costs and expenses incurred by the lender to protect the lender's interest under this mortgage. These expenses and costs will be added to the principal amount, be payable on demand and bear interest until they are fully paid.
- (7) If the *lender* obtains judgment against the *borrower* as a result of a *default*, the remedies described in subsection (2) may continue to be used by the *lender* to compel the *borrower* to perform the *borrower's promises and agreements*. The *lender* will continue to be entitled to receive *interest* on the *mortgage money* until the judgment is paid in full.
- (8) If the *lender* does not exercise any of the *lender*'s rights on the happening of a *default* or does not ask the *borrower* to cure it, the *lender* is not prevented from later compelling the *borrower* to cure that *default* or exercising any of those rights in connection with that *default* or any later *default* of the same or any other kind.

#### **Construction of buildings or improvements**

- 9. (1) The *borrower* will not construct, alter or add to any buildings or improvements on the *land* without the prior written consent of the *lender*, and then only in accordance with accepted construction standards, building codes and Nisga'a Government requirements and plans and specifications approved by the *lender*.
  - (2) If *this mortgage* is intended to finance any construction, alteration or addition, the *lender* may make advances of the *principal amount* to the *borrower* based on the progress of construction. The *lender* will decide whether or not any advances will be made, the amount of the advances, and when they will be made.

#### Leasehold mortgage

- **10.** (1) This section applies if the interest mortgaged is described in the *mortgage form* as a lease.
  - (2) The *borrower* represents to the *lender* that
    - (a) the *lease* is owned by the *borrower* subject only to those charges and encumbrances that are registered in the Nisga'a land title office at the time the *borrower* signs the mortgage form,
    - (b) the *lease* is in good standing,
    - (c) the *borrower* has complied with all the *borrower's promises and* agreements contained in the *lease*,
    - (d) the *borrower* has paid all rent that is due and payable under the *lease*,
    - (e) the *lease* is not in *default*, and
    - (f) the *borrower* has the right to mortgage the *lease* to the *lender*.
  - (3) The *borrower* will
    - (a) comply with the *lease* and not do anything that would cause the *lease* to be terminated.
    - (b) immediately give to the *lender* a copy of any notice or request received from the landlord,
    - (c) immediately notify the *lender* if the landlord advises the *borrower* of the landlord's intention to terminate the *lease* before the term expires, and
    - (d) sign any other document the *lender* requires to ensure that any greater interest in the *land* that is acquired by the *borrower* is charged by *this mortgage*.
  - (4) Any default under the lease is a default under this mortgage.
  - (5) The *borrower* promises the *lender* that the *borrower* will not, without first obtaining the written consent of the *lender*,
    - (a) surrender or terminate the *lease*, or
    - (b) agree to change the terms of the *lease*.

- (6) The *lender* may perform any promise or agreement of the *borrower* under the *lease*.
- (7) Nothing done by the *lender* under this section will make the *lender* a mortgagee in possession.

#### Receiver

- 11. (1) The *borrower* appoints both the *lender* and any agent of the *lender* as the *borrower's* attorney to appoint a *receiver* of the *land*.
  - (2) The *lender* or the *lender's* agent may, if any *default* occurs, appoint a *receiver* of the land and the *receiver* 
    - (a) will be the *borrower's* agent and the *borrower* will be solely responsible for the *receiver's* acts or omissions,
    - (b) has power, either in the *borrower's* name or in the name of the *lender*, to demand, recover and receive income from the *land* and start and carry on any action or *court* proceeding to collect that income,
    - (c) may give receipts for income which the *receiver* receives,
    - (d) may carry on any business which the *borrower* conducted on the *land*,
    - (e) may lease or sublease the *land* or any part of it on terms and conditions that the *receiver* chooses,
    - (f) may complete the construction of or repair any building or improvement on the *land*,
    - (g) may take possession of all or part of the *land*,
    - (h) may manage the *land* and maintain it in good condition,
    - (i) has the power to perform, in whole or in part, the *borrower's promises and agreements*, and
    - (j) has the power to do anything that, in the *receiver's* opinion, will maintain and preserve the *land* or will increase or preserve the value or income potential of the *land* or the *borrower's* business on the *land*.
  - (3) From income received the *receiver* may do any of the following in any order the receiver chooses:

- (a) retain a commission of 5% of the gross income or any higher commission approved by the *court*;
- (b) retain enough money to pay or recover the cost to collect the income and to cover other disbursements;
- (c) pay all *taxes* and the cost of maintaining the *land* in good repair, completing the construction of any building or improvement on the *land*, supplying goods, utilities and services to the *land* and taking steps to preserve the *land* from damage by weather, vandalism or any other cause;
- (d) pay any money that might, if not paid, result in a *default* under any charge or encumbrance having priority over *this mortgage* or that might result in the sale of the *land* if not paid;
- (e) pay *taxes* in connection with anything the *receiver* is entitled to do under *this mortgage*;
- (f) pay *interest* to the *lender* that is due and payable;
- (g) pay all or part of the *principal amount* to the *lender* whether or not it is due and payable;
- (h) pay any other money owed by the *borrower* under *this mortgage*;
- (i) pay insurance premiums.
- (4) The *receiver* may borrow money for the purpose of doing anything the *receiver* is authorized to do.
- (5) Any money borrowed by the *receiver*, and any *interest* charged on that money and all the costs of borrowing, will be added to and be part of the *mortgage money*.
- (6) A *receiver* appointed by the *lender* may be removed by the *lender* and the *lender* may appoint another in the *receiver's* place.
- (7) The commission and disbursements of the *receiver* will be a charge on the *land* and will bear *interest* at the *interest rate*.
- (8) Nothing done by the *receiver* under this section will make the *lender* a mortgagee in possession.

### **Entitlement provisions**

#### **12.** (1) In this section:

#### "eligible recipient" means

- (a) in respect of a Nisga'a Nation entitlement, an eligible recipient as defined in the *Nisga'a Nation Entitlement Act*, and
- (b) in respect of a Nisga'a Village entitlement, an eligible recipient as defined in the *Nisga'a Village Entitlement Act*;

"entitlement" means the Nisga'a Nation entitlement or Nisga'a Village entitlement, if any, of the *borrower* referred to in the *mortgage form*;

#### "particular Nisga'a Village" means

- (a) in respect of a Nisga'a Nation entitlement, a particular Nisga'a Village as defined in the *Nisga'a Nation Entitlement Act*, and
- (b) in respect of a Nisga'a Village entitlement, a particular Nisga'a Village as defined in the *Nisga'a Village Entitlement Act*.
- (2) This section applies if the interest mortgaged is described in the *mortgage form* as a Nisga'a Nation entitlement or a Nisga'a Village entitlement.
- (3) The *lender* declares to the *borrower* that the *lender* has full knowledge of the provisions of
  - (a) the *Nisga'a Nation Entitlement Act*, if the entitlement is a Nisga'a Nation entitlement, or
  - (b) the *Nisga'a Village Entitlement Act*, if the entitlement is a Nisga'a Village entitlement.
- (4) The *borrower* represents to the *lender* that no Nisga'a Village has a right to take the *entitlement* 
  - (a) under section 9 of the *Nisga'a Nation Entitlement Act*, if the *entitlement* is a Nisga'a Nation entitlement, or
  - (b) under section 9 of the *Nisga'a Village Entitlement Act*, if the *entitlement* is a Nisga'a Village entitlement.

- (5) A default occurs under this mortgage if the parcel subject to the *entitlement*, or any part of it, is leased by a Nisga'a Village to a tenant for the benefit of the *borrower* without the prior written consent of the *lender*.
- (6) The *borrower* promises
  - (a) if the parcel subject to the *entitlement*, or any part of it, is leased by a Nisga'a Village to a tenant for the benefit of the *borrower*, to keep, if required by the *lender*, records of all rents received and of all expenses paid by the *borrower* or the Nisga'a Village in connection with the parcel and, at least annually, have a statement of revenue and expenses for the parcel prepared by a professional accountant if the *lender* requires and to give a copy of the statement to the *lender* if the lender requires the *borrower* to do so, and
  - (b) that the borrower will not, without first obtaining the written consent of the lender, discharge the entitlement.
- (7) The *lender* may not
  - (a) under section 8(2)(e) sell the *entitlement* to any person other than an *eligible recipient* or the *particular Nisga'a Village*,
  - (b) under section 8(2)(f) apply to the court for an order that the *entitlement* be sold to any person other than an *eligible recipient* or the *particular Nisga'a Village*,
  - (c) under section 8(2)(h) or 11 appoint any person other than an *eligible* recipient or the particular Nisga'a Village as the receiver of the entitlement, or
  - (d) despite section 8(2)(e) and (i)(i), lease the parcel subject to the *entitlement* if a default occurs.
- (8) Despite section 11(2)(e), a receiver appointed by the *lender* may not lease or sublease the parcel subject to the *entitlement*.
- (9) For certainty, no provision of *this mortgage* may be interpreted so as to permit any person other than an *eligible recipient* or the *particular Nisga'a Village* to occupy, use, reside on or otherwise exercise rights on the parcel subject to the *entitlement*.

#### **Subdivision**

- **13.** (1) If the *land* is subdivided
  - (a) this mortgage will charge each subdivided lot as security for payment of all the mortgage money, and
  - (b) the *lender* is not required to discharge *this mortgage* as a charge on any of the subdivided lots unless all the *mortgage money* is paid.
  - (2) Even though the *lender* is not required to discharge any subdivided lot from *this mortgage*, the *lender* may agree to do so in return for payment of all or a part of the *mortgage money*. If the *lender* discharges a subdivided lot, *this mortgage* will continue to charge the subdivided lot or lots that have not been discharged.

#### **Current and running account**

- 14. If the *mortgage form* states that *this mortgage* secures a current or running account, the *lender* may, on one or more occasions, advance and readvance all or part of the *principal amount* and *this mortgage* 
  - (a) will be security for payment of the *principal amount* as advanced and readvanced and for all other money payable to the *lender* under *this mortgage*,
  - (b) will not be considered to have been redeemed only because
    - (i) the advances and readvances made to the *borrower* have been repaid, or
    - (ii) the accounts of the *borrower* with the *lender* cease to be in debit, and
  - (c) remains effective security for further advances and readvances until the *borrower* has received a discharge of *this mortgage*.

#### Covenantor's promises and agreements

- 15. (1) As the *lender* would not have agreed to lend the *principal amount* to the *borrower* without the promises of the *covenantor* and in consideration of the *lender* advancing all or part of the *principal amount* to the *borrower* at the request of the *covenantor*, the *covenantor* promises
  - (a) to pay all the *mortgage money* when due, and
  - (b) to keep and perform all the borrower's promises and agreements.

- (2) The *covenantor* agrees that, with or without notice, the following shall in no way affect any of the promises of the *covenantor* or the liability of the *covenantor* to the *lender*:
  - (a) a discharge of the *land* or any part of the *land* from *this mortgage*;
  - (b) any disregard or waiver of a *default*;
  - (c) the giving of extra time to the *borrower* to
    - (i) do something that the *borrower* has agreed to do, or
    - (ii) cure a default;
  - (d) any other dealing between the *borrower* and the *lender* that concerns *this mortgage* or the *land*.
- (3) All the *covenantor*'s promises shall be binding on the *covenantor* until all the *mortgage money* is fully paid to the *lender*.
- (4) The *covenantor* is a primary debtor to the same extent as if the *covenantor* had signed *this mortgage* as a *borrower* and is not merely a guarantor or a surety, and the *covenantor's* promises and agreements are joint and several with the *borrower's promises and agreements*. This means that the *covenantor* and the *borrower* are both liable to perform all the *borrower's promises and agreements*.
- (5) If more than one person signs the *mortgage form* as *covenantor*, the promises are both joint and several.

#### General

- **16.** (1) This mortgage binds the borrower and the covenantor and their successors, executors, administrators and assigns.
  - (2) Each person who signs *this mortgage* as a *borrower* is jointly and severally liable for all of the *borrower's promises* and *agreements* as though each such *borrower* had been the only *borrower* to sign.
  - (3) If any part of this mortgage is not enforceable all other parts will remain in effect and be enforceable against the *borrower* and any *covenantor*.

### Nisga'a Land Title Act, NLGSR 2010/06

In force October 25, 2012 [2012/08] Repeals and replaces Nisga'a *a'a Land Title Act*, NLGSR 2000/11

### **Amendments**

1	2012/12 1
s.1	2012/13; s.1
s.38	2012/13; s.2
s.39	2012/13; s.3
s.41	2012/13; s.4
Heading to	2012/13; s.5
Part 5	
s.45	2012/13; s.6
s.47	2012/13; s.7
s.48	2012/13; s.8
s.49	2012/13; s.9
s.50	2012/13; s.10
s.51	2012/13; s.11
s.138	2014/03; s. 1
Heading to	2014/03; s. 2
Division 2 of	
Part 14	
s.176	2014/03; s. 3
s.180	2014/03; s. 4
s.182	2014/03; s. 5
s.183	2014/03; s. 5
s.216	2014/03; s. 6

2012/13 Nisga'a Miscellaneous Statutes Amendment Act, 2012 2014/03 Nisga'a Land Title Amendment Act, 2014

### Regulations

2012/08	Nisga'a Land	Brings Nisga'a Land Title Act, 2010/06,	
	Title Act In	into force	
	Force Regulation		
2012/09	Nisga'a Land	Repeals and replaces Nisga'a Land Title	Section 17
	Title Regulation	Regulation, 2000/29	added by
			2013/01
2013/01	Nisga'a Land	Adds s.17 to Nisga'a Land Title	
	Title Amendment	Regulation, 2012/09	

	Regulation, 2013		
2019/02	Nisga'a Land	Repeals and replaces Schedules 1, 2 and	
	Title Amendment	3	
	Regulation, 2019		