

SCHEDULE OF SUBSCRIBERS AND CONTRACTUAL AGREEMENT

This form authorizes the issuance of securities under the NHA Mortgage-Backed Securities Program and establishes the contract between the Issuer and CMHC under the NHA Mortgage-Backed Securities Program. Authorization: CMHC is instructed to prepare and deliver the securities to be issued by the undersigned under the terms of the CMHC commitment identified below in conformity with the information provided in this form. The Issuer, by executing this form and CMHC, by approving the proposed issue, agree as follows: (1) the Issuer and CMHC contract for the issuance and guarantee of securities backed by the mortgages listed on the attached Schedule of Pooled Mortgages, CMHC 2824, which form is incorporated herein by reference; (2) the Issuer and CMHC incorporate into this agreement by reference all of the terms and conditions of the NHA Mortgage-Backed Securities Program Guide ("The Guide") in effect as of the issue date specified below, (the Issuer acknowledges that it has received the complete text of the Guide); (3) pursuant to section 7.8 of the Guide, the Issuer transfers, assigns, sets over and otherwise conveys to CMHC all of the Issuer's right, title and interest in and to the pooled mortgages identified and described in the CMHC 2824. Such transfer shall be effective as of the date and time of delivery (release) of the securities by the CPTA but shall include all interest, principal and other payments made on or with respect to such mortgages on and after the effective date of this Agreement; (4) the Issuer upon presentation of this Agreement to CMHC undertakes to perform in accordance with its terms and conditions and agrees that CMHC will be under no obligation to authorize the Central Payor and Transfer Agent to issue the Securities and CMHC's guarantee until all those terms and conditions have been fulfilled.

Name and Address of Issuer		Pool Number		CUSIP Number		Original Aggregate Amount of Pool at MBS Issue Date	
		Issue Date	Initial Payment Date	Fixed Rate Coupon	Floating Rate Coupon	Securities Maturity Date	Term of Security (months)

Name of Subscribers	Mailing Address and Postal Code	No. of Securities	Denominations	TOTAL SUBSCRIBED	CPTA USE ONLY CERTIFICATE NOS.
Total →			Total →		

DELIVERY INSTRUCTIONS

Pick-up at Mail to (Issuer at Above Address)

Name of individual or organization authorized to take delivery _____

Specify date for delivery certificates _____

Name and Title _____

Authorized Officer of Issuer _____ Date _____

CMHC USE ONLY

Guarantee Fee Received		
Amount	Date	Cashier
\$		

CANADA MORTGAGE AND HOUSING CORPORATION

Name and Title	
Authorized Officer	Date

CMHC 2830 24/05/06



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