

SOCIAL HOUSING AGREEMENT

AGREEMENT made April 24, 1997.

BETWEEN: CANADA MORTGAGE AND HOUSING CORPORATION
hereinafter referred to as "CMHC"

and NORTHWEST TERRITORIES HOUSING CORPORATION
hereinafter referred to as "NWTHC"

WHEREAS at present there are various social housing programs that are funded by CMHC and NWTHC or by CMHC, and are variously managed and administered by CMHC or NWTHC;

AND WHEREAS the parties recognize that differing cultural, geographic, historic and economic environments require different responses to housing needs and that increased flexibility is desirable in the management and administration of housing programs;

AND WHEREAS the parties wish to consolidate the management and administration of the social housing programs to which this Agreement applies in the hands of NWTHC for the purpose of enhancing their effectiveness and efficiency;

AND WHEREAS CMHC is an agent of Her Majesty in Right of Canada pursuant to the Canada Mortgage and Housing Corporation Act, R.S.C. 1985, c. C-7 as amended ("CMHC Act") and the National Housing Act, R.S.C. 1985, c. N-11 as amended ("NHA"), has the authority to enter into this Agreement pursuant to the CMHC Act and the NHA, and is entering into this Agreement as such an agent;

AND WHEREAS NWTHC is an agent of the Commissioner of the Northwest Territories pursuant to the Northwest Territories Housing Corporation Act, R.S.N.W.T. 1988, c. N-1 as amended and has the authority to enter into this Agreement pursuant to that Act and as such represents Her Majesty, and is entering this Agreement as such agent and representative;

NOW THEREFORE the parties to this Agreement agree as follows:

1. DEFINITIONS

- (a) "CMHC Funding" means the amounts referred to in paragraph 7(b), amounts carried over pursuant to paragraphs 10(a), (b) and (c) and recoveries referred to in paragraph 10(d), but does not include the one-time allowance referred to in paragraph 7(c).
- (b) "Effective Date" means April 1, 1997.
- (c) "Funding Expiration Date" means December 31, 2037.
- (d) "Household" includes a person who occupies a dormitory bed or room.
- (e) "Housing" means residential accommodation and facilities, common areas, and services used directly with the residential accommodation. Where permitted by the context, Housing includes the management of the Portfolio and the management and administration of the residential accommodation and facilities, common areas and services directly used with the residential accommodation. Notwithstanding the foregoing, Housing does not include commercial or institutional premises, social or recreational services, and services or facilities related to mental or physical healthcare, education, corrections, food services, social support or public recreation.
- (f) "Portfolio" means the collection of programs in Schedule C as well as any programs added in accordance with clause 6(b)(iv) from time to time, and any modifications made in accordance with clauses 6(b)(v) and (vi), but does not include the programs that have been removed in accordance with clause 6(b)(iv) from the time they are removed.
- (g) "Targeted Household" means a Household which at the time of its entry into Housing in the Portfolio qualified or qualifies within the Housing Income Limits referred to in paragraph 5(c) or at the time of its entry into Housing in the Portfolio before the Effective Date met income requirements for housing assistance then in force as established by CMHC or CMHC and NWTHC.
- (h) "Year" means a period of twelve consecutive months starting on the Effective Date or its anniversary.

**2. REPLACEMENT OF EXISTING AGREEMENTS FOR PRESENT
FEDERAL-TERRITORIAL PROGRAMS**

- (a) This Agreement replaces all existing agreements between CMHC and NWTHC relevant to the programs listed in Schedule A as delivered in the Northwest Territories as of the Effective Date.
- (b) The expression "existing agreements" includes all incidental arrangements and understandings. The expression "existing agreements between CMHC and NWTHC" also

includes all housing-related arrangements between the Government of Canada or CMHC and the Government of the Northwest Territories or NWTHC, or any respective past Canada or Northwest Territories authority, the responsibility for which has been transferred to or assumed by CMHC or NWTHC respectively by enactment or otherwise. The expression does not include non-contractual obligations of the Government of Canada in relation to Aboriginal people pursuant to treaty, Aboriginal or self-government rights. All existing agreements are intended to be listed in Schedule A, but the parties agree that some may have been inadvertently left out.

(c) NWTHC assumes CMHC's responsibility for the management and administration of the programs in Schedule A, and all of the responsibilities and rights that CMHC may have under agreements with others relevant to the programs in Schedule A.

(d) Where there are third parties to existing agreements between CMHC and NWTHC relevant to the programs in Schedule A, this section applies to the responsibilities and rights of CMHC and NWTHC under those agreements.

(e) As of the Effective Date the parties will settle accounts relating to all revenue and proper, usual and ordinary operating costs based on the existing agreements.

3. TRANSFER OF MANAGEMENT OF PRESENT CMHC UNILATERAL PROGRAMS

(a) CMHC transfers to NWTHC the management and administration of the programs, listed in Schedule B in the Northwest Territories. The properties in these programs are also listed in Schedule B.

(b) NWTHC assumes the responsibility for the management and administration of the programs in Schedule B, and all of the responsibilities and rights that CMHC may have under agreements with others relevant to the programs in Schedule B.

4. EFFECTIVE DATE AND NEW COMBINED PORTFOLIO

(a) This Agreement is effective as of the Effective Date.

(b) The key elements for every program in the Portfolio as of the Effective Date are set out in Schedule C. Schedule C represents the combination of the programs in Schedules A and B and additional, modified or replacement programs agreed to now by the parties. Also in Schedule C is a model outline of form and content of key elements, for the purposes of paragraph 6(c).

5. PRINCIPLES

The Principles set out in this section govern the use of CMHC Funding by NWTHC.

Housing

- (a) All CMHC Funding must be used only for Housing.

Cost of Housing

- (b) All CMHC Funding must be used for the cost of Housing that is in a program in the Portfolio.

Housing Income Limits

(c) CMHC will set Housing Income Limits (HILs) from time to time. HILs are financial tests for the purpose of determining Targeted Households. CMHC agrees to set the HILs in accordance with the provisions of Schedule D and to comply with the following criteria in setting HILs:

- (i) HILs reflect the minimum income for a Household to afford appropriate accommodation without spending more than 30 percent of its income for shelter.
- (ii) HILs must be set using a nationally consistent methodology.
- (iii) HILs must be sensitive to shelter costs in the Northwest Territories and variations within the Territories.
- (iv) HILs must be brought up to date at least every five years.

Targeted Households

(d) All CMHC Funding, except the non-targeted amounts set out in Schedule E, must be devoted entirely for the benefit of Targeted Households.

Non-Targeted Amounts

- (e)
- (i) The non-targeted amounts set out in Schedule E may be used for Housing within the Portfolio which is not occupied by Targeted Households.
 - (ii) Where any Housing referred to in clause (i) above is removed from the Portfolio by disposition, destruction, no longer being within a program in the Portfolio or otherwise, all future annual non-targeted amounts set out in Schedule E will be

reduced by the amount of the CMHC Funding that was reasonably allocated to that Housing in the last full Year preceding its removal. For greater certainty the parties confirm that a reduction of a non-targeted amount set out in Schedule E will not in itself entail any reduction of a total amount of CMHC Funding set out in that Schedule E.

Savings

(f) Savings achieved through cost reductions or efficient management and administration of the Portfolio by NWT HC will not as such entail any reduction of the total amounts of CMHC Funding set out in Schedule E.

6. NWT HC AUTHORITIES AND RESPONSIBILITIES

(a) NWT HC agrees to manage and administer the Portfolio in accordance with this Agreement.

(b) In managing and administering the Portfolio, NWT HC:

- (i) agrees to maintain and enforce the Principles set out in section 5 and the key elements, as set out in Schedule C or adopted by NWT HC under the following clauses (iv) or (v), for each program in the Portfolio.
- (ii) agrees to ensure that only Targeted Households are eligible to receive the benefit of CMHC Funding except as otherwise expressly permitted by this Agreement.
- (iii) agrees to set standards of Housing affordability, suitability and adequacy.
- (iv) may remove programs from the Portfolio and may add other programs to the Portfolio provided the added programs comply with the Principles and have the prior concurrence of CMHC.
- (v) may modify the key elements of programs in the Portfolio, provided the modifications comply with the Principles and have the prior concurrence of CMHC.
- (vi) may modify any other elements of a program in the Portfolio, provided the modifications comply with the Principles and the key elements of the program.
- (vii) shall be responsible for all assistance, contributions, costs, expenses and disbursements related to the Portfolio and all programs in it from the Effective Date.

- (viii) agrees to perform CMHC's obligations under agreements with third parties relevant to programs in the Portfolio.
 - (ix) is entitled to enforce CMHC's rights pursuant to agreements with third parties relevant to programs in the Portfolio, in NWTHC's own name and on its own behalf. NWTHC may use CMHC's name where legally required for the purposes of this clause and only to ensure efficient management and administration of the Portfolio.
 - (x) subject to any required concurrence by third parties, may amend or replace, on its own account and at its own liability, agreements between CMHC and third parties relevant to the programs in the Portfolio, provided all amendments and replacements comply with the Principles and the key elements of the programs to which they relate.
 - (xi) shall comply with all reporting requirements in this Agreement.
 - (xii) notwithstanding the definition of Housing, may use CMHC Funding to continue contributions toward the amortization of past capital costs within programs in the Portfolio, where they were previously accepted in accordance with an agreement with CMHC.
- (c) CMHC agrees to respond to NWTHC requests under clauses (b)(iv) and (v) above for concurrence for additional programs or modification of key elements of existing programs within one month of receipt of a written request together with a complete statement of the intended key elements in accordance with the model outline contained in Schedule C. CMHC will not unreasonably withhold concurrence.
- (d) NWTHC is entitled to manage and administer the Portfolio as it sees fit subject to all the other requirements of this Agreement. NWTHC may contribute funding to Housing or programs in the Portfolio, in addition to the CMHC Funding. NWTHC may apply its funding to programs in the Portfolio as it sees fit, provided it satisfies all its obligations.

7. TRANSFER OF FUNDING

- (a) NWTHC agrees to carry out all its obligations in accordance with this Agreement, in return for funding by CMHC in accordance with this section and with the other provisions of this Agreement.
- (b) CMHC will pay NWTHC the total amount of CMHC Funding set out in Schedule E for the Year starting on the Effective Date and subsequent years until the Funding Expiration Date. CMHC will pay the annual total amounts in instalments consistent with the underlying expenditure pattern or in any other manner otherwise agreed to by the parties.

(c) CMHC will also pay NWTHC an additional one-time allowance of \$6,300,000.00 which represents the transfer of certain reserves on account of risks that may be associated with future increases in costs due to inflation and changes in interest rates, or losses on loans owing by third parties.

(d) The aggregate liability of CMHC in relation to the Portfolio shall not exceed the total amounts set out in Schedule E and the amount set out in paragraph (c) above.

(e) Subject to all other provisions of this Agreement, for greater certainty the removal of Housing from the Portfolio (whether by disposition, destruction, no longer being within a program in the Portfolio or otherwise) will not entail any reduction of the total amounts of CMHC Funding set out in Schedule E.

(f) The parties agree that the amounts set out in Schedule E and the amount set out in paragraph (c) depend upon and have been set and agreed to on the basis that NWTHC is assuming the management and administration of the entire Portfolio as defined in this Agreement, and is assuming all the responsibilities and obligations connected with it.

8. TRANSFER OF CMHC OWNERSHIP INTEREST

(a) CMHC will transfer to NWTHC, as trustee, as of the Effective Date all of CMHC's ownership interest in each of the projects listed in Part C of Schedule F in accordance with the Declaration of Trust by NWTHC in favour of CMHC set out in Part B of Schedule F. The parties agree to execute the Declaration of Trust contemporaneously with the execution of this Agreement and as many counterparts of the Declaration of Trust as may be reasonably necessary.

(b) The transfer of CMHC's ownership interest to NWTHC is not intended to create a financial statement liability on NWTHC. CMHC and NWTHC shall retain their current book values for the projects on their statements or books to give effect to this provision.

(c) NWTHC assumes full responsibility as owner of the projects in Part C of Schedule F with no liability or responsibility remaining with CMHC as of the Effective Date. NWTHC shall be entitled to sell or otherwise dispose of any such projects, and to maintain and repair them without consulting CMHC.

(d) NWTHC shall pay to CMHC in respect of the transfer of each project CMHC's book value as set out for the project in Part C of Schedule F, together with interest from the Effective Date, by way of periodic payments of principal and interest as indicated for that project in Part C of Schedule F. NWTHC may use CMHC Funding to make these payments.

(e) CMHC's equity in each project shall be earned by NWTHC on a dollar-for-dollar basis to the extent that the principal portions of the payments set out in Part C of Schedule F for that project are made by NWTHC until CMHC's equity becomes NWTHC's absolute equity.

(f) NWTHC shall not make any prepayment to CMHC of any amount in respect of a project in Part C of Schedule F.

(g) Where any project in Part C of Schedule F or any part of a project is removed from the Portfolio by NWTHC or otherwise (whether by disposition, destruction, no longer being within a program in the Portfolio or otherwise), NWTHC shall pay in dollars to CMHC, within one month from the date of removal, CMHC's positive net share of the gain on removal calculated as set out in Part A of Schedule F. The remaining gain on removal shall be kept by NWTHC for its own use absolutely. Removal shall not affect the continuing application of paragraphs (d), (e) and (f) with respect to the project.

8.1 TRANSFER OF CMHC INTEREST IN CERTAIN LOANS

(a) CMHC will transfer to NWTHC as of the Effective Date, as trustee for itself and CMHC as their interests may appear, all of CMHC's ownership interest in each of the loans listed in Schedule F.1 and all the security for those loans.

(b) The transfer of CMHC's ownership interest to NWTHC is not intended to create a financial statement liability on NWTHC. CMHC and NWTHC shall retain their current book values for those loans on their statements or books to give effect to this provision.

(c) NWTHC assumes full responsibility as owner of the loans in Schedule F.1 and any security for them with no liability or responsibility remaining with CMHC as of the Effective Date.

(d) NWTHC shall pay to CMHC in respect of the transfer of each loan CMHC's book value for that loan as set out in Schedule F.1, together with interest from the Effective Date, by way of periodic payments of principal and interest as indicated for that loan in Schedule F.1. NWTHC may use CMHC Funding to make these payments.

(e) NWTHC shall not make any prepayment to CMHC in respect of a loan in Schedule F.1.

(f) Where any project to which a loan listed in Schedule F.1 relates, or any part of such a project, is removed from the Portfolio by NWTHC or otherwise (whether by disposition, destruction, no longer being within a program in the Portfolio or otherwise), NWTHC shall pay in dollars to CMHC, within one month from the date of removal, CMHC's positive net share of the gain on removal calculated as set out in Part A of Schedule F, using the data in the table in Schedule F.1. The remaining gain on removal shall be kept by NWTHC for its own use absolutely. Removal shall not affect the continuing application of paragraphs (d) and (e) with respect to the loan related to the project.

9. CMHC LOANS AND LOAN INSURANCE

(a) This Agreement does not apply to any loans and security for them, except to the extent that loans are expressly referred to.

(b) All loans in effect on the Effective Date with respect to property or programs in the Portfolio and owing to CMHC or the Government of Canada and owing or being repaid by NWTHC or the Government of the Northwest Territories are hereby amended by cancelling all borrower's prepayment privileges, if any. Each such loan under section 81 of the NHA having as its term to maturity a period less than that allowing for its full amortization, or providing for the resetting or adjustment of its interest rate during the course of its repayment is hereby amended by extending its maturity to the end of its full amortization or cancelling the provision allowing for the resetting or adjustment of its interest rate, as the case may be, and the interest rate and periodic payments in effect on the Effective Date shall remain in effect for the remainder of its amortization period.

(c) This Agreement does not affect any rights and obligations between CMHC and NHA-approved lenders relating to the insurance of loans.

(d) NWTHC shall indemnify and reimburse CMHC for and save it harmless from all losses, costs and expenses, including settlement losses, costs and expenses, on any loans owing by third parties relating to any property or program in the Portfolio where CMHC is then the lender or insurer or otherwise involved with such loans. This includes future loans, property and programs that are added to the Portfolio, and property and programs even after they may be removed from the Portfolio or otherwise no longer subject to this Agreement. In return for full payment by NWTHC to CMHC of those losses, costs and expenses, CMHC shall transfer to NWTHC all assets of any kind, or what remains of those assets at the time of full payment, taken or received by CMHC directly and solely against the incurring of those losses, costs or expenses.

(e) NWTHC shall not, except for reasons beyond its control, do or omit anything so as to cause or contribute to any losses, costs or expenses referred to in paragraph (d).

(f) NWTHC may use the amount in paragraph 7(c) and otherwise uncommitted portions of the non-targeted amounts set out in Schedule E, after reduction in accordance with paragraphs 5(e), 10(b) and 17(b), to pay for the losses, costs and expenses referred to in paragraph (d). However, the cumulative total charged to non-targeted amounts set out in Schedule E shall not at any time exceed 10 per cent of the cumulative total to that time of the non-targeted amounts set out in Schedule E, after reduction in accordance with paragraphs 5(e), 10(b) and 17(b), actually expended in accordance with sections 5 and 6.

(g) Paragraphs 5(a) to (d) do not apply to restrict paragraph (f). However, NWTHC shall not use any additional portions of the amounts set out in Schedule E, beyond the portions permitted by paragraph (f), to pay for the losses, costs and expenses referred to in paragraph (d).

10. CARRY-OVER OF CMHC FUNDING

(a) NWTHC may carry over unexpended CMHC Funding from Year to Year but not later than the Funding Expiration Date.

(b) Where any portion of the non-targeted amount set out in Schedule E is available for carry-over, NWTHC may designate up to that portion together with the interest to be earned on it to retain its characteristic as non-targeted. Any money not so designated loses its characteristic as non-targeted.

(c) It is a condition of NWTHC's right to carry over CMHC Funding that carried-over CMHC Funding bear interest at a competitive rate starting not later than the end of the Year from which it is carried over. NWTHC shall use all amounts carried over and all interest and compound interest in accordance with sections 5 and 6.

(d) NWTHC may use CMHC Funding for loans and capital investments pursuant to programs in the Portfolio in accordance with sections 5 and 6. CMHC Funding used for such loans and capital investments is deemed to be carried over. The principal, interest and other monies recovered in respect of these loans and capital investments, including the proceeds of enforcement of any security, may be further carried over in accordance with this section or used in accordance with sections 5 and 6.

(e) NWTHC shall provide a plan satisfactory to CMHC no later than five years before the Funding Expiration Date. This plan will set out how all outstanding amounts carried over and interest will be used over the five years prior to the Funding Expiration Date. NWTHC may change the plan with CMHC's consent. The expression "outstanding amounts carried over" includes amounts that may be first carried over after the date of the plan.

11. AUDIT REQUIREMENTS

(a) NWTHC shall deliver to CMHC for the Portfolio a report prepared by and an Annual Statement of Funding and Expenditures audited by the Office of the Auditor General of Canada or an independent accountant with a professional designation acceptable to CMHC, on an annual basis no later than six months after the end of each Year. Instructions to the auditor shall include the terms and conditions of the audit engagement set out in Schedule G. Where the auditor is the Auditor General of Canada, it will be sufficient to deliver to CMHC no later than six months after the end of the Year, the Statement and a management report similar to an auditor's report, both certified correct by the President and the Chief Financial Officer of NWTHC, provided that the

audited Statement and auditor's report are delivered to CMHC no later than 10 months after the end of the Year.

(b) NWTHC shall correct any deficiencies identified in the audit and relevant to NWTHC's obligations under this Agreement within a reasonable time.

12. PERFORMANCE REPORTING

NWTHC shall provide to CMHC a performance report annually no later than six months after each Year end. The form and content of the performance report are set out in Schedule H. Where any data in the performance report appear to be or are inconsistent with the audited statement and report referred to in section 11, NWTHC shall provide a reconciliation.

13. PERIODIC EVALUATION

NWTHC agrees to conduct and provide to CMHC evaluations of the programs in the Portfolio commencing within five Years from the Effective Date and proceeding so that every program is evaluated at least once every five Years or as otherwise agreed to by the parties. The evaluations shall be conducted in accordance with the framework and standards detailed in Schedule I of this Agreement.

14. FEDERAL VISIBILITY

NWTHC shall acknowledge CMHC's and the Government of Canada's financial contribution to social housing in the Territories pursuant to this Agreement in the manner set out in Schedule J.

15. INDEMNIFICATION

(a) NWTHC agrees to indemnify CMHC and save it harmless from all losses, costs, damages, expenses, injury and liability whatsoever which CMHC may suffer as a result of claims of any sort whenever made relating to the Portfolio or any property or program in the Portfolio. Without limiting the generality of the foregoing, this includes any claims, including any environmental claims, relating to any property or program in the Portfolio and any claims under agreements with others relevant to the Portfolio or any property or program in it. In this section "environmental claim" includes a claim for clean-up, rehabilitation, remediation or restoration of the natural environment.

(b) Paragraph (a) does not apply to the extent that losses, costs, damages, expenses, injury and liability are fully covered by CMHC insurance with third party insurance companies provided they result from claims asserted prior to the Effective Date.

- (c) (i) Notwithstanding paragraph (a) above and paragraphs 7(d) and 8(c), CMHC agrees to indemnify NWTHC and save it harmless from all losses, costs, damages, expenses, injury and liability whatsoever which NWTHC may suffer as a result of any environmental claims included in paragraph (a) where the facts upon which the claims are based existed prior to the Effective Date, except where NWTHC knew or should have known, as a result of its reasonable enquiries and examination of the property in the Portfolio, that the circumstances giving rise to the claim existed.
 - (ii) If the environmental claim to which clause (c)(i) above applies is in respect of a program or property in a program set out in Schedule A, NWTHC and CMHC agree that the liability for that claim, to the extent that clause (c)(i) applies to it, will be apportioned between CMHC and NWTHC based on agreements in force prior to the Effective Date .
- (d) NWTHC agrees to defend at its own expense all claims against CMHC relating to this Agreement, the Portfolio, any program in the Portfolio, any property in the Portfolio or any third-party agreements relating to any of them. CMHC agrees to cooperate fully with NWTHC in respect of such claims and may transfer the defence of such claims to NWTHC. Where paragraph (a) applies but not paragraph (b) or (c), NWTHC may pay or settle any such claim without consulting CMHC. This paragraph does not apply to claims for which as a result of paragraph (b) or (c) NWTHC bears no liability.
- (e) Notwithstanding paragraph 7(d), where a claim results from the violation of this Agreement by one party, that party shall indemnify and defend the other party.
- (f) Each party reserves the right to notice of any negotiations, arbitrations or legal proceedings, and to intervene to protect its own interests if, in its opinion, such intervention is warranted.
- (g) This section applies to property and programs even after they may be removed from the Portfolio or otherwise no longer subject to this Agreement.

16. EXPIRATION OF CMHC FUNDING

- (a) Notwithstanding anything in this Agreement or otherwise, CMHC shall not be required to pay any amounts of CMHC Funding under this Agreement after the Funding Expiration Date.
- (b) All other obligations and rights of NWTHC and CMHC under this Agreement shall continue in full force notwithstanding the expiration of the CMHC Funding until they are satisfied or by their nature expire.

17. RECOURSE

(a) If any reports, other documentation or information required to be provided to CMHC pursuant to paragraph 10(e) or section 11, 12 or 13 are not provided, do not include all information called for or do not meet the agreed standards by the dates specified in this Agreement, CMHC may hold back from future instalments of total amounts set out in Schedule E an amount equal to 15 percent of the total amounts set out in Schedule E for the Years with respect to which such reports, other documentation or information should have been provided to CMHC. When all such reports, documentation and information are provided to CMHC, the amount held back will be remitted without interest by CMHC to NWTHC. For the purposes of this paragraph, paragraph 10(e) shall be read as if it did not contain the words "satisfactory to CMHC" until four years prior to the Funding Expiration Date.

- (b) (i) NWTHC shall refund to CMHC, with interest from the beginning of the Year and without demand, no later than six months following the Year end, all CMHC Funding that has not been expended in a Year in accordance with sections 5 and 6 under a program in the Portfolio or carried over and maintained in accordance with section 10. All subsequent annual total amounts set out in Schedule E shall be reduced by the amount of the refund exclusive of interest. In addition to the reductions provided for in clause 5(e)(ii), all subsequent annual non-targeted amounts set out in Schedule E shall be reduced to the extent that the amount to be refunded consists of non-targeted amounts. For greater certainty the parties confirm that interest and compound interest referred to in paragraph 10(c) and recoveries referred to in paragraph 10(d) are included in CMHC Funding for the purpose of this paragraph (b), and the requirement to refund applies to CMHC Funding carried over but not expended in accordance with sections 5 and 6 under a program in the Portfolio by the Funding Expiration Date .
- (ii) However, if for any subsequent Year following the Year for which a refund is required under clause (b)(i), the amount, exclusive of any amount previously carried over pursuant to section 10, that NWTHC expends during that subsequent Year in accordance with sections 5 and 6 under a program in the Portfolio or first carries over to the next subsequent Year in accordance with section 10 exceeds the annual total amount set out in Schedule E for that subsequent Year as reduced under clause (b)(i), CMHC will remit to NWTHC, without interest, the amount of that excess up to the amount of the reduction upon receiving audited confirmation of the fact pursuant to section 11 and a request for payment.

(c) Where the auditor's report does not provide exact amounts to which paragraph (b) applies or which are otherwise due from NWTHC to CMHC, the amounts to be paid shall be the auditor's best estimates. Where the auditor does not provide best estimates, the amounts to be paid shall be CMHC's best estimates. The amounts will be adjusted without interest upon later confirmation of the exact amounts.

(d) All money required to be paid by NWT HC to CMHC or by CMHC to NWT HC under this Agreement shall be due and payable without delay and without demand. All money past due from NWT HC to CMHC or from CMHC to NWT HC under this Agreement shall bear interest at the Prime Rate in effect on the due date. For the purposes of this paragraph the Prime Rate means the arithmetic average of the prime rates quoted by the five largest Canadian chartered banks in terms of assets on the due date. The rate shall be reset every 90 days to the then current Prime Rate. The interest shall be compounded when the rate is reset.

(e) CMHC may set off any money past due by NWT HC under this Agreement against any money due from CMHC to NWT HC under this Agreement.

(f) Where CMHC fails to pay in any Year the total amount set out in Schedule E for that Year less any hold-back, refund or reduction called for by paragraph (a) or (b) or set-off permitted by paragraph (e), NWT HC shall be excused from complying with its obligations under this Agreement to the extent directly resulting from that failure. Any shortfall shall be first set off against amounts payable by NWT HC to CMHC, unless the parties agree otherwise.

(g) NWT HC shall on reasonable grounds and reasonable notice give CMHC access to its documents, books, records and accounts pertaining to the Portfolio to verify compliance with this Agreement.

18. PUBLIC DISCLOSURE

(a) The parties agree that all reports, other documentation and information that is required to be provided to CMHC by NWT HC pursuant to this Agreement may be made public, except information CMHC obtains pursuant to paragraph 17(g) and not otherwise required to be provided to CMHC and except for information the disclosure of which is prevented by federal or territorial privacy legislation.

(b) CMHC will provide to NWT HC the records and information which CMHC has and are necessary to manage and administer the Portfolio.

(c) Subject to paragraphs (a) and (b), all records and information provided or exchanged in accordance with this Agreement will be kept confidential to the extent required by federal or territorial law.

(d) In areas of significant demand, NWT HC agrees to provide information and assistance pertaining to programs in the Portfolio, in both English and French. In determining the areas of the Northwest Territories that are areas of significant demand, NWT HC agrees to use as a guideline, the criteria for determining what constitutes "significant demand" for communications with, and services from, an office of a federal institution as set out in the Official Languages Regulations made pursuant to Canada's Official Languages Act. For the purposes of this Agreement, areas of

significant demand will be determined in consultation with representatives of the minority language community in each locality.

19. NOTICE

Any notice required pursuant to this Agreement shall be in writing, and delivered by hand, fax or mail to the parties at the following addresses:

CMHC at: Canada Mortgage and Housing Corporation Fax: (613) 748-2098
 Attention: President
 700 Montreal Road
 Ottawa, Ontario
 K1A 0P7

NWTHC at: Northwest Territories Housing Corporation Fax:: (403) 873-9426
 Attention: President
 P.O. Box 2100, Yellowknife, NT
 X1A 2P6

or at such other address in Canada as either party may stipulate for itself in writing to the other.

20. ASSIGNABILITY

(a) CMHC and NWTHC may each assign or delegate the carrying out of their obligations under this Agreement with the consent of the other party, such consent not to be unreasonably withheld. Such assignment, delegation and consent do not release CMHC or NWTHC nor any of their assignees, delegates, agents or representatives from any obligation or liability under this Agreement.

(b) This Agreement shall enure to the benefit of and be binding on the respective successors and assigns of the parties.

21. ENTIRE AGREEMENT

(a) This Agreement and all its Schedules constitute the entire Agreement between the parties. It is agreed that there are no representations, warranties, collateral agreements or conditions affecting this Agreement except as expressed in it. The parties agree that any amendments to this Agreement must be in writing and approved by both parties.

- (b) The addition, modification and removal of programs respectively to, in and from the Portfolio under this Agreement shall be documented in writing and attached to Schedule C of this Agreement.
- (c) Where inconsistencies exist between a Schedule and a section or sections of this Agreement, the section or sections of this Agreement prevail.
- (d) Where CMHC concludes an agreement for similar purposes with any other province or territory of Canada, and that agreement taken as a whole is materially different from this Agreement, then NWT HC may require CMHC to agree to amend this Agreement so that taken as a whole it affords similar treatment to NWT HC as the other agreement affords to the other province or territory.
- (e) NWT HC undertakes as of the Effective Date to manage and administer the programs in the Portfolio within the scope of the authority conferred under the National Housing Act. Notwithstanding anything else in this Agreement, management, administration and reporting shall be undertaken in accordance with the existing programs except as may be agreed to by CMHC. CMHC intends to pursue legislative amendments in a timely manner in order to facilitate the complete implementation of this Agreement without the restriction in the preceding sentence. For greater certainty, the parties confirm that this paragraph applies notwithstanding anything in Schedule C.

INCIDENTAL PROVISIONS FOR SPECIFIC TERRITORIAL CIRCUMSTANCES

22. LOANS ADMINISTRATION

- (a) On the Effective Date, or on such later date or dates as may be agreed to by the parties, NWT HC shall assume on behalf of CMHC the administration of the existing loans listed in Schedule K and all the security for those loans.
- (b) Ownership of both the loans and the security for them shall remain with CMHC, with NWT HC assuming the administration of those loans and their security.
- (c) The terms under which the administration will be undertaken are set out in Schedule K.
- (d) The parties may agree to apply this section and Schedule K to additional loans.

23. DIVISION OF NORTHWEST TERRITORIES


The division of the Northwest Territories is scheduled to occur on April 1, 1999 in accordance with the *Nunavut Act*, S.C. 1993, c. 28. The parties therefore agree that, notwithstanding section 20:

(a) NWTHC may assign both the obligations and the benefits arising or accruing in respect of the operation of this Agreement in Nunavut to the Government of Nunavut as a representative of Her Majesty in a manner that is reasonable in the circumstances and agreed to between NWTHC and the Government of Nunavut, having regard to the geography, population, historical need and all other relevant factors. For greater particularity, NWTHC and the Government of Nunavut may apportion the benefits accruing from, and the legal responsibility for, this Agreement between them in such a reasonable manner.

(b) Provided that the Government of Nunavut assumes on behalf of Her Majesty all of its obligations pursuant to this Agreement as a result of such assignment after the formal establishment of Nunavut, CMHC shall accept such assignment and assumption and agrees to release NWTHC from all the liability assumed by the Government of Nunavut, but NWTHC will, in all other respects, continue to be bound by this Agreement.

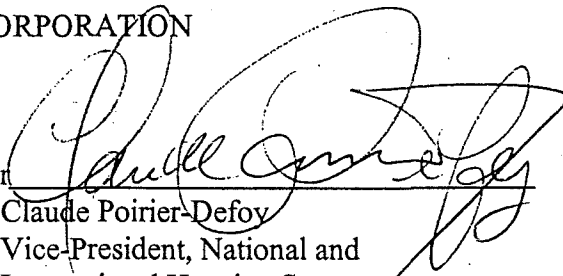
(c) NWTHC will include the interim Commissioner of the Government of Nunavut in any discussions, communications, meetings or negotiations relative to any matter which will have a direct impact upon Nunavut.

This Agreement is executed on behalf of the parties by their duly authorized officers

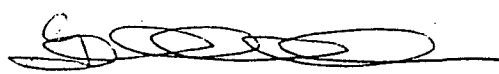


The Honourable Diane Marleau
Minister of Public Works and
Government Services
Minister for Canada Mortgage and
Housing Corporation and the National
Housing Act

CANADA MORTGAGE AND HOUSING
CORPORATION

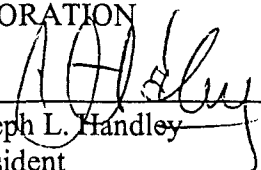
per 

Claude Poirier-Defoy
Vice-President, National and
International Housing Support



The Honourable Goo Arlooktoo
Deputy Premier
Minister of Public Works and Services
Minister Responsible for the
Northwest Territories Housing Corporation

NORTHWEST TERRITORIES HOUSING
CORPORATION

per 

Joseph L. Handley
President

SCHEDULES

Schedule A: Existing Federal-Territorial Programs and Agreements

Schedule B: CMHC Unilateral Programs and Properties in these Programs

Schedule C: Portfolio of Programs - Key Elements

Schedule D: Housing Income Limits

Schedule E: Annual Funding by CMHC

Schedule F: Transfer of CMHC Ownership Interest

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Schedule G: Audit Engagement Terms and Conditions

Schedule H: Annual Program Performance Report

Schedule I: Evaluation Framework and Standards

Schedule J: Federal Visibility

Schedule K: Loans Administration

Agreement ss. 2 and 4

**SCHEDULE A - CANADA-NORTHWEST TERRITORIES
EXISTING FEDERAL-TERRITORIAL PROGRAMS AND AGREEMENTS**

AGREEMENT	PARTIES	AGREEMENT DATE
Pre-1986 Sec. 79 Programs*		
1) Agreement - NHA Sec. 35A - Public Housing Program	Fed. Min./Commissioner of NWT, CMHC	12 April, 1967
2) Agreement - NHA Sec. 40 - Public Housing Program	Fed. Min./Commissioner of NWT, CMHC/NWTHC	3 March, 1976
3) Agreement - NHA Sec. 40 - Rural and Native Housing Program	As above	19 March, 1976
3a) Memorandum of Understanding	CMHC/NWTHC	30 May, 1988
Pre-1986 Sec. 82 Programs*		
4) Agreement - NHA Sec. 44 - Public Housing Program	CMHC/NWTHC	27 November, 1975
5) Agreement - NHA Sec. 44(1)(a) Rent Supplement Program	NWTHC/CMHC	15 September, 1976
6) Agreement - NHA Sec. 44(1)(b) Rent Supplement Program	NWTHC/CMHC	15 September, 1976
7) Agreement (Sec. 43 loans) Public Housing Program	NWTHC/CMHC	25 January, 1978
8) Agreement - NHA Sec. 44(1)(b) Public Housing Program	NWTHC/CMHC	8 May, 1985
Pre-1986 - Sections 92 and 57 Programs*		
9) Agreement - Rural and Native Housing Program	CMHC/NWTHC	23 April, 1985
9a) Trust Agreement - Rural and Native Housing Program	As above	November, 1986
9b) Trust Agreement - Rural and Native Housing Program	As above	June, 1989

* Refers to current numbering of applicable section of the National Housing Act. The listed agreements reflect the section number applicable at time of signing.

AGREEMENT	PARTIES	AGREEMENT DATE
Post-1985 Programs*		
10) Global Agreement on Social Housing	Fed./Terr. Ministers	12 June, 1986
11) Operating Agreement to the Global Agreement - NHA Sections: 34.15, 34.121, 34.16, 34.161, 37.1, 37(1)(e), 40, 55, 56.1 Rent Supplement Program, Rural and Native Housing Program, Emergency Repair Program	CMHC/NWTHC	12 June, 1986
11a) Trust Agreement - Rural and Native Housing Program	As above	12 June, 1986
12) Enabling Agreement - NHA Sec. 40 - Rural and Native Housing Program	Fed./Terr. Ministers, CMHC/NWTHC	31 August, 1987
13) Amending Agreement to the Operating Agreement	CMHC/NWTHC	4 July, 1988

* Refers to current numbering of applicable section of the National Housing Act. The listed agreements reflect the section number applicable at time of signing.

Schedule B

Northwest Territories B-1

CMHC Unilateral Portfolio

Agreement s. 3

Post 1985 NHA Section 95 Non-Profit Public 2% Program

Scheduled Funding Expiry Date	Number at Date of Transfer Units	Beds
-------------------------------------	--	------

CMHC File #	Sponsor / Owner Name
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Project Address

16458317	Town of Fort Smith
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P.O. Box 147, Fort Smith

2027-02-01

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Schedule B

Northwest Territories B-2

CMHC Unilateral Portfolio

Agreement s. 3

Pre 1986 NHA Section 95 Non-Profit Private Program

CMHC File #	Sponsor / Owner Name	Project Address	Scheduled Funding Expiry Date	Number at Date of Transfer	
				Units	Beds
10834737	Inuit Non Profit Housing Corporation	Lot 71 Plan 1509, Lake Harbour	2021-04-01	2	
10834745-001	Inuit Non Profit Housing Corp.	Lot 10, Block 15, Cape Dorset	2019-04-01	1	
10834745-002	Inuit Non Profit Housing Corp.	Lot 9, Block 15, Cape Dorset	2019-04-01	2	
10835320	Inuit Non Profit Housing Corporation	Lots 24 & 25, Tuktoyuktuk	2018-03-01	6	
13311253	Y.A.C.C.S.	5716 50 Avenue, Yellowknife	2022-10-01	30	

Schedule B

Northwest Territories B-3

CMHC Unilateral Portfolio

Agreement s. 3

Post 1985 NHA Section 95 Non-Profit Private Program

CMHC File #	Sponsor / Owner Name	Project Address	Scheduled	Number at		
			Funding Expiry Date	Date of Transfer	Units	Beds
16018988	Tepee Housing Association	195 Mckenzie, Inuvik	2024-11-01		15	
16458309-001	Kotaneelee Housing Associaton	General Delivery, Fort Liard	2026-11-01		10	
16458309-002	Kotaneelee Housing Associaton	General Delivery, Fort Liard	2026-11-01		8	
16458309-003	Kotaneelee Housing Associaton	General Delivery, Fort Liard	2026-11-01		1	
16458309-004	Kotaneelee Housing Associaton	General Delivery, Fort Liard	2026-11-01		1	
16458416	Yellowknife Assoc. Of Concerned Citizens	Box 1564, Yellowknife	2028-04-01		24	
16458481	Iqaluit Child Care Association	c/o Mackay Landau, Iqaluit	2029-04-01		5	

Schedule B

Northwest Territories B-4

CMHC Unilateral Portfolio

Agreement s. 3

Post 1985 NHA Section 95 Non-Profit Private 2% Program

CMHC File #	Sponsor / Owner Name	Project Address	Scheduled Funding Expiry Date	Number at Date of Transfer	
				Units	Beds
16016495	Pentecostal Sub-Arctic Mission	52 Woodland, Hay River	2024-06-01	16	
16458259	The Salvation Army	Box 2585, Yellowknife	2026-06-01		46
16458267	Northern Addictions Rehab.	Dettah Road, Dettah	2026-01-01		32
16458325	Northern Addictions Detox Centre	Box 1290, Yellowknife	2027-01-01		10

Schedule B

Northwest Territories B-5

CMHC Unilateral Portfolio

Agreement s. 3

Pre 1986 NHA Section 95 Non-Profit Co-operative Program

CMHC File #	Sponsor / Owner Name	Project Address	Scheduled Funding Expiry Date	Number at Date of Transfer	
				Units	Beds
10835817	Borealis Co-operative Limited	800 Finlayson, Yellowknife	2018-09-01	50	
12125506	Hillside Housing Co-operative Ltd.	Happy Valley, Iqaluit	2019-09-01	20	
12125944	Garden City Co-operative	Wilderness St. And Calder, Fort Smith	2021-07-01	30	

Schedule B

Northwest Territories B-6

CMHC Unilateral Portfolio

Agreement s. 3

Post 1985 NHA Section 95 Non-Profit Urban Native Program

CMHC File #	Sponsor / Owner Name	Project Address	Scheduled Funding Expiry Date	Number at Date of Transfer	
				Units	Beds
16019952-001	North Slave Housing Corporation	Box 2398, Yellowknife	2024-02-01	15	
16019952-002	North Slave Housing Corporation	Box 2398, Yellowknife	2024-04-01	5	
16019952-003	North Slave Housing Corporation	Box 2398, Yellowknife	2024-11-01	9	
16019952-004	North Slave Housing Corporation	Box 2398, Yellowknife	2024-12-01	7	
16019952-005	North Slave Housing Corporation	Box 2398, Yellowknife	2025-03-01	7	
16019952-006	North Slave Housing Corporation	Box 2398, Yellowknife	2027-01-01	4	
16019952-007	North Slave Housing Corporation	P.O. Box 2398, Yellowknife	2027-05-01	9	
16019952-008	North Slave Housing Corporation	P.O. Box 2398, Yellowknife	2027-07-01	4	
16019952-009	North Slave Housing Corporation	P.O. Box 2398, Yellowknife	2027-10-01	7	
16458473	North Slave Housing Corporation	Box 2398, Yellowknife	2028-11-01	3	
16458499	North Slave Housing Corporation	P.O. Box 2398, Yellowknife	2029-04-01	5	

Schedule B

Northwest Territories B-7

CMHC Unilateral Portfolio

Agreement s. 3

Cooperative ILM Housing Program

Scheduled
Funding
Expiry Date

Number at
Date of Transfer
Units Beds

CMHC File # Sponsor / Owner Name

Project Address

16016586 Inukshuk Housing Co-operative

Box 445, Yellowknife

2023-11-01

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Schedule B

Northwest Territories B-8

CMHC Unilateral Portfolio

Agreement s. 3

Pre 1986 NHA Section 26 Entrepreneur Program

CMHC File # Sponsor / Owner Name

Project Address

Scheduled
Funding
Expiry Date

Number at
Date of Transfer
Units Beds

8308421

Forest Drive Manor

5109 Forrest Drive, Yellowknife

2026-09-01

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Schedule B

Northwest Territories B-9

CMHC Unilateral Portfolio

Agreement s. 3

Pre 1986 NHA Section 27 Non-Profit Program

CMHC File #	Sponsor / Owner Name	Project Address	Scheduled Funding Expiry Date	Number at Date of Transfer	
				Units	Beds
8308611	Inuvialuit Social Development Program	Lots 70,72,&73 Block 46 Plan 564, Inuvik	2026-07-01	4	
8308694	NWT Community Services Corporation	54 Street & Franklin Avenue, Yellowknife	2026-12-01	84	100
8308702	Inuit Non Profit Housing Corporation	Lot 40 Plan 581, Iqaluit	2026-01-01	1	
8308710	Kivalliq Inuit Association	Lots 2 & 5 Block 1, Rankin Inlet	2027-03-01	2	
8309262	Inuit Non Profit Housing Corporation	Lots 1,2,3 Block 6, Rankin Inlet	2028-03-01	6	

Agreement ss. 1(f), 4(b), 5, 6 and 21(b)

**SCHEDULE C
PORTFOLIO OF PROGRAMS - KEY ELEMENTS**

CONTENTS

MODEL FORMAT AND CONTENT

- No. 1: **PUBLIC HOUSING RENTAL PROGRAM** (NHA Section 79 F/P)
- No. 2: **PUBLIC HOUSING PROGRAM** (NHA Section 82 Regular)
- No. 3: **RENT SUPPLEMENT PROGRAM** (NHA Section 82)
- No. 4: **RENT SUPPLEMENT PROGRAM**
- No. 5: **LIMITED-DIVIDEND "ENTREPRENEUR" PROGRAM**
- No. 6: **NON-PROFIT "LOW RENTAL" HOUSING PROGRAM**
- No. 7: **NON-PROFIT "2% WRITE-DOWN" HOUSING PROGRAM**
- No. 8: **NON-PROFIT & URBAN NATIVE "FULLY TARGETED" HOUSING PROGRAM**
- No. 9: **RURAL AND NATIVE HOMEOWNERSHIP PROGRAM** (NHA Section 79 RNH)
- No. 10: **RURAL AND NATIVE HOMEOWNERSHIP PROGRAM**
- No. 11: **RURAL AND NATIVE RENTAL PROGRAM**
- No. 12: **CO-OPERATIVE HOUSING "2% WRITE-DOWN" PROGRAM**
- No. 13: **CO-OPERATIVE "ILM" HOUSING PROGRAM**

SCHEDULE C - PORTFOLIO OF PROGRAMS - KEY ELEMENTS (continued)
MODEL FORMAT AND CONTENT

Program No. and Common Name *

Effective Date: The date on which the program Key Elements are concurred in and available.

KEY ELEMENTS	
1) PROGRAM OBJECTIVE	This section should include a high level statement which refers to client groups and type of Housing benefit.
2) ELIGIBILITY CRITERIA	This section should describe:
<ul style="list-style-type: none"> ◦ Location ◦ Tenure ◦ Targeting ◦ Use of CMHC Funding 	<ul style="list-style-type: none"> • limitations if any • who will own the projects if any and what the tenure of residents will be • whether fully targeted or not and who will be eligible to receive the benefit. The description should provide assurance that Households selected to receive CMHC Funding will have housing problems and incomes within applicable HILs or a more stringent NWTCH threshold. If the program favors income mixing (i.e. a portion of the program is not targeted), the extent must be specified. • how Housing assistance will be determined, e.g. contributions to bridge all or a portion of the gap between market or economic rent and RGI revenue; forgivable or repayable low interest loans of up to a specified amount to cover rehabilitation costs; vouchers to cover a specified proportion of rental payments; contributions of up to a specified amount to assist in the acquisition and rehabilitation of affordable Housing, etc. This section will confirm that CMHC Funding is used for Housing only.
3) FEATURES	This section should explain how the program objectives will be achieved:
<ul style="list-style-type: none"> ◦ Client Benefit ◦ Project Financing 	<ul style="list-style-type: none"> • the scale of benefits which will be provided, the application of an RGI scale, market or economic rents for non-targeted Households, bringing Housing up to minimum standards, emergency home repair assistance, etc.; restrictions on assistance. • source of capital financing if relevant, with amortization and term limitations; • how long assistance will be committed for, e.g. five years, loan amortization period, year-by-year only, etc.
4) DELIVERY/ ADMINISTRATION	<ul style="list-style-type: none"> • the entity or entities which will be responsible for program delivery and administration, and NWTCH role.

* A brief reference to the historical basis of the program.

SCHEDULE C - PORTFOLIO OF PROGRAMS - KEY ELEMENTS (continued)**No. 1: PUBLIC HOUSING RENTAL PROGRAM (NHA Section 79 F/P) *****Effective on the Date of the Agreement.**

KEY ELEMENTS	
1) PROGRAM OBJECTIVE	To assist individuals and families in need obtain affordable, adequate and suitable rental Housing accommodation.
2) ELIGIBILITY CRITERIA	
° Tenure	Eligible projects will be owned by NWTHC itself (subject to authority) or jointly by CMHC and NWTHC. Residents will be tenants.
° Targeting	Fully targeted. Applicants for Housing assisted under this program will be selected on the basis of being financially unable to obtain affordable, suitable and adequate Housing on the private market, as determined by NWTHC. CMHC Funding will be used to assist Households that qualify within Housing Income Limits established by CMHC.
° Use of CMHC Funding	CMHC Funding will bridge up to 75 per cent of the gap between revenue based on the application of the NWTHC-approved RGI scale and eligible economic costs of Housing only. Costs associated with non-residential, commercial and care space will not receive CMHC Funding. Within the foregoing parameters, NWTHC will determine eligible program and project administration and operating costs.
3) FEATURES	
° Client Benefit	Residents will pay rents based on the application of a NWTHC-approved rent-to-income (RGI) scale.
° Project Financing	Capital costs are shared 75 per cent by CMHC and 25 per cent by NWTHC. The usual amortization period is between 25 and 50 years.
° Cost-Sharing	CMHC Funding will cover up to 75 per cent of the eligible operating losses, including amortization, for projects committed under this program.
4) DELIVERY/ ADMINISTRATION	Local housing authorities, other NWTHC-approved representatives or NWTHC offices will administer the program, working with a program management framework established by NWTHC. NWTHC will ensure projects are achieving the Principles and program objectives.

* This program represents or is the successor to the pre-1997 Public Housing Program under NHA section 79 FP and the Rural and Native (Rental) Housing Program under NHA section 79 RNH.

SCHEDULE C - PORTFOLIO OF PROGRAMS - KEY ELEMENTS (continued)**No. 2: PUBLIC HOUSING PROGRAM (NHA Section 82 Regular) *****Effective on the Date of the Agreement**

KEY ELEMENTS	
1) PROGRAM OBJECTIVE	To provide adequate publicly-owned rental Housing accommodation for individuals and families of low income within their financial capacities.
2) ELIGIBILITY CRITERIA	
° Tenure	Eligible projects will be owned by NWT HC or municipal governments. Residents will be tenants.
° Targeting	Fully targeted. Applicants for Housing assisted under this program will be selected on the basis of being financially unable to obtain affordable, suitable and adequate Housing on the private market, as determined by NWT HC, and qualify within Housing Income Limits established by CMHC.
° Use of CMHC Funding	CMHC Funding will bridge up to 50 per cent of the gap between revenue based on the application of the NWT HC-approved RGI scale and eligible economic costs of Housing only. Costs associated with non-residential, commercial and care space will not receive CMHC Funding. Within the foregoing parameters, NWT HC will determine eligible program and project administration and operating costs.
3) FEATURES	
° Client Benefit	Residents will pay rents based on the application of a NWT HC-approved rent-to-income (RGI) scale.
° Project Financing	Capital financing may be provided by loans for up to 90 per cent of capital costs secured by debentures or mortgages. Capital financing may be charged as an economic cost over not less than 39 years and not more than 50 years on the basis of regular amortization. The maximum commitment for project assistance is the useful life of the project or 50 years.
° Cost-Sharing	CMHC Funding will cover up to 50 per cent of the eligible operating losses, including amortization of 100 per cent of approved capital costs, for projects committed under this program.
4) DELIVERY/ ADMINISTRATION	Projects will be delivered and managed on a day-to-day basis by NWT HC or local housing authorities or municipalities working within a program management framework established by NWT HC. NWT HC will ensure projects are achieving the Principles and program objectives.

* This program represents or is the successor to the pre-1997 Public Housing Program under NHA section 82 (Regular).

SCHEDULE C - PORTFOLIO OF PROGRAMS - KEY ELEMENTS (continued)**No. 3: RENT SUPPLEMENT PROGRAM (NHA Section 82) *****Effective on the Date of the Agreement**

KEY ELEMENTS	
1) PROGRAM OBJECTIVE	To assist low-income individuals, families and senior citizens to obtain affordable, adequate and suitable Housing accommodation in designated non-profit rental housing projects.
2) ELIGIBILITY CRITERIA	
° Tenure	Rental housing in designated public housing projects owned by non-profit corporations and leased by NWTHC, in accordance with NHA section 82, will be eligible for CMHC Funding under this program.
° Targeting	Fully targeted: Applicants for Housing assisted under this program will be selected on the basis of being financially unable to obtain affordable, suitable and adequate Housing on the private market, as determined by NWTHC, and qualify within Housing Income Limits established by CMHC.
° Use of CMHC Funding	CMHC Funding will bridge up to 50 per cent of the gap between revenue based on the application of the NWTHC-approved RGI scale and economic rents. CMHC Funding will be used for Housing only. Within the foregoing parameters, NWTHC will determine eligible program and project administration and operating costs.
3) FEATURES	
° Client Benefit	Residents will pay rents or occupancy charges based on the application of a NWTHC-approved rent-to-income (RGI) scale.
° Project Financing	N/A
° Cost-Sharing	CMHC Funding will only cover up to 50 per cent of eligible program costs to a maximum of the useful life of the project or 50 years from the date of the original commitment.
4) DELIVERY/ ADMINISTRATION	Local housing authorities, other NWTHC-approved representatives or NWTHC offices will administer the program, working within a management framework established by NWTHC. NWTHC will ensure the Principles and program objectives are being achieved.

* This program represents or is the successor to the existing Rent Supplement Program under NHA paragraph 82(1)(b).

SCHEDULE C - PORTFOLIO OF PROGRAMS - KEY ELEMENTS (continued)

No. 4: RENT SUPPLEMENT PROGRAM *

Effective on the Date of the Agreement.

KEY ELEMENTS	
1) PROGRAM OBJECTIVE	To assist low-income individuals, families and senior citizens to obtain affordable, adequate and suitable Housing accommodation in private and non-profit rental housing projects and not-for-profit co-operative housing projects.
2) ELIGIBILITY CRITERIA	
° Tenure	Rental housing will be provided in projects owned by private landlords, non-profit companies and not-for-profit continuing co-operatives.
° Targeting	Fully targeted: Applicants for Housing assisted under this program will be selected on the basis of being financially unable to obtain affordable, suitable and adequate Housing on the private market, as determined by NWTHC, and qualify within Housing Income Limits established by CMHC.
° Use of CMHC Funding	CMHC Funding will cover all or a portion of the gap between revenue based on the application of the NWTHC-approved RGI scale and market or economic rents or housing charges. CMHC Funding will be used for Housing only. Within the foregoing parameters, NWTHC will determine eligible program and project administration and operating costs.
3) FEATURES	
° Client Benefit	Residents will pay rents based on the application of a NWTHC-approved rent-to-income (RGI) scale.
° Project Financing	N/A
4) DELIVERY/ ADMINISTRATION	Local housing authorities, other NWTHC-approved representatives or NWTHC offices will administer the program, working within a management framework established by NWTHC. NWTHC will ensure the Principles and program objectives are being achieved.

* This program represents or is the successor to the existing Rent Supplement Program under NHA section 95 (post-1985).

SCHEDULE C - PORTFOLIO OF PROGRAMS - KEY ELEMENTS (continued)

No. 5: LIMITED DIVIDEND "ENTREPRENEUR" PROGRAM *

Effective on the Date of the Agreement.

KEY ELEMENTS	
1) PROGRAM OBJECTIVE	To provide appropriate and economical rental Housing accommodation for families and individuals of low income and for disadvantaged persons.
2) ELIGIBILITY CRITERIA	
° Tenure	This program will provide affordable rental Housing owned by private landlords.
° Targeting	This is a "non-targeted" program. Applicants are unable to obtain affordable, suitable and adequate Housing on the private market or are otherwise disadvantaged, as determined by NWT HC.
° Use of CMHC Funding	Projects do not receive continuing CMHC Funding. It is intended that the benefits of the lower interest rates will be passed through to the residents in the form of economic rents which are below market. Costs associated with non-residential, commercial and care space will not be eligible for inclusion in economic costs. Within the foregoing parameters, NWT HC will determine eligible program and project administration and operating costs.
3) FEATURES	
° Client Benefit	Residents pay economic rents which, because of program benefits, are expected to be below market. Some projects owners have entered into rent supplement agreements with NWT HC (See Program Description #3) so that their projects can accommodate a specified number of "Targeted Households".
° Project Financing	Projects are financed with loans at preferred interest rates for up to 50 years. Capital financing will be charged as an economic cost over the period of the loan.
4) DELIVERY/ ADMINISTRATION	NWT HC will administer the program and project operating agreements to ensure sponsors are achieving the Principles and program objectives.

* This program represents or is the successor to the 1973-1978 Limited-Dividend Housing Program under NHA section 26.

SCHEDULE C - PORTFOLIO OF PROGRAMS - KEY ELEMENTS (continued)

No. 6: NON-PROFIT "LOW RENTAL" HOUSING PROGRAM *

Effective on the Date of the Agreement.

KEY ELEMENTS	
1) PROGRAM OBJECTIVE	To provide appropriate and economical rental Housing accommodation for families and individuals of low income and for disadvantaged persons.
2) ELIGIBILITY CRITERIA	
° Tenure	This program will provide affordable rental Housing owned by public and private non-profit housing companies.
° Targeting	This is a "non-targeted" program. Applicants are unable to obtain affordable, suitable and adequate Housing on the private market or are otherwise disadvantaged, as determined by NWT HC.
° Use of CMHC Funding	Projects do not receive continuing CMHC Funding. It is intended that the benefits of the lower interest rates and capital contributions at the time of project commitments will be passed through to the residents in the form of economic rents which are below market. Costs associated with non-residential, commercial and care space will not be eligible for inclusion in economic costs. Within the foregoing parameters, NWT HC will determine eligible program and project administration and operating costs.
3) FEATURES	
° Client Benefit	Residents pay economic rents which, because of program benefits, are expected to be below market. Some projects owners may have entered into rent supplement agreements with NWT HC (See Program Description #3) so that their projects can accommodate a specified number of "Targeted Households".
° Project Financing	Projects are financed with loans at preferred interest rates for up to 50 years. Some projects also received federal contributions of 10% of capital costs. Capital financing will be charged as an economic cost over the period of the loan.
4) DELIVERY/ ADMINISTRATION	NWT HC will administer the program and project operating agreements to ensure sponsors are achieving the Principles and program objectives.

*** This program represents or is the successor to the 1973-1978 Non-Profit Housing Program under NHA section 27.**

SCHEDULE C - PORTFOLIO OF PROGRAMS - KEY ELEMENTS (continued)**No. 7: NON-PROFIT "2% WRITE-DOWN" HOUSING PROGRAM *****Effective on the Date of the Agreement.**

KEY ELEMENTS	
1) PROGRAM OBJECTIVE	To provide modest, affordable Housing appropriate to the needs of low and moderate-income families and individuals through public and private non-profit corporations.
2) ELIGIBILITY CRITERIA	
° Tenure	This program will provide rental Housing in projects owned by public and private non-profit housing companies.
° Targeting	This is an income-mixed program serving both "Targeted Households" and "non-targeted" Households. Targeted Households will be selected on the basis of being financially unable to obtain affordable, suitable and adequate Housing on the private market, as determined by NWTCH, and qualify within Housing Income Limits established by CMHC. Project owners and NWTCH will determine the number of targeted units.
° Use of CMHC Funding	CMHC Funding will cover all or a portion of the contributions provided under this program. Maximum annual assistance to sponsors is the difference between the amount required to amortize eligible capital costs at NWTCH-approved interest rates and 2%. Within the capped amount, assistance for Targeted Households bridges the gap between NWTCH-approved economic costs for Housing only and rental revenues at or above those based on the application of the NWTCH RGI scale. Assistance for non-targeted Households bridges the gap between NWTCH-approved economic costs for Housing only and NWTCH-approved lower-end-of-market rents (LEMRs). Costs associated with non-residential, commercial and care space will not receive CMHC Funding. CMHC Funding will be used for Housing only. Within the foregoing parameters, NWTCH will determine eligible program and project administration and operating costs.
3) FEATURES	
° Client Benefit	Targeted Households pay rent, based on the amount of subsidy available, which is no less than the amount they would pay according to the NWTCH RGI scale and no more than NWTCH-approved LEMRs. Non-targeted Households pay LEMRs.
° Project Financing	Capital financing may be charged as an economic cost over not more than 35 years on the basis of regular amortization. Assistance may be paid to a maximum of 35 years, subject to the terms of project operating agreements.
4) DELIVERY/ ADMINISTRATION	NWTCH will administer the program and project operating agreements to ensure owners are achieving the Principles and program objectives.

* This program represents or is the successor to the pre-1986 (1978-1985) Non-Profit Housing Program under NHA section 95.

SCHEDULE C - PORTFOLIO OF PROGRAMS - KEY ELEMENTS (continued)

No. 8: NON-PROFIT & URBAN NATIVE "FULLY TARGETED" HOUSING PROGRAM*

Effective on the Date of the Agreement.

KEY ELEMENTS	
1) PROGRAM OBJECTIVE	To assist Households (or Native Households) in need to obtain affordable, adequate and suitable Housing.
2) ELIGIBILITY CRITERIA	
° Tenure	Projects will provide rental and co-operative tenure Housing in projects owned by public and private (including Urban Native) non-profit housing corporations, and not-for-profit (including Urban Native) housing co-operatives.
° Targeting	Fully targeted: Applicants for Housing assisted under this program will be selected on the basis of being financially unable to obtain affordable, suitable and adequate Housing on the private market, as determined by NWT HC, and qualify within Housing Income Limits established by CMHC.
° Use of CMHC Funding	CMHC Funding will bridge all or a portion of the gap between revenue based on the application of the NWT HC-approved RGI scale and eligible economic costs of Housing only. Costs associated with non-residential, commercial and care space will not receive CMHC Funding. Within the foregoing parameters, NWT HC will determine eligible program and project administration and operating costs.
3) FEATURES	
° Client Benefit	Residents will pay rents or occupancy charges based on the application of a NWT HC-approved rent-to-income (RGI) scale.
° Project Financing	Project capital financing may be charged as an economic cost over not more than 35 years on the basis of regular amortization. Assistance may be paid over the actual amortization period of the project's original capital financing to a maximum of 35 years.
4) DELIVERY/ ADMINISTRATION	NWT HC will administer the program and project operating agreements to ensure sponsors are achieving the Principles and program objectives.

* This program represents or is the successor to the post-1985 Non-Profit and Urban Native Housing Programs under NHA section 95.

SCHEDULE C - PORTFOLIO OF PROGRAMS - KEY ELEMENTS (continued)

No. 9: RURAL AND NATIVE HOMEOWNERSHIP PROGRAM (NHA Section 79 RNH) *

Effective on the Date of the Agreement.

KEY ELEMENTS	
1) PROGRAM OBJECTIVE	To assist Native and Non-Native Households in need in rural areas to acquire new and existing, affordable, adequate and suitable Housing.
2) ELIGIBILITY CRITERIA	
° Location	The Housing will be located outside incorporated cities, metropolitan areas, towns and villages that have populations in excess of 2,500.
° Tenure	Units were or will be developed by NWTHC itself (subject to authority) or NWTHC and CMHC jointly as property owner(s), and sold to their residents.
° Targeting	Fully targeted: Native and Non-Native applicants for Housing assisted under this program will be selected on the basis of being financially unable to obtain affordable, suitable and adequate Housing on the private market as determined by NWTHC, and qualifying within Housing Income Limits established by CMHC.
° Use of CMHC Funding	CMHC Funding is used to cover up to 75 per cent of cost to bridge the gap between the financial capacity of the owners or purchasers and NWTHC-approved eligible homeownership costs. CMHC Funding will be used for Housing only. Within the foregoing parameters, NWTHC will determine eligible program and project administration and operating costs.
3) FEATURES	
° Benefit	Residents will pay towards the ownership costs based on the application of the NWTHC-approved payment-to-income (RGI) scale. Assistance will cease if the homeowners cease to use the units as their permanent residence.
° Project Financing	Capital financing costs are shared on a 75/25 per cent basis by CMHC and NWTHC. Homeowner clients will pay their purchase prices secured by mortgages or agreements for sale over a period of up to 25 years. The maximum commitment for assistance for a client or unit is 25 years, with full equity ownership achieved by the client at the end of the period.
° Cost-Sharing	CMHC Funding will cover up to 75 per cent of the eligible homeownership support costs under this program.
4) DELIVERY/ ADMINISTRATION	NWTHC will administer the ongoing program either directly or through agreements with property management agencies and will ensure the Principles and program objectives are being achieved.

* This program represents or is the successor to the existing Rural and Native Homeownership Long-Term-Commitment Program under NHA section 79 RNH.

SCHEDULE C - PORTFOLIO OF PROGRAMS - KEY ELEMENTS (continued)**No. 10: RURAL AND NATIVE HOMEOWNERSHIP PROGRAM *****Effective on the Date of the Agreement.**

KEY ELEMENTS	
1) PROGRAM OBJECTIVE	To assist Native and Non-Native Households in need in rural areas to acquire new and existing, affordable, adequate and suitable Housing.
2) ELIGIBILITY CRITERIA	
° Location	The Housing will be located outside incorporated cities, metropolitan areas, towns and villages that have populations in excess of 2,500.
° Tenure	Units will be owned or purchased by their residents, and may be developed by NWTHC itself (subject to authority) or NWTHC and CMHC jointly as owner(s) and vendor(s).
° Targeting	Fully targeted: Native and Non-Native applicants for Housing assisted under this program will be selected on the basis of being financially unable to obtain affordable, suitable and adequate Housing on the private market as determined by NWTHC, and qualifying within Housing Income Limits established by CMHC.
° Use of CMHC Funding	CMHC Funding will cover all or a portion of the cost of this program. Below-market financing and partial forgiveness of debt are provided to bridge the gap between the financial capacity of the owners or purchasers and NWTHC-approved eligible homeownership costs. CMHC Funding will be used for Housing only. Within the foregoing parameters, NWTHC will determine eligible program and project administration and operating costs.
3) FEATURES	
° Benefit	Residents will pay towards the ownership costs based on the application of the NWTHC-approved payment-to-income (RGI) scale. Assistance will cease if the homeowners cease to use the units as their permanent residences.
° Project Financing	Loan funding or capital costs are eligible program investments. Homeowner clients will repay loans or pay purchase prices, secured by mortgages or agreements for sale. The maximum commitment for assistance for a client or unit is 25 years, with full equity ownership achieved by the client at the end of the period.
4) DELIVERY/ ADMINISTRATION	NWTHC will deliver new units and administer the ongoing program either directly or through agreements with property management agencies and will ensure the Principles and program objectives are being achieved.

* This program represents or is the successor to the existing Rural and Native Homeownership Long-Term-Commitment Program under NHA sections 57 and 92.

SCHEDULE C - PORTFOLIO OF PROGRAMS - KEY ELEMENTS (continued)

No. 11: RURAL AND NATIVE RENTAL PROGRAM *

Effective on the Date of the Agreement.

KEY ELEMENTS	
1) PROGRAM OBJECTIVE	To assist Native and Non-Native Households in need in rural areas to access affordable, adequate and suitable rental Housing.
2) ELIGIBILITY CRITERIA	
° Location	The Housing will be located outside incorporated cities, metropolitan areas, towns and villages that have populations in excess of 2,500.
° Tenure	Projects/units will be owned by public and private non-profit housing companies or NWTHC. Residents will be tenants.
° Targeting	Fully targeted: Native and Non-Native applicants for Housing assisted under this program will be selected on the basis of being financially unable to obtain affordable, suitable and adequate Housing on the private market, as determined by NWTHC, and qualify within Housing Income Limits established by CMHC.
° Use of CMHC Funding	CMHC Funding will cover all or a portion of the cost of this program. Contributions are provided to bridge the gap between revenue based on the application of the NWTHC-approved RGI scale and eligible economic costs of Housing only. Costs associated with non-residential, commercial and care space will not receive CMHC Funding. Within the foregoing parameters, NWTHC will determine eligible program and project administration and operating costs.
3) FEATURES	
° Client Benefit	Residents will pay rents based on the application of a NWTHC-approved rent-to-income (RGI) scale.
° Project Financing	Capital financing may be charged as an economic cost over not more than 25 years on the basis of regular amortization. The maximum commitment for assistance will be 25 years.
4) DELIVERY/ ADMINISTRATION	NWTHC will deliver new units and administer the ongoing program either directly or through agreements with property management agencies and will ensure the Principles and program objectives are being achieved.

*** This program represents or is the successor to the existing Rural and Native Rental Housing Program under NHA sections 57, 92 and 95.**

SCHEDULE C - PORTFOLIO OF PROGRAMS - KEY ELEMENTS (continued)

No. 12: CO-OPERATIVE HOUSING "2% WRITE-DOWN" PROGRAM *

Effective on the Date of the Agreement.

KEY ELEMENTS	
1) PROGRAM OBJECTIVE	To provide modest, affordable Housing appropriate to the needs of low and moderate-income families and individuals through non-profit continuing co-operatives.
2) ELIGIBILITY CRITERIA	
° Tenure	Projects will provide non-profit co-operative Housing managed by its resident members.
° Targeting	This is an income-mixed program. "Targeted Households" are selected on the basis of being financially unable to obtain affordable, suitable and adequate housing on the private market, as determined by NWT HC, and qualify within Housing Income Limits established by CMHC. Project owners and NWT HC will determine the number of targeted units.
° Use of CMHC Funding	CMHC Funding will cover all or a portion of the contributions provided under this program. Maximum annual assistance to co-operatives is the difference between the amount required to amortize capital costs at NWT HC-approved interest rates and 2%. This capped assistance is first applied as "predetermined assistance" to produce regular occupancy charges or rents paid by all Households. The funding remaining is available to bridge the gap between regular occupancy charges or rents and RGI revenue for "Targeted Households". Costs associated with non-residential, commercial and care space will not receive CMHC Funding. CMHC Funding will be used for Housing only. Within the foregoing parameters, NWT HC will determine eligible program administration and operating costs.
3) FEATURES	
° Client Benefit	Targeted Households pay occupancy charges or rents based on the amount of subsidy available, and no less than the amount they would pay according to the NWT HC RGI scale and no more than the regular occupancy charge for their units. Non-targeted Households pay regular occupancy charges or rents established by the co-operative.
° Project Financing	Project capital financing may be charged as an economic cost over not more than 35 years on the basis of regular amortization. Assistance may be for a maximum of 35 years subject to the terms of project operating agreements.
4) DELIVERY/ ADMINISTRATION	NWT HC will administer the program and project operating agreements to ensure co-operatives are achieving the Principles and program objectives.

* This program represents or is the successor to the pre-1986 (1978-1985) Co-operative Housing Program under NHA section 95.

SCHEDULE C - PORTFOLIO OF PROGRAMS - KEY ELEMENTS (continued)**No. 13: CO-OPERATIVE "ILM" HOUSING PROGRAM *****Effective on the Date of the Agreement.**

KEY ELEMENTS	
1) PROGRAM OBJECTIVE	To support the production and operation of cost-effective co-operative Housing to provide security of tenure for moderate-income households who cannot afford homeownership.
2) ELIGIBILITY CRITERIA	
° Tenure	Projects will provide not-for-profit continuing co-operative Housing managed by its resident members.
° Targeting	This is a "non-targeted" program. Applicants will be selected in accordance with the terms of approved project operating agreements. A specified portion of the residents in each project, between 15% and 50% as specified in agreements, will be eligible to receive "targeted" assistance under the terms of NWT HC Rent Supplement Program (see Program Description #4).
° Use of CMHC Funding	CMHC Funding for the first year is based on the difference between assessed annual project operating costs (including repayment on the ILM loan) and assessed project revenue based on market rent, and is indexed annually on the same basis as payments on the ILM loan. The actual assistance may be adjusted downward after year 15 on the basis of a formula set out in project operating agreements. Costs associated with non-residential, commercial and care space will not receive CMHC Funding.
3) FEATURES	
° Client Benefit	Members will have security of tenure in projects offering housing charges below their cost of purchasing adequate and suitable housing. Targeted Households receive rent supplement assistance. Members and tenants are not allowed to benefit from withdrawal. Co-operative is not allowed to benefit from disposal of project.
° Project Financing	Project capital financing is in the form of ILM's with terms of 35 years. Contributions will be paid over the actual amortization period of the project's original capital financing to a maximum of 35 years in accord with the terms of project operating agreements.
4) DELIVERY/ ADMINISTRATION	NWTHC will administer the program and project operating agreements to ensure co-operatives are achieving the Principles and program objectives.

* This program represents or is the successor to the post-1985 Federal Co-operative Housing Program under NHA section 95 which features indexed-linked mortgages.

SCHEDULE D HOUSING INCOME LIMITS

I. Methodology

The Housing Income Limits which will be used in determining eligibility as Targeted Households, reflect the minimum income required for a Household to afford appropriate accommodation without spending more than 30 percent of its income for shelter.

In urban areas, Housing Income Limits (HILs) will be developed at least for 1, 2 and 3-or-more bedroom units of residential accommodation. At the request of NWT HC and subject to data availability, it will be possible to develop HILs for bachelor units, 4 bedroom units and other residential accommodation. HILs will be applied to the appropriate Household size; NWT HC will set and apply standards for Housing suitability.

Median market rents, derived from the CMHC Rental Market Survey (RMS) or other equivalent survey acceptable to CMHC, will be the basis for the establishment of HILs in urban areas. The median market rents will represent monthly costs (including utilities) of renting various-sized accommodation in specific urban areas across the Northwest Territories..

For rural and remote areas, due to the absence of rental markets or due to the unavailability of shelter cost data, the annual costs to own, maintain and service modest single-detached units of various sizes will be used to establish the HILs.

II. Northwest Territories HILs

A. Urban Areas

In the Northwest Territories, urban HILs will be developed for Yellowknife, Hay River and Inuvik separately and for 1 to 5 bedroom units.

B. Remote Areas

Except for the three urban communities, all other communities in the Northwest Territories are considered remote. HILs in these areas will be developed for every single community based on the annual costs to own, maintain and service modest single-detached units of 3 bedrooms.

**SCHEDULE E
NORTHWEST TERRITORIES**

	TARGETTED	NON TARGETTED	TOTAL
1997/98	90,636,456	503,834	91,140,290
1998/99	90,636,456	503,834	91,140,290
1999/00	90,636,456	503,834	91,140,290
2000/01	90,636,456	503,834	91,140,290
2001/02	90,636,456	503,834	91,140,290
2002/03	90,636,456	503,834	91,140,290
2003/04	90,588,601	503,834	91,092,434
2004/05	90,448,500	503,834	90,952,334
2005/06	90,409,625	503,834	90,913,459
2006/07	89,574,466	503,834	90,078,300
2007/08	86,915,045	503,834	87,418,878
2008/09	84,334,726	503,834	84,838,559
2009/10	80,308,704	503,834	80,812,538
2010/11	75,437,892	503,834	75,941,726
2011/12	68,983,397	503,834	69,487,231
2012/13	61,924,211	503,834	62,428,045
2013/14	56,145,716	503,834	56,649,549
2014/15	54,485,561	503,834	54,989,395
2015/16	54,143,887	503,834	54,647,720
2016/17	52,729,460	503,834	53,233,293
2017/18	49,821,426	501,395	50,322,821
2018/19	46,629,226	474,571	47,103,798
2019/20	45,536,040	373,147	45,909,188
2020/21	43,944,996	276,435	44,221,431
2021/22	41,566,966	241,883	41,808,849
2022/23	40,086,012	101,773	40,187,786
2023/24	39,305,633	5,950	39,311,583
2024/25	37,696,349	5,600	37,701,949
2025/26	35,800,850	5,594	35,806,443
2026/27	33,365,693	3,586	33,369,279
2027/28	30,196,778	139	30,196,917
2028/29	26,600,828		26,600,828
2029/30	22,882,928		22,882,928
2030/31	21,109,674		21,109,674
2031/32	18,259,987		18,259,987
2032/33	16,363,578		16,363,578
2033/34	14,962,385		14,962,385
2034/35	13,139,871		13,139,871
2035/36	9,283,914		9,283,914
2036/37	2,896,108		2,896,108
2037/38	63,346		63,346
2038/39			

Agreement ss. 8 and 8.1

SCHEDULE F
TRANSFER OF CMHC OWNERSHIP INTEREST

PART A. CALCULATION OF CMHC'S NET SHARE OF GAINS ON REMOVAL FOR THE PURPOSE OF PARAGRAPHS 8(G) AND 8.1(F):

1. $N = S(P-V)R/T$

where,

P = Fair market value.

V = Product of: (i) the ratio of the total book value for that project as set out in the table in Part C of this Schedule (referred to in this Schedule as "the Table") to CMHC's book value for that project as set out in the Table, and
(ii) CMHC's book value for that project as set out in the Table less the cumulative amount of the principal portion of the monthly payments (as set out in the Table) to and including the date of removal with respect to that project.

S = CMHC's percentage share for the project as set out in the Table.

T = Total payment term from the Effective Date to the final payment date.

R = Remaining payment period from the date of removal.

N = CMHC's net share of the gain on removal.

2. (a) The removal of part of a project in the Table from the Portfolio (whether by disposition, destruction, no longer being in a program in the Portfolio or otherwise) will be deemed to be the removal of a project and CMHC's book value at the date of removal of the part will be equal to the ratio of the fair market value of the part to the fair market value of the entire project at the time of the removal, multiplied by CMHC's book value at the date of removal for that entire project. In this paragraph, CMHC's book value at the date of removal means the value calculated pursuant to clause (ii) in the definition of "V" in section 1 above.

(b) Where a part of a project has been previously removed from the Portfolio, for the purposes of any subsequent removal of part of or the remainder of the project, the part previously removed will be deemed to have increased, decreased or stayed the same in fair market value since the previous removal in the same proportion as the remainder of the project.

3. Fair market value means the fair market value of the project or part removed from the Portfolio, at the time of the removal from the Portfolio. However, where the removal is by way of a sale or other disposition for a total consideration that equals or exceeds fair market value at the time of the removal, then the total consideration regardless of when payable, excluding any reasonable costs actually incurred directly in such disposition, shall be used as the fair market value.

SCHEDULE F (continued)**PART B. DECLARATION OF TRUST****NORTHWEST TERRITORIES HOUSING CORPORATION (NWTHC)
DECLARATION OF TRUST IN FAVOUR OF
CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)**

Whereas it is desirable that a Declaration of Trust be entered into between NWTHC and CMHC regarding the transfer to NWTHC of CMHC's beneficial ownership interest in certain properties:

Now, therefore, NWTHC declares that it accepts this Declaration of Trust hereby created between NWTHC as Trustee and CMHC as Beneficiary in accordance with the terms of the Social Housing Agreement made April 24, 1997 (the "Social Housing Agreement") between NWTHC and CMHC.

The terms of the Trust are as follows:

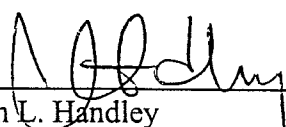
1. The purpose of the Trust is to support the carrying out of section 8 of the Social Housing Agreement. In the event of inconsistency between section 8 and this Declaration, the provisions of section 8 prevail.
2. NWTHC shall hold in its name for the account of and in trust for CMHC all of CMHC's right, entitlement and ownership interest in and to each of the projects listed in Part C of Schedule F of the Social Housing Agreement; this right, entitlement and interest, as it stands from time to time, constitutes the trust property.
3. NWTHC shall be registered owner of the projects and responsible for payment on its own account of all taxes and other charges or payments relating to projects with full power and entitlement to sell or otherwise dispose of the projects without the consent of CMHC but subject to the right and entitlement of CMHC to its share of the gain on removal of projects from the Portfolio as may be payable under the terms of the Social Housing Agreement.
4. The interest of CMHC in the said projects shall be beneficially earned by NWTHC in accordance with the terms of the Social Housing Agreement.
5. Any proceeds received by NWTHC from sale or other disposal on removal of projects from the Portfolio, to the extent of all money payable to CMHC as a result of the removal, shall be held in trust for CMHC and paid to CMHC in accordance with the terms of the Social Housing Agreement. The remaining proceeds of disposition shall be kept by NWTHC for its own use, absolutely.

SCHEDULE F (continued)

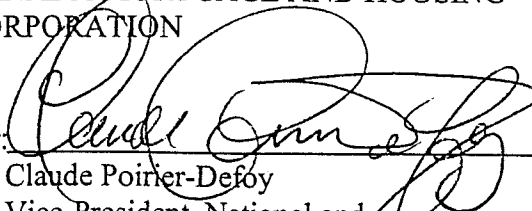
6. The terms of this Declaration shall continue to be applicable with respect to each project until such time as NWTHC has:
 - a. earned CMHC's entire interest in the project;
 - b. paid CMHC its share of the gain on all removals of all or part of the project from the Portfolio; or
 - c. entered into other arrangements in writing with CMHC.
7. NWTHC shall not be entitled to any compensation or reimbursement of expenses in relation to this Declaration or its role as Trustee.
8. Execution and delivery by the Trustee and the Beneficiary of this Declaration shall confirm:
 - a. an acceptance by CMHC as the Beneficiary of the terms of this Declaration and of the terms set forth in the Social Housing Agreement;
 - b. a binding confirmation given by NWTHC to CMHC that CMHC is entitled to the benefit of the terms of the Social Housing Agreement and of this Declaration.

IN WITNESS WHEREOF NWTHC and CMHC have executed this Declaration of Trust as of April 1, 1997, by their proper signing officers in their behalf.

NORTHWEST TERRITORIES HOUSING CORPORATION

Per: 
Joseph L. Handley
President

CANADA MORTGAGE AND HOUSING CORPORATION

Per: 
Claude Poirier-Defoy
Vice-President, National and
International Housing Support

Schedule F

Northwest Territories F-4

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - NHA Section 79 Public Housing Program		CMHC	Interest	Quarterly	First	Final	Total	CMHC
CMHC / PHA		Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.	Name / Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
12125951 / FP2/84	Whale Cove 2/84	252,385.35	12.750	8,364.69	1997-07-01	2021-01-01	336,513.79	75
13309968 / FP2/84	Sanikiluaq 2/84	617,515.27	12.750	20,466.03	1997-07-01	2021-01-01	823,353.70	75
13309976 / FP3/84	Iglolik 3/84	270,175.01	12.750	8,954.29	1997-07-01	2021-01-01	360,233.35	75
13309984 / FP2/84	Pond Inlet 2/84	299,622.10	12.750	9,930.24	1997-07-01	2021-01-01	399,496.13	75
13309992 / FP3/84	Hall Beach 3/84	270,901.53	12.750	8,978.36	1997-07-01	2021-01-01	361,202.04	75
13310008 / FP2/84	Grise Fiord 2/84	231,081.43	12.750	7,658.63	1997-07-01	2021-01-01	308,108.58	75
13310024 / FP4/84	Cape Dorset 4/84	263,017.18	12.750	8,717.06	1997-07-01	2021-01-01	350,689.57	75
13310032 / FP2/84	Aklavik FP 2/84 Project	211,674.40	12.750	7,015.43	1997-07-01	2021-01-01	282,232.54	75
13310040 / FP3/84	Chesterfield Inlet 3/84	351,992.65	12.750	11,665.93	1997-07-01	2021-01-01	469,323.54	75
13310057 / FP2/84	Clyde River 2/84	498,667.82	12.750	16,527.12	1997-07-01	2021-01-01	664,890.43	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal quarterly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-5

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - NHA Section 79 Public Housing Program		CMHC	Interest	Quarterly	First	Final	Total	CMHC
CMHC / PHA		Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.	Name / Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
13310065 / FP2/84	Coppermine 2/84	873,506.39	12.750	28,950.22	1997-07-01	2021-01-01	1,164,675.19	75
13310073 / FP1/84	Coral Harbour 1/84	261,240.23	12.750	8,658.17	1997-07-01	2021-01-01	348,320.31	75
13310081 / FP1/84	Fort Franklin 1/84	221,633.54	12.750	7,345.50	1997-07-01	2021-01-01	295,511.38	75
13310750 / FP4/85	Aklavik 4/85	290,756.48	12.000	9,171.63	1997-07-01	2021-01-01	387,675.30	75
13310768 / FP2/85	Fort Franklin 2/85	215,532.41	12.000	6,798.76	1997-07-01	2021-01-01	287,376.54	75
13310776 / FP1/85	Paulatuk FP 1/85 Project	387,785.00	12.000	12,232.30	1997-07-01	2021-01-01	517,046.67	75
13310784 / FP4/85	Tuktoyaktuk 4/85	315,327.87	12.000	9,946.71	1997-07-01	2021-01-01	420,437.16	75
13310792 / FP2/85	Arctic Bay 2/85	263,905.84	12.000	8,324.65	1997-07-01	2021-01-01	351,874.46	75
13310800 / FP3/85	Broughton Island 3/85	296,303.85	12.000	9,346.62	1997-07-01	2021-01-01	395,071.80	75
13310826 / FP4/85	Igloolik 4/85	229,368.38	12.000	7,235.20	1997-07-01	2021-01-01	305,824.50	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal quarterly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-6

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - NHA Section 79 Public Housing Program		CMHC	Interest	Quarterly	First	Final	Total	CMHC
CMHC / PHA	Account No.	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Name / Project Address		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
13310859 / FP6/85	Baker Lake 6/85	1,062,281.66	12.000	33,508.65	1997-07-01	2021-01-01	1,416,375.55	75
13310867 / FP3/85	Coral Harbour 3/85	147,455.88	12.000	4,651.35	1997-07-01	2021-01-01	196,607.84	75
13310875 / FP5/85	Eskimo Point 5/85	187,633.18	12.000	5,918.71	1997-07-01	2021-01-01	250,177.57	75
25002718 / FP2/69	Hay River 2/69	318,677.37	6.875	6,795.65	1997-07-01	2021-01-01	424,903.15	75
25002809 / FP3/68	Yellowknife 3/68	134,347.54	6.875	2,864.90	1997-07-01	2021-01-01	179,130.05	75
13310818 / FP3/85	Clyde River 3/85	289,015.05	12.000	9,049.99	1997-07-01	2022-01-01	385,353.40	75
13310834 / FP6/85	Pangnirtung 6/85	324,246.78	12.000	10,153.21	1997-07-01	2022-01-01	432,329.04	75
13310842 / FP3/85	Sanikiluaq 3/85	271,532.71	12.000	8,502.56	1997-07-01	2022-01-01	362,043.62	75
25002726 / FP1/69	Inuvik 1/69	583,404.23	6.875	12,239.81	1997-07-01	2022-01-01	777,872.31	75
25002734 / FP4/69	Yellowknife 4/69	360,732.36	6.875	7,568.16	1997-07-01	2022-01-01	480,976.49	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal quarterly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - NHA Section 79 Public Housing Program		CMHC	Interest	Quarterly	First	Final	Total	CMHC
CMHC / PHA		Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.	Name / Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
25002775 / FP2/70	Fort Smith 2/70	81,024.87	8.250	1,889.96	1997-07-01	2023-01-01	108,033.16	75
25002841 / FP3/71	Inuvik	150,042.13	7.750	3,352.67	1997-07-01	2023-01-01	200,056.17	75
25002783 / FP3/70	Fort Smith 3/70	282,751.59	8.250	6,523.17	1997-07-01	2024-01-01	377,002.13	75
25002825 / FP1/71	Fort McPherson 1/71	126,885.81	7.750	2,801.53	1997-07-01	2024-01-01	169,181.08	75
25002833 / FP1/71	Fort Simpson 1/71	125,702.11	7.750	2,775.40	1997-07-01	2024-01-01	167,602.81	75
25002874 / FP1/73	Fort Resolution 1/73	127,080.64	7.625	2,743.76	1997-07-01	2025-01-01	169,440.85	75
25002890 / FP3/72	Hay River 3/72	211,883.05	7.625	4,574.71	1997-07-01	2025-01-01	282,510.73	75
25002882 / FP1/73	Fort Good Hope Sr Citizen	179,223.44	7.625	3,829.98	1997-07-01	2026-01-01	238,964.58	75
08310328 / FP1/77	Frobisher Bay 1/77	1,108,499.54	9.500	27,463.47	1997-07-01	2029-01-01	1,477,999.38	75
08310500 / FP4/77	Inuvik 4/77	1,188,430.43	9.500	29,299.87	1997-07-01	2030-01-01	1,584,573.90	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal quarterly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-8

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - NHA Section 79 Public Housing Program		CMHC	Interest	Quarterly	First	Final	Total	CMHC
CMHC / PHA		Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.	Name / Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
08310724 / FP1/78	Pangnirtung F/P 1/78	1,423,004.40	10.250	37,426.09	1997-07-01	2030-01-01	1,897,339.19	75
08310732 / FP2/78	Frobisher Bay 2/78	1,204,630.23	10.250	31,682.68	1997-07-01	2030-01-01	1,606,173.63	75
08309890 / FP4/76	Fort Smith 4/76	1,001,601.75	10.000	25,688.44	1997-07-01	2031-01-01	1,335,469.00	75
08310492 / FP1/77	Aklavik Sr. Citizens Home	846,143.73	9.500	20,768.53	1997-07-01	2031-01-01	1,128,191.65	75
08310708 / FP5/78	Fort Smith 5/78	321,827.65	9.625	7,987.59	1997-07-01	2031-01-01	429,103.53	75
08311219 / FP3/78	Frobisher Bay 3/78	2,182,675.58	10.250	57,191.89	1997-07-01	2031-01-01	2,910,234.10	75
08311847 / FP1/79	Baker Lake 1/79	705,227.51	12.500	22,073.06	1997-07-01	2031-01-01	940,303.34	75
08311854 / FP1/79	Broughton Island 1/79	611,546.47	12.500	19,140.91	1997-07-01	2031-01-01	815,395.29	75
08311862 / FP1/79	Cambridge Bay 1/79	1,042,073.84	12.500	32,616.08	1997-07-01	2031-01-01	1,389,431.79	75
08311888 / FP1/79	Eskimo Point 1/79	358,711.64	12.500	11,227.39	1997-07-01	2031-01-01	478,282.19	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal quarterly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - NHA Section 79 Public Housing Program		CMHC	Interest	Quarterly	First	Final	Total	CMHC
CMHC / PHA		Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.	Name / Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
08311896 / FP1/79	Gjoa Haven 1/79	789,165.91	12.500	24,700.26	1997-07-01	2031-01-01	1,052,221.21	75
08311904 / FP1/79	Hall Beach 1/79	521,362.30	12.500	16,318.22	1997-07-01	2031-01-01	695,149.73	75
08311920 / FP1/79	Iglolik 1/79	768,139.47	12.500	24,042.15	1997-07-01	2031-01-01	1,024,185.96	75
08311870 / FP1/79	Coppermine 1/79	713,995.19	12.500	22,304.21	1997-07-01	2032-01-01	951,993.59	75
08311912 / FP1/79	Pond Inlet 1/79	596,165.87	12.500	18,623.39	1997-07-01	2032-01-01	794,887.83	75
10834232 / FP1/80	Cape Dorset 1/80	410,595.94	13.000	13,301.44	1997-07-01	2032-01-01	547,461.25	75
10834240 / FP1/80	Repulse Bay 1/80	328,607.92	13.000	10,645.40	1997-07-01	2032-01-01	438,143.89	75
10834257 / FP2/80	Baker Lake 2/80	408,048.87	13.000	13,218.93	1997-07-01	2032-01-01	544,065.16	75
10834281 / FP1/80	Rankin Inlet 1/80	235,734.56	13.000	7,636.73	1997-07-01	2032-01-01	314,312.75	75
10834299 / FP1/80	Whale Cove 1/80	332,726.01	13.000	10,778.81	1997-07-01	2032-01-01	443,634.68	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal quarterly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-10

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - NHA Section 79 Public Housing Program		CMHC	Interest	Quarterly	First	Final	Total	CMHC
CMHC / PHA		Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.	Name / Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
10834448 / FP1/80	Sanikiluaq 1/80	196,132.97	13.000	6,353.82	1997-07-01	2032-01-01	261,510.63	75
08311581 / FP1/79	Fort Providence 1/79	1,026,704.23	11.000	28,475.80	1997-07-01	2033-01-01	1,368,938.97	75
10834265 / FP1/80	Chesterfield Inlet 1/80	341,162.75	13.000	11,035.50	1997-07-01	2033-01-01	454,883.67	75
10834315 / FP1/80	Fort Norman 1/80	464,463.57	13.000	15,023.88	1997-07-01	2033-01-01	619,284.76	75
10834323 / FP1/80	Holman Island 1/80	449,188.59	13.000	14,529.79	1997-07-01	2033-01-01	598,918.12	75
10834521 / FP2/80	Pangnirtung 2/80	1,066,339.67	14.000	36,983.80	1997-07-01	2033-01-01	1,421,786.23	75
10835221 / FP3/82	Pangnirtung FP 3/82	582,937.83	19.000	27,102.62	1997-07-01	2033-01-01	777,250.43	75
10835288 / FP1/82	Tuktoyaktuk 1/82	657,673.55	19.000	30,577.32	1997-07-01	2033-01-01	876,898.06	75
10835619 / FP1/82	Clyde River FP1/82	358,165.08	19.000	16,652.22	1997-07-01	2033-01-01	477,553.44	75
10834307 / FP2/80	Fort McPherson 2/80	423,967.25	13.000	13,695.80	1997-07-01	2034-01-01	565,289.67	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal quarterly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-11

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - NHA Section 79 Public Housing Program		CMHC	Interest	Quarterly	First	Final	Total	CMHC
CMHC / PHA		Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.	Name / Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
12123980 / FP3/82	Eskimo Point 3/82	956,417.91	14.500	34,263.37	1997-07-01	2034-01-01	1,275,223.88	75
12123998 / FP3/82	Repulse Bay 3/82	523,977.86	14.500	18,771.34	1997-07-01	2034-01-01	698,637.15	75
12124020 / FP2/82	Broughton Island 2/82	940,934.87	14.500	33,708.69	1997-07-01	2034-01-01	1,254,579.83	75
12124038 / FP3/82	Cape Dorset 3/82	1,038,222.29	14.500	37,193.98	1997-07-01	2034-01-01	1,384,296.39	75
12124152 / FP6/83	Yellowknife 6/83	2,151,883.30	13.500	72,032.42	1997-07-01	2034-01-01	2,869,177.74	75
10834273 / FP2/80	Eskimo Point 2/80	472,479.88	13.000	15,245.15	1997-07-01	2035-01-01	629,973.18	75
10834539 / FP4/80	Frobisher Bay 4/80	2,227,328.51	13.250	73,173.91	1997-07-01	2035-01-01	2,969,771.35	75
10835098 / FP2/81	Cape Dorset 2/81	837,703.56	17.500	35,944.95	1997-07-01	2035-01-01	1,116,938.08	75
10835114 / FP2/81	Repulse Bay 2/81	707,450.00	19.750	34,136.00	1997-07-01	2035-01-01	943,266.67	75
12123964 / FP2/82	Rankin Inlet 2/82	546,162.36	14.500	19,551.11	1997-07-01	2035-01-01	728,216.47	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal quarterly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-12

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - NHA Section 79 Public Housing Program		CMHC	Interest	Quarterly	First	Final	Total	CMHC
CMHC / PHA		Book Value \$	Rate %	Principal	Payment	Payment	Book	%
Account No.	Name / Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
12123972 / FP2/82	Chesterfield Inlet 2/82	586,463.72	14.500	20,993.79	1997-07-01	2035-01-01	781,951.63	75
12124004 / FP1/82	Detah 1/82	432,372.58	14.500	15,477.75	1997-07-01	2035-01-01	576,496.77	75
12124012 / FP2/82	Hallbeach 2/82	1,051,871.07	14.500	37,654.09	1997-07-01	2035-01-01	1,402,494.76	75
12124046 / FP2/82	Tuktoyaktuk 2/82	1,202,656.80	14.500	43,051.81	1997-07-01	2035-01-01	1,603,542.40	75
12124053 / FP1/82	Grise Fiord 1/82	212,679.60	14.500	7,613.34	1997-07-01	2035-01-01	283,572.80	75
12124061 / FP2/82	Igloolik 2/82	849,780.52	14.500	30,419.81	1997-07-01	2035-01-01	1,133,040.70	75
12125407 / FP2/83	Arctic Bay 2/83	732,356.16	13.750	24,920.91	1997-07-01	2035-01-01	976,474.88	75
13310248 / FP1/84	Spence Bay 1/84	855,822.45	14.750	31,141.70	1997-07-01	2035-01-01	1,141,096.60	75
13310255 / FP3/84	Baker Lake 3/84	1,276,275.43	14.750	46,441.16	1997-07-01	2035-01-01	1,701,700.57	75
13310263 / FP4/84	Pangnirtung 4/84	1,446,901.64	14.750	52,649.92	1997-07-01	2035-01-01	1,929,202.19	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal quarterly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - NHA Section 79 Public Housing Program		CMHC	Interest	Quarterly	First	Final	Total	CMHC
CMHC / PHA		Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.	Name / Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
13310271 / FP1/84	Lake Harbour 1/84	1,052,425.05	14.750	38,295.69	1997-07-01	2035-01-01	1,403,233.40	75
13310289 / FP2/84	Coral Harbour 2/84	566,754.20	14.750	20,623.08	1997-07-01	2035-01-01	755,672.26	75
13310297 / FP4/84	Eskimo Point 4/84	1,066,318.34	14.750	38,801.24	1997-07-01	2035-01-01	1,421,757.78	75
13310461 / FP5/84	Baker Lake FP 5/84 Project	717,288.58	14.750	26,100.73	1997-07-01	2035-01-01	956,384.78	75
13310230 / FP1/84	Fort Rae 1/84	482,318.40	14.750	17,539.77	1997-07-01	2036-01-01	643,091.20	75
13310313 / FP3/84	Rankin Inlet 3/84	1,871,321.90	14.750	68,051.63	1997-07-01	2036-01-01	2,495,095.87	75
13310321 / FP5/84	Pangnirtung 5/84	852,963.28	14.750	31,018.47	1997-07-01	2036-01-01	1,137,284.37	75
13310339 / FP5/84	Cape Dorset 5/84	1,355,616.79	14.750	49,297.74	1997-07-01	2036-01-01	1,807,489.06	75
13310347 / FP3/84	Pond Inlet 3/84	1,554,291.37	14.750	56,522.65	1997-07-01	2036-01-01	2,072,388.50	75
13310354 / FP5/84	Frobisher Bay 5/84	2,042,970.80	14.750	74,293.74	1997-07-01	2036-01-01	2,723,961.06	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal quarterly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-14

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - NHA Section 79 Public Housing Program		CMHC	Interest	Quarterly	First	Final	Total	CMHC
CMHC / PHA		Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.	Name / Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
13310362 / FP2/84	Cambridge Bay 2/84	1,228,355.50	14.750	44,669.81	1997-07-01	2036-01-01	1,637,807.34	75
13310370 / FP3/84	Fort McPherson 3/84	634,902.10	14.750	23,088.56	1997-07-01	2036-01-01	846,536.13	75
13310388 / FP4/84	Baker Lake 4/84	774,954.04	14.750	28,181.62	1997-07-01	2036-01-01	1,033,272.05	75
13310396 / FP4/84	Rankin Inlet 4/84	1,571,235.64	14.750	57,138.83	1997-07-01	2036-01-01	2,094,980.85	75
13310404 / FP5/84	Inuvik 5/84	1,942,241.33	14.750	70,630.66	1997-07-01	2036-01-01	2,589,655.11	75
13310412 / FP3/84	Coppermine 3/84	799,852.36	14.750	29,087.06	1997-07-01	2036-01-01	1,066,469.81	75
13310420 / FP3/84	Aklavik 3/84	689,126.95	14.750	25,060.47	1997-07-01	2036-01-01	918,835.93	75
13310438 / FP3/84	Tuktoyaktuk 3/84	1,236,914.95	14.750	44,981.08	1997-07-01	2036-01-01	1,649,219.94	75
13310446 / FP2/84	Fort Rae 2/84	463,570.48	14.750	16,857.99	1997-07-01	2036-01-01	618,093.98	75
13310453 / FP2/84	Fort Resolution 2/84	421,158.05	14.750	15,315.64	1997-07-01	2036-01-01	561,544.06	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal quarterly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-15

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - NHA Section 79 Public Housing Program		CMHC	Interest	Quarterly	First	Final	Total	CMHC
CMHC / PHA		Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.	Name / Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
13310909 / FP3/85	Fort Franklin 3/85	401,819.39	12.000	12,010.32	1997-07-01	2036-01-01	535,759.19	75
13310917 / FP2/85	Fort Norman 2/85	441,683.83	12.000	13,201.86	1997-07-01	2036-01-01	588,911.77	75
13310933 / FP5/85	Tuktoyaktuk FP 5/85	846,069.03	12.000	25,288.87	1997-07-01	2036-01-01	1,128,092.04	75
13310958 / FP2/85	Fort Simpson 2/85	293,526.82	12.000	8,773.47	1997-07-01	2036-01-01	391,369.10	75
13310966 / FP4/85	Hall Beach 4/85	496,388.75	12.000	14,836.98	1997-07-01	2036-01-01	661,851.66	75
13310974 / FP6/85	Cape Dorset 6/85	1,021,140.31	12.000	30,521.72	1997-07-01	2036-01-01	1,361,520.41	75
13310990 / FP1/85	Sachs Harbour 1/85	206,509.90	12.000	6,172.55	1997-07-01	2036-01-01	275,346.54	75
13311006 / FP2/85	Paulatuk 2/85	168,872.59	12.000	5,047.57	1997-07-01	2036-01-01	225,163.45	75
13311014 / FP5/85	Aklavik 5/85	315,273.47	12.000	9,423.47	1997-07-01	2036-01-01	420,364.63	75
13311022 / FP6/85	Aklavik FP6	206,368.09	12.000	6,168.31	1997-07-01	2036-01-01	275,157.45	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal quarterly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-16

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - NHA Section 79 Public Housing Program		CMHC	Interest	Quarterly	First	Final	Total	CMHC
CMHC / PHA		Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.	Name / Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
13311030 / FP3/85	Arctic Bay 3/85	501,468.95	12.000	14,988.83	1997-07-01	2036-01-01	668,625.27	75
13311048 / FP4/85	Sanikiluaq 4/85	454,980.36	12.000	13,599.29	1997-07-01	2036-01-01	606,640.48	75
13311055 / FP4/85	Clyde River FP4/85	481,683.73	12.000	14,397.45	1997-07-01	2036-01-01	642,244.98	75
13311089 / FP6/85	Inuvik FP 6/85	200,629.53	12.000	5,996.78	1997-07-01	2036-01-01	267,506.03	75
13311097 / FP7/85	Inuvik 7/85	497,988.04	12.000	14,884.78	1997-07-01	2036-01-01	663,984.05	75
13311105 / FP4/85	Coppermine 4/85	436,739.79	12.000	13,054.08	1997-07-01	2036-01-01	582,319.72	75
13311113 / FP4/85	Cambridge Bay 4/85	515,842.86	12.000	15,418.46	1997-07-01	2036-01-01	687,790.48	75
13311162 / FP7/85	Baker Lake 7/85	965,246.64	12.000	28,851.07	1997-07-01	2036-01-01	1,286,995.52	75
13311188 / FP3/85	Holman Island 3/85	212,955.67	12.000	6,365.21	1997-07-01	2036-01-01	283,940.89	75
13311246 / FP4/85	Fort Rae 4/85	258,679.53	12.000	7,731.89	1997-07-01	2036-01-01	344,906.05	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal quarterly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - NHA Section 79 Public Housing Program		CMHC	Interest	Quarterly	First	Final	Total	CMHC
CMHC / PHA		Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.	Name / Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
13310479 / FP3/84	Cambridge Bay 3/84	230,083.51	14.750	8,362.63	1997-07-01	2037-01-01	306,778.01	75
13310735 / FP1/84	Tim Erasmus Senior Citizens Home	1,858,955.27	12.750	58,770.72	1997-07-01	2037-01-01	2,478,607.03	75
13310925 / FP4/85	Fort McPherson 4/85	730,466.14	12.000	21,807.00	1997-07-01	2037-01-01	973,954.86	75
13310941 / FP6/85	Tuktoyaktuk 6/85	901,178.62	12.000	26,903.37	1997-07-01	2037-01-01	1,201,571.50	75
13310982 / FP7/85	Pangnirtung 7/85	1,062,920.45	12.000	31,731.93	1997-07-01	2037-01-01	1,417,227.27	75
13311063 / FP4/85	Pond Inlet 4/85	1,579,860.84	12.000	47,164.43	1997-07-01	2037-01-01	2,106,481.12	75
13311071 / FP1/85	Pelly Bay 1/85	565,541.91	12.000	16,883.43	1997-07-01	2037-01-01	754,055.88	75
13311121 / FP4/85	Coral Harbour 4/85	468,960.66	12.000	14,000.13	1997-07-01	2037-01-01	625,280.88	75
13311139 / FP4/85	Chesterfield Inlet 4/85	498,111.01	12.000	14,870.37	1997-07-01	2037-01-01	664,148.01	75
13311147 / FP2/85	Gjoa Haven 2/85	802,404.19	12.000	23,954.60	1997-07-01	2037-01-01	1,069,872.25	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal quarterly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-18

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - NHA Section 79 Public Housing Program		CMHC	Interest	Quarterly	First	Final	Total	CMHC
CMHC / PHA		Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.	Name / Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
13311154 / FP4/85	Rankin Inlet 4/84	602,517.45	12.000	17,987.28	1997-07-01	2037-01-01	803,356.60	75
13311196 / FP4/85	Repulse Bay 4/85	698,123.55	12.000	20,841.46	1997-07-01	2037-01-01	930,831.40	75
13311204 / FP6/85	Eskimo Point 6/85	1,098,115.22	12.000	32,782.62	1997-07-01	2037-01-01	1,464,153.62	75
13311212 / FP7/85	Eskimo Point 7/85	287,819.49	12.000	8,592.43	1997-07-01	2037-01-01	383,759.32	75
13311220 / FP3/85	Whale Cove 3/85	382,649.80	12.000	11,423.45	1997-07-01	2037-01-01	510,199.74	75
13311238 / FP4/85	Whale Cove 4/85	509,581.15	12.000	15,212.80	1997-07-01	2037-01-01	679,441.53	75
13311170 / FP2/85	Holman Island 2/85	346,849.20	12.000	10,343.49	1997-07-01	2038-01-01	462,465.60	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal quarterly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-19

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Pre 1986 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Account No.	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
	Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
10835726	Stewart Ft Smith FP7	42,545.48	19.000	761.68	1997-05-01	2007-09-01	56,727.31	75
12125803	Houle Fort Smith FP2	38,352.54	12.750	530.51	1997-05-01	2008-05-01	51,136.72	75
12125720	Inuvik - FP 6/83	51,919.36	13.750	727.75	1997-05-01	2009-02-01	69,225.81	75
12125761	Inuvik FP 10/83	51,919.36	13.750	727.75	1997-05-01	2009-02-01	69,225.81	75
12125555	Edkins Fort Smith FP	52,738.27	13.750	733.05	1997-05-01	2009-05-01	70,317.69	75
12125548	Kirk Fort Smith FP4	53,520.92	13.750	737.96	1997-05-01	2009-08-01	71,361.23	75
12125837	Tuktoyaktuk - Vacant	82,641.78	12.750	1,081.63	1997-05-01	2009-11-01	110,189.04	75
12125845	Tuktoyaktuk - Cockney FP17	82,641.78	12.750	1,081.63	1997-05-01	2009-11-01	110,189.04	75
12125860 / FP-13	Simpson-Inuvik	87,632.68	12.750	1,140.81	1997-05-01	2010-01-01	116,843.57	75
12125886 / FP-15	Teddy-Inuvik	87,632.68	12.750	1,140.81	1997-05-01	2010-01-01	116,843.57	75
13310628 / FP-17	Bracken-Frobisher Bay	89,583.09	14.000	1,227.22	1997-05-01	2010-03-01	119,444.12	75
13310545	Drybone/Crapeau	65,088.74	14.000	885.54	1997-05-01	2010-06-01	86,784.99	75
13310552	Laing/Rabesca	65,382.54	14.000	885.59	1997-05-01	2010-08-01	87,176.72	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-20

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Pre 1986 NHA Section 92 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
13311303 / FP5/85	Sanikiluaq	54,608.58	11.500	652.84	1997-05-01	2010-11-01	54,608.58	100
13311279 / 7603	Foster - Baker Lake	115,020.97	11.500	1,361.28	1997-05-01	2011-03-01	115,020.97	100
13311287 / FP3/85	Detah	81,618.60	11.500	965.96	1997-05-01	2011-03-01	81,618.60	100
13311311 / FP6/85	Cambridge Bay	124,451.33	11.500	1,462.23	1997-05-01	2011-06-01	124,451.33	100
13311329 / FP7/85	Cambridge Bay	124,349.01	11.500	1,461.03	1997-05-01	2011-06-01	124,349.01	100
13311360 / FP11/8	Rankin Inlet	127,545.64	11.500	1,498.59	1997-05-01	2011-06-01	127,545.64	100
13311378 / FP12/8	Rankin Inlet	127,440.73	11.500	1,497.36	1997-05-01	2011-06-01	127,440.73	100
13311295 / FP4/85	Arctic Bay	60,143.78	11.500	704.99	1997-05-01	2011-07-01	60,143.78	100
13311402 / FP15/8	Igloolik	61,925.56	11.500	724.18	1997-05-01	2011-08-01	61,925.56	100
13311410 / FP16/8	Igloolik	61,926.38	11.500	724.19	1997-05-01	2011-08-01	61,926.38	100

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Pre 1986 NHA Section 92 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
13311436 / 7106	Laing - Fort Rae	103,594.84	11.500	1,208.68	1997-05-01	2011-09-01	103,594.84	100
13311428 / 7106	Daniels - Fort Rae	104,039.07	11.500	1,208.37	1997-05-01	2011-11-01	104,039.07	100
13311386 / FP13/8	Pangnirtung	57,270.42	11.500	656.58	1997-05-01	2012-05-01	57,270.42	100
13311394 / FP14/8	Pangnirtung	57,297.12	11.500	656.89	1997-05-01	2012-05-01	57,297.12	100

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-22

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Account No.	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
	Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
15306269	Tuktoyaktuk	550,230.39	11.500	7,911.37	1997-05-01	2006-08-01	733,640.52	75
15306285	Arctic Red River	248,194.22	11.500	3,568.61	1997-05-01	2006-08-01	330,925.63	75
15306228	Aklavik	146,118.50	11.500	2,080.35	1997-05-01	2006-10-01	194,824.67	75
15306236	Aklavik	378,313.46	11.500	5,386.20	1997-05-01	2006-10-01	504,417.95	75
15306301	Fort Franklin	253,871.90	11.500	3,614.48	1997-05-01	2006-10-01	338,495.87	75
15306319	Fort Franklin	374,219.88	11.500	5,327.92	1997-05-01	2006-10-01	498,959.84	75
15306392	Arctic Red River	268,476.47	10.500	3,679.22	1997-05-01	2006-10-01	357,968.63	75
15305972	Fort Rae	469,728.17	11.500	6,655.56	1997-05-01	2006-11-01	626,304.23	75
15306277	Fort McPherson	379,530.11	11.500	5,377.55	1997-05-01	2006-11-01	506,040.15	75
15306368	Coral Harbour	208,708.63	10.500	2,845.66	1997-05-01	2006-11-01	278,278.17	75
15306186	Frobisher Bay	433,772.33	11.500	6,116.97	1997-05-01	2006-12-01	578,363.11	75
15306251	Snowdrift	265,150.85	11.500	3,739.10	1997-05-01	2006-12-01	353,534.47	75
15306350	Whale Cove	136,796.89	10.500	1,855.84	1997-05-01	2006-12-01	182,395.85	75
15306020	Fort Norman	173,319.47	11.500	2,432.69	1997-05-01	2007-01-01	231,092.63	75
15306038	Fort Norman	153,616.36	11.500	2,156.14	1997-05-01	2007-01-01	204,821.81	75
15306137	Eskimo Point	475,282.32	11.500	6,671.01	1997-05-01	2007-01-01	633,709.76	75
15306244	Inuvik	295,770.19	11.500	4,151.40	1997-05-01	2007-01-01	394,360.25	75
15305980	Fort Providence	130,341.50	11.500	1,821.02	1997-05-01	2007-02-01	173,788.67	75
15305998	Fort Providence	255,439.72	11.500	3,568.80	1997-05-01	2007-02-01	340,586.29	75
15306293	Paulatuk	247,332.70	11.500	3,439.82	1997-05-01	2007-03-01	329,776.93	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-23

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC	
CMHC / PHA	Account No.	Book Value \$	Rate %	Payment	Payment	Payment	Book	%	
	Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share	
				\$ (2)	(3)	(4)			
	15306012	Fort Simpson	466,313.10	11.500	6,456.25	1997-05-01	2007-04-01	621,750.80	75
	15306004	Latham Island	283,208.80	11.500	3,886.74	1997-05-01	2007-06-01	377,611.73	75
	16014334	Norman Wells	141,396.54	10.750	1,882.96	1997-05-01	2007-06-01	188,528.72	75
	16016487	Snowdrift	103,411.86	10.500	1,350.90	1997-05-01	2007-08-01	137,882.48	75
	15306111	Rankin Inlet	264,174.45	11.500	3,579.53	1997-05-01	2007-09-01	352,232.60	75
	15306129	Rankin Inlet	494,541.31	11.500	6,700.98	1997-05-01	2007-09-01	659,388.41	75
	15306327	Lake Harbour	131,355.54	10.500	1,708.31	1997-05-01	2007-09-01	175,140.72	75
	16014342	Fort Franklin	223,484.37	10.750	2,936.70	1997-05-01	2007-09-01	297,979.16	75
	16014359	Fort Franklin	144,682.27	10.750	1,901.20	1997-05-01	2007-09-01	192,909.69	75
	16014367	Arctic Red River	128,062.18	10.500	1,665.48	1997-05-01	2007-09-01	170,749.57	75
	15306061	Cambridge Bay	456,479.33	11.500	6,159.68	1997-05-01	2007-10-01	608,639.11	75
	15306095	Baker Lake	434,664.52	11.500	5,865.31	1997-05-01	2007-10-01	579,552.69	75
	15306103	Baker Lake	478,757.55	11.500	6,460.30	1997-05-01	2007-10-01	638,343.40	75
	15306202	Pangnirtung	541,672.12	11.500	7,309.26	1997-05-01	2007-10-01	722,229.49	75
	16014318	Rae Edzo	163,872.94	10.500	2,121.87	1997-05-01	2007-10-01	218,497.25	75
	16014425	Pelly Bay	216,933.08	10.500	2,808.90	1997-05-01	2007-10-01	289,244.11	75
	16014458 /	Eskimo Point	141,419.13	10.500	1,831.13	1997-05-01	2007-10-01	188,558.84	75
	676015								
	15306145	Coral Harbour	298,692.73	11.500	4,014.09	1997-05-01	2007-11-01	398,256.97	75
	15306152	Chesterfield Inlet	315,488.13	11.500	4,239.80	1997-05-01	2007-11-01	420,650.84	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-24

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNHI Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
15306210	Broughton Island	302,667.57	11.500	4,067.51	1997-05-01	2007-11-01	403,556.76	75
15306335	Broughton Island	252,264.60	10.500	3,252.25	1997-05-01	2007-11-01	336,352.80	75
15306343	Pond Inlet	241,755.55	10.500	3,116.76	1997-05-01	2007-11-01	322,340.73	75
15306087	Gjoa Haven	196,798.63	11.500	2,634.11	1997-05-01	2007-12-01	262,398.17	75
15306160	Cape Dorset	226,000.79	11.500	3,024.97	1997-05-01	2007-12-01	301,334.39	75
15306178	Cape Dorset	399,507.94	11.500	5,347.33	1997-05-01	2007-12-01	532,677.25	75
15306194	Pond Inlet	395,464.46	11.500	5,293.21	1997-05-01	2007-12-01	527,285.95	75
16014326	Fort Simpson	202,690.64	10.500	2,601.96	1997-05-01	2007-12-01	270,254.19	75
16014375	Tuktoyaktuk	158,956.04	10.500	2,040.54	1997-05-01	2007-12-01	211,941.39	75
16014532	Iqaluit	219,673.11	10.500	2,819.97	1997-05-01	2007-12-01	292,897.48	75
15306079	Coppermine	475,422.13	11.500	6,338.17	1997-05-01	2008-01-01	633,896.17	75
15306400	Cape Dorset	219,600.87	10.500	2,807.15	1997-05-01	2008-01-01	292,801.16	75
15306384	Coppermine	325,566.52	10.500	4,144.37	1997-05-01	2008-02-01	434,088.69	75
15306046	Holman Island	160,666.77	11.500	2,125.31	1997-05-01	2008-03-01	214,222.36	75
15306053	Holman Island	194,221.00	11.500	2,569.17	1997-05-01	2008-03-01	258,961.33	75
15306376	Chesterfield Inlet	183,583.60	10.500	2,317.90	1997-05-01	2008-04-01	244,778.13	75
16014417	Spence Bay	243,600.92	10.500	3,027.53	1997-05-01	2008-08-01	324,801.23	75
16014383	Cambridge Bay	265,916.56	10.500	3,292.26	1997-05-01	2008-09-01	354,555.41	75
16014482	Coral Harbour	162,328.40	10.500	2,009.75	1997-05-01	2008-09-01	216,437.87	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-25

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
16014490 / 676075	Repulse Bay	165,446.68	10.500	2,048.36	1997-05-01	2008-09-01	220,595.57	75
16014516 / 677033	Arctic Bay	273,189.12	10.500	3,382.30	1997-05-01	2008-09-01	364,252.16	75
16014573 / 678063	Broughton Island	271,882.50	10.500	3,366.12	1997-05-01	2008-09-01	362,510.00	75
16016958 / 891044	Detah	142,534.09	11.000	1,804.18	1997-05-01	2008-09-01	190,045.45	75
16014557	Cape Dorset	139,234.30	10.500	1,717.33	1997-05-01	2008-10-01	185,645.73	75
16017014 / 891035	Snow Drift	118,535.34	11.000	1,494.93	1997-05-01	2008-10-01	158,047.12	75
16017055	Norman Wells	172,621.12	11.000	2,177.05	1997-05-01	2008-10-01	230,161.49	75
16017360 / 891062	Fort Rae	199,317.51	11.000	2,513.73	1997-05-01	2008-10-01	265,756.68	75
16014409	Coppermine	223,426.72	10.500	2,745.51	1997-05-01	2008-11-01	297,902.29	75
16014565 / 678041	Pangnirtung	270,590.07	10.500	3,325.06	1997-05-01	2008-11-01	360,786.76	75
16017022 / 891101	Fort Providence	266,013.16	11.000	3,342.79	1997-05-01	2008-11-01	354,684.21	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-26

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
16017121 / 895053	Pelly Bay	327,293.89	11.000	4,112.86	1997-05-01	2008-11-01	436,391.85	75
16017238 / 898031	Cape Dorset	441,354.35	11.000	5,546.18	1997-05-01	2008-11-01	588,472.47	75
16017337 / 785053	Pelly Bay	282,055.21	11.000	3,544.38	1997-05-01	2008-11-01	376,073.61	75
16017394 / 895053	Pelly Bay	310,748.01	11.000	3,904.94	1997-05-01	2008-11-01	414,330.68	75
16014391	Cambridge Bay	166,876.37	10.500	2,043.07	1997-05-01	2008-12-01	222,501.83	75
16014433	Rankin Inlet	245,455.94	10.500	3,005.12	1997-05-01	2008-12-01	327,274.59	75
16014441 / 676005	Rankin Inlet	156,232.17	10.500	1,912.75	1997-05-01	2008-12-01	208,309.56	75
16014466 / 676021	Chesterfield Inlet	246,520.23	10.500	3,018.15	1997-05-01	2008-12-01	328,693.64	75
16017063 / 894054	Tuktoyaktuk	176,441.63	11.000	2,209.32	1997-05-01	2008-12-01	235,255.51	75
16016966 / 891061	Fort Rae	359,489.46	11.000	4,485.55	1997-05-01	2009-01-01	479,319.28	75
16016974 / 891063	Fort Rae	110,113.59	11.000	1,373.95	1997-05-01	2009-01-01	146,818.12	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-27

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
16017279 / 898001	Iqaluit	1,018,835.89	11.000	12,712.58	1997-05-01	2009-01-01	1,358,447.85	75
16017311 / 898814	Sanikiluaq	189,303.86	11.000	2,362.05	1997-05-01	2009-01-01	252,405.15	75
16016990	Latham Island	153,357.25	11.000	1,906.88	1997-05-01	2009-02-01	204,476.33	75
16017048	Inuvik	154,312.18	11.000	1,918.76	1997-05-01	2009-02-01	205,749.57	75
16017113 / 894074	Holman Island	189,201.17	11.000	2,352.57	1997-05-01	2009-02-01	252,268.23	75
16014508	Igloolik	238,877.31	10.500	2,893.18	1997-05-01	2009-03-01	318,503.08	75
16016446	Fort Simpson	2,464,384.67	11.250	30,885.20	1997-05-01	2009-03-01	3,285,846.23	75
16017089 / 895014	Coppermine	363,248.89	11.000	4,501.24	1997-05-01	2009-03-01	484,331.85	75
16017378	Aklavik	301,860.74	11.000	3,740.54	1997-05-01	2009-03-01	402,480.99	75
16014474	Baker Lake	735,049.87	10.500	8,871.42	1997-05-01	2009-04-01	980,066.49	75
16016826	Eskimo Point	157,587.94	11.000	1,946.16	1997-05-01	2009-04-01	210,117.25	75
16017188	Eskimo Point	225,515.45	11.000	2,785.04	1997-05-01	2009-04-01	300,687.27	75
16017469	Baker Lake	455,616.44	11.000	5,589.35	1997-05-01	2009-06-01	607,488.59	75
16017477	Broughton Island	286,202.30	11.000	3,511.04	1997-05-01	2009-06-01	381,603.07	75
16016982	Fort Resolution	254,398.12	11.000	3,110.69	1997-05-01	2009-07-01	339,197.49	75
16017352	Fort Resolution	168,279.28	11.000	2,057.66	1997-05-01	2009-07-01	224,372.37	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-28

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
16017006	Latham Island	116,376.65	11.000	1,413.90	1997-05-01	2009-09-01	155,168.87	75
16017162	Chesterfield Inlet	256,491.72	11.000	3,116.21	1997-05-01	2009-09-01	341,988.96	75
16017246	Clyde River	259,032.92	11.000	3,147.09	1997-05-01	2009-09-01	345,377.23	75
16014540	Cape Dorset	293,765.64	10.500	3,474.58	1997-05-01	2009-10-01	391,687.52	75
16017071	Cambridge Bay	280,945.36	11.000	3,402.56	1997-05-01	2009-10-01	374,593.81	75
16017212	Repulse Bay	266,342.72	11.000	3,225.71	1997-05-01	2009-10-01	355,123.63	75
16019671	Holman Island	187,069.77	12.750	2,455.12	1997-05-01	2009-10-01	249,426.36	75
16016818	Baker Lake	174,728.68	11.500	2,159.66	1997-05-01	2009-11-01	232,971.57	75
16017139	Spence Bay	389,231.05	11.000	4,699.36	1997-05-01	2009-11-01	518,974.73	75
16017287	Pangnirtung	139,595.84	11.000	1,685.40	1997-05-01	2009-11-01	186,127.79	75
16017295	Pangnirtung	268,090.16	11.000	3,236.78	1997-05-01	2009-11-01	357,453.55	75
16017345	Pangnirtung	500,029.76	11.000	6,037.09	1997-05-01	2009-11-01	666,706.35	75
16017428	Cape Dorset	180,645.11	11.000	2,181.01	1997-05-01	2009-11-01	240,860.15	75
16017436	Pangnirtung	133,216.74	11.000	1,608.39	1997-05-01	2009-11-01	177,622.32	75
16017444	Pangnirtung	174,282.54	11.000	2,104.19	1997-05-01	2009-11-01	232,376.72	75
16017451	Broughton Island	178,879.32	11.000	2,159.69	1997-05-01	2009-11-01	238,505.76	75
16019580	Fort Rae	307,691.22	12.750	4,027.13	1997-05-01	2009-11-01	410,254.96	75
16019630	Fort Franklin	184,786.74	12.750	2,418.53	1997-05-01	2009-11-01	246,382.32	75
16020877	Fort Rae	423,869.59	12.750	5,547.70	1997-05-01	2009-11-01	565,159.45	75
16020885	Fort Rae	107,775.11	12.750	1,410.58	1997-05-01	2009-11-01	143,700.15	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-29

Transfer of CMHC Ownership Interest

Agreement s. 8

CMHC / PHA Account No.	Project Address	CMHC Book Value \$ 97-04-01	Interest Rate % (1)	Monthly Payment Principal & Interest \$ (2)	First Payment Date (3)	Final Payment Date (4)	Total Book Value	CMHC % Share
16016834	Gjoa Haven	123,406.20	11.000	1,485.36	1997-05-01	2009-12-01	164,541.60	75
16017097	Gjoa Haven	150,519.91	11.000	1,811.71	1997-05-01	2009-12-01	200,693.21	75
16017105	Gjoa Haven	126,775.32	11.000	1,525.91	1997-05-01	2009-12-01	169,033.76	75
16017147	Baker Lake	782,593.74	11.000	9,419.58	1997-05-01	2009-12-01	1,043,458.32	75
16017154	Baker Lake	126,243.03	11.000	1,519.51	1997-05-01	2009-12-01	168,324.04	75
16017170	Coral Harbour	281,790.55	11.000	3,391.73	1997-05-01	2009-12-01	375,720.73	75
16017386	Gjoa Haven	119,977.70	11.000	1,444.09	1997-05-01	2009-12-01	159,970.27	75
16017402	Baker Lake	560,638.99	11.000	6,748.05	1997-05-01	2009-12-01	747,518.65	75
16019309	Tuktoyaktuk	176,368.12	12.750	2,302.11	1997-05-01	2009-12-01	235,157.49	75
16019366	Eskimo Point	243,213.31	12.750	3,174.63	1997-05-01	2009-12-01	324,284.41	75
16019598	Hay River	145,483.99	12.750	1,898.99	1997-05-01	2009-12-01	193,978.65	75
16019739	Eskimo Point	179,365.16	12.750	2,341.23	1997-05-01	2009-12-01	239,153.55	75
16019747	Eskimo Point	232,179.64	12.750	3,030.61	1997-05-01	2009-12-01	309,572.85	75
16020893	Hay River	303,116.52	12.750	3,956.54	1997-05-01	2009-12-01	404,155.36	75
16017220	Arctic Bay	259,515.64	11.000	3,114.14	1997-05-01	2010-01-01	346,020.85	75
16017410	Igloolik	197,740.65	11.000	2,372.85	1997-05-01	2010-01-01	263,654.20	75
16019648	Aklavik	505,843.59	12.750	6,585.12	1997-05-01	2010-01-01	674,458.12	75
16019796	Whale Cove	206,292.41	12.750	2,685.53	1997-05-01	2010-01-01	275,056.55	75
16020943	Aklavik	174,291.60	12.750	2,268.95	1997-05-01	2010-01-01	232,388.80	75
16021925	Lake Harbour	220,290.06	12.750	2,867.76	1997-05-01	2010-01-01	293,720.08	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-30

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
16017196	Rankin Inlet	489,043.81	11.000	5,850.82	1997-05-01	2010-02-01	652,058.41	75
16017204	Rankin Inlet	147,251.59	11.000	1,761.69	1997-05-01	2010-02-01	196,335.45	75
16019556	Fort Resolution	141,577.53	12.750	1,838.22	1997-05-01	2010-02-01	188,770.04	75
16019564	Fort Resolution	95,348.63	12.750	1,237.99	1997-05-01	2010-02-01	127,131.51	75
16020844	Fort Resolution	315,643.91	12.750	4,098.27	1997-05-01	2010-02-01	420,858.55	75
16020927	Fort Norman	185,499.75	12.750	2,408.50	1997-05-01	2010-02-01	247,333.00	75
16017303	Pond Inlet	216,846.20	11.000	2,586.61	1997-05-01	2010-03-01	289,128.27	75
16019655	Fort McPherson	185,350.41	12.750	2,400.31	1997-05-01	2010-03-01	247,133.88	75
16020950	Fort McPherson	228,151.64	12.750	2,954.59	1997-05-01	2010-03-01	304,202.19	75
16019333	Gjoa Haven	357,121.00	12.750	4,612.91	1997-05-01	2010-04-01	476,161.33	75
16019465	Arctic Bay	435,389.28	12.750	5,623.90	1997-05-01	2010-04-01	580,519.04	75
16019473	Iqaluit	306,474.06	12.750	3,958.71	1997-05-01	2010-04-01	408,632.08	75
16019705	Gjoa Haven	268,927.84	12.750	3,473.72	1997-05-01	2010-04-01	358,570.45	75
16019838	Pond Inlet	242,363.52	12.750	3,130.59	1997-05-01	2010-04-01	323,151.36	75
16019861	Iqaluit	170,096.42	12.750	2,197.12	1997-05-01	2010-04-01	226,795.23	75
16019879	Iqaluit	445,057.24	12.750	5,748.78	1997-05-01	2010-04-01	593,409.65	75
16019606	Fort Providence	268,118.83	12.750	3,454.51	1997-05-01	2010-05-01	357,491.77	75
16020901	Fort Providence	135,298.30	12.750	1,743.22	1997-05-01	2010-05-01	180,397.73	75
16020869	Detah	180,897.58	12.750	2,319.17	1997-05-01	2010-07-01	241,196.77	75
16014524	Grise Fiord	193,444.05	10.500	2,218.89	1997-05-01	2010-08-01	257,925.40	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-31

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Account No.	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
	Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
16019358	Rankin Inlet	525,214.03	12.750	6,717.02	1997-05-01	2010-08-01	700,285.37	75
16019721	Rankin Inlet	284,126.80	12.750	3,633.73	1997-05-01	2010-08-01	378,835.73	75
16019416	Igloolik	223,805.68	12.750	2,855.39	1997-05-01	2010-09-01	298,407.57	75
16019614	Latham Island	152,728.19	12.750	1,948.56	1997-05-01	2010-09-01	203,637.59	75
16019622	Fort Simpson	369,909.73	12.750	4,719.44	1997-05-01	2010-09-01	493,212.97	75
16019820	Pond Inlet	148,105.30	12.750	1,889.58	1997-05-01	2010-09-01	197,473.73	75
16020919	Latham Island	174,160.16	12.750	2,222.00	1997-05-01	2010-09-01	232,213.55	75
16019341	Spence Bay	309,698.33	12.750	3,941.86	1997-05-01	2010-10-01	412,931.11	75
16019374	Baker Lake	417,102.37	12.750	5,308.90	1997-05-01	2010-10-01	556,136.49	75
16019382	Baker Lake	777,421.62	12.750	9,895.07	1997-05-01	2010-10-01	1,036,562.16	75
16019440	Pond Inlet	263,411.96	12.750	3,352.72	1997-05-01	2010-10-01	351,215.95	75
16019572	Snowdrift	118,320.56	12.750	1,505.99	1997-05-01	2010-10-01	157,760.75	75
16019713	Spence Bay	228,745.16	12.750	2,911.48	1997-05-01	2010-10-01	304,993.55	75
16019754	Baker Lake	135,598.17	12.750	1,725.90	1997-05-01	2010-10-01	180,797.56	75
16019762	Baker Lake	433,128.77	12.750	5,512.89	1997-05-01	2010-10-01	577,505.03	75
16020851	Snowdrift	291,606.08	12.750	3,711.58	1997-05-01	2010-10-01	388,808.11	75
16017030	Hay River	631,480.64	11.000	7,364.67	1997-05-01	2010-11-01	841,974.19	75
16019853	Arctic Bay	218,194.19	12.750	2,770.68	1997-05-01	2010-11-01	290,925.59	75
16457913	Wrigley	179,760.52	12.750	2,282.64	1997-05-01	2010-11-01	239,680.69	75
16459257	Holman Island	240,182.15	12.750	3,049.88	1997-05-01	2010-11-01	320,242.87	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-32

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
16017261	Igloolik	351,790.91	11.000	4,091.83	1997-05-01	2010-12-01	469,054.55	75
16019317	Cambridge Bay	364,884.69	12.750	4,622.65	1997-05-01	2010-12-01	486,512.92	75
16019390	Coral Harbour	247,722.55	12.750	3,138.35	1997-05-01	2010-12-01	330,296.73	75
16019408	Repulse Bay	235,139.62	12.750	2,978.94	1997-05-01	2010-12-01	313,519.49	75
16019689	Cambridge Bay	234,698.92	12.750	2,973.36	1997-05-01	2010-12-01	312,931.89	75
16019770	Coral Harbour	234,710.26	12.750	2,973.50	1997-05-01	2010-12-01	312,947.01	75
16019788	Repulse Bay	144,347.99	12.750	1,828.72	1997-05-01	2010-12-01	192,463.99	75
16019911	Sanikiluaq	148,216.09	12.750	1,877.72	1997-05-01	2010-12-01	197,621.45	75
16457574	Whale Cove	120,038.90	11.750	1,449.09	1997-05-01	2010-12-01	160,051.87	75
16457939	Fort Norman	417,969.10	12.750	5,295.17	1997-05-01	2010-12-01	557,292.13	75
16459240	Tuktoyaktuk	446,326.99	12.750	5,654.43	1997-05-01	2010-12-01	595,102.65	75
16459331	Pelly Bay	328,388.48	12.750	4,160.29	1997-05-01	2010-12-01	437,851.31	75
16459448	Whale Cove	126,195.82	12.750	1,598.75	1997-05-01	2010-12-01	168,261.09	75
16019499	Cape Dorset	217,523.80	12.750	2,749.47	1997-05-01	2011-01-01	290,031.73	75
16019507	Cape Dorset	648,467.08	11.750	7,808.78	1997-05-01	2011-01-01	864,622.77	75
16019515	Pangnirtung	310,016.06	12.750	3,918.55	1997-05-01	2011-01-01	413,354.75	75
16019523	Pangnirtung	210,514.10	12.750	2,660.86	1997-05-01	2011-01-01	280,685.47	75
16019549	Sanikiluaq	213,499.87	12.750	2,698.60	1997-05-01	2011-01-01	284,666.49	75
16019887	Cape Dorset	631,198.53	12.750	7,978.25	1997-05-01	2011-01-01	841,598.04	75
16019895	Pangnirtung	924,441.71	12.750	11,684.80	1997-05-01	2011-01-01	1,232,588.95	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
16457905	Fort Providence	725,479.93	12.750	9,169.95	1997-05-01	2011-01-01	967,306.57	75
16457921	Norman Wells	190,126.21	12.750	2,403.17	1997-05-01	2011-01-01	253,501.61	75
16459349	Rankin Inlet	243,836.42	12.750	3,082.05	1997-05-01	2011-01-01	325,115.23	75
16459356	Rankin Inlet	288,586.86	12.750	3,647.69	1997-05-01	2011-01-01	384,782.48	75
16459364	Rankin Inlet	308,720.85	12.750	3,902.18	1997-05-01	2011-01-01	411,627.80	75
16459653	Sanikiluaq	311,100.81	12.750	3,932.27	1997-05-01	2011-01-01	414,801.08	75
16019325	Coppermine	335,390.99	12.750	4,229.72	1997-05-01	2011-02-01	447,187.99	75
16019424	Igloolik	305,154.62	12.750	3,848.40	1997-05-01	2011-02-01	406,872.83	75
16019697	Coppermine	411,547.51	12.750	5,190.15	1997-05-01	2011-02-01	548,730.01	75
16019804	Igloolik	421,897.82	12.750	5,320.68	1997-05-01	2011-02-01	562,530.43	75
16457814	Igloolik	214,301.81	11.750	2,574.27	1997-05-01	2011-02-01	285,735.75	75
16459216	Alavik	768,409.50	12.750	9,690.64	1997-05-01	2011-02-01	1,024,546.00	75
16457863	Fort Resolution	684,090.47	12.750	8,608.03	1997-05-01	2011-03-01	912,120.63	75
16457947	Fort Good Hope	130,213.26	12.750	1,638.50	1997-05-01	2011-03-01	173,617.68	75
16459224	Fort McPherson	235,615.29	12.750	2,964.79	1997-05-01	2011-03-01	314,153.72	75
16459232	Fort McPherson	308,505.88	12.750	3,881.98	1997-05-01	2011-03-01	411,341.17	75
16019481	Iqaluit	788,706.82	12.750	9,902.58	1997-05-01	2011-04-01	1,051,609.09	75
16019663	Tuktoyaktuk	182,903.87	12.750	2,296.44	1997-05-01	2011-04-01	243,871.83	75
16019812	Hall Beach	152,305.02	12.750	1,912.26	1997-05-01	2011-04-01	203,073.36	75
16019846	Clyde River	236,720.05	12.750	2,972.13	1997-05-01	2011-04-01	315,626.73	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-34

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Account No.	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
	Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
16457566	Arviat	79,630.40	11.750	951.95	1997-05-01	2011-04-01	106,173.87	75
16457632	Iqaluit	75,287.67	11.750	900.03	1997-05-01	2011-04-01	100,383.56	75
16457806	Iqaluit	100,595.85	11.750	1,202.58	1997-05-01	2011-04-01	134,127.80	75
16459372	Arviat	509,170.03	12.750	6,392.87	1997-05-01	2011-04-01	678,893.37	75
16459380	Arviat	212,391.26	12.750	2,666.67	1997-05-01	2011-04-01	283,188.35	75
16019457	Clyde River	329,631.32	12.750	4,129.67	1997-05-01	2011-05-01	439,508.43	75
16457954	Fort Franklin	423,161.20	12.750	5,301.43	1997-05-01	2011-05-01	564,214.93	75
16017253	Hall Beach	223,227.71	11.000	2,556.78	1997-05-01	2011-06-01	297,636.95	75
16457541	Baker Lake	104,644.19	11.750	1,245.10	1997-05-01	2011-06-01	139,525.59	75
16019432	Hall Beach	192,270.72	12.750	2,398.53	1997-05-01	2011-07-01	256,360.96	75
16459661	Lake Harbour	160,137.65	12.750	1,997.67	1997-05-01	2011-07-01	213,516.87	75
16457558	Chesterfield Inlet	116,749.29	11.750	1,382.76	1997-05-01	2011-08-01	155,665.72	75
16457822	Detah	198,949.24	12.750	2,476.64	1997-05-01	2011-08-01	265,265.65	75
16459398	Chesterfield Inlet	118,656.24	12.750	1,477.10	1997-05-01	2011-08-01	158,208.32	75
16459505	Clyde River	162,976.28	12.750	2,028.83	1997-05-01	2011-08-01	217,301.71	75
16459513	Clyde River	235,668.74	12.750	2,933.74	1997-05-01	2011-08-01	314,224.99	75
16019531	Broughton Island	433,010.32	12.750	5,379.21	1997-05-01	2011-09-01	577,347.09	75
16019903	Broughton Island	326,681.05	12.750	4,058.30	1997-05-01	2011-09-01	435,574.73	75
16457608	Broughton Island	89,353.13	11.750	1,055.89	1997-05-01	2011-09-01	119,137.51	75
16457616	Cape Dorset	167,742.74	11.750	1,982.23	1997-05-01	2011-09-01	223,656.99	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-35

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
16457657	Pond Inlet	93,485.31	11.750	1,104.72	1997-05-01	2011-09-01	124,647.08	75
16459281	Coppermine	621,044.03	12.750	7,715.13	1997-05-01	2011-09-01	828,058.71	75
16459406	Baker Lake	668,315.33	12.750	8,302.37	1997-05-01	2011-09-01	891,087.11	75
16459414	Baker Lake	169,100.92	12.750	2,100.71	1997-05-01	2011-09-01	225,467.89	75
16459489	Pond Inlet	257,855.10	12.750	3,203.29	1997-05-01	2011-09-01	343,806.80	75
16459497	Pond Inlet	253,452.11	12.750	3,148.59	1997-05-01	2011-09-01	337,936.15	75
16459521	Arctic Bay	453,682.70	12.750	5,636.02	1997-05-01	2011-09-01	604,910.27	75
16459596	Cape Dorset	247,666.55	12.750	3,076.72	1997-05-01	2011-09-01	330,222.07	75
16459604	Cape Dorset	266,829.73	12.750	3,314.78	1997-05-01	2011-09-01	355,772.97	75
16459612	Cape Dorset	871,092.13	12.750	10,821.43	1997-05-01	2011-09-01	1,161,456.17	75
16459638	Broughton Island	698,734.05	12.750	8,680.25	1997-05-01	2011-09-01	931,645.40	75
16459646	Broughton Island	214,987.36	12.750	2,670.75	1997-05-01	2011-09-01	286,649.81	75
16457640	Pangnirtung	221,383.84	11.750	2,610.27	1997-05-01	2011-10-01	295,178.45	75
16459299	Coppermine	295,393.70	12.750	3,662.12	1997-05-01	2011-10-01	393,858.27	75
16459539	Resolute Bay	290,599.30	12.750	3,602.69	1997-05-01	2011-10-01	387,465.73	75
16459547	Resolute Bay	202,336.30	12.750	2,508.45	1997-05-01	2011-10-01	269,781.73	75
16459620	Pangnirtung	1,213,859.38	12.750	15,048.75	1997-05-01	2011-10-01	1,618,479.17	75
17916073	Fort Norman	234,623.47	11.250	2,696.20	1997-05-01	2011-10-01	312,831.29	75
17916123	Tuktoyaktuk	226,830.77	11.250	2,606.65	1997-05-01	2011-10-01	302,441.03	75
16457590	Gjoa Haven	119,640.36	11.750	1,407.54	1997-05-01	2011-11-01	159,520.48	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-36

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
16459265	Cambridge Bay	226,259.84	12.750	2,799.38	1997-05-01	2011-11-01	301,679.79	75
16459273	Cambridge Bay	290,509.49	12.750	3,594.30	1997-05-01	2011-11-01	387,345.99	75
17916115	Fort McPherson	505,687.94	11.250	5,797.79	1997-05-01	2011-11-01	674,250.59	75
17916198 /	Pelly Bay	457,048.34	11.250	5,240.13	1997-05-01	2011-11-01	609,397.79	75
FCOSTS								
16457533	Arviat	963,544.15	11.750	11,311.14	1997-05-01	2011-12-01	1,284,725.53	75
16457624	Igloolik	93,585.71	11.750	1,098.61	1997-05-01	2011-12-01	124,780.95	75
16457830	Fort Rae	325,286.44	12.750	4,016.55	1997-05-01	2011-12-01	433,715.25	75
16457855	Fort Rae	296,175.02	12.750	3,657.09	1997-05-01	2011-12-01	394,900.03	75
16457871	Snowdrift	229,160.56	12.750	2,829.61	1997-05-01	2011-12-01	305,547.41	75
16457889	Snowdrift	301,173.47	12.750	3,718.81	1997-05-01	2011-12-01	401,564.63	75
16457897	Hay River	829,943.20	12.750	10,247.91	1997-05-01	2011-12-01	1,106,590.93	75
16459307	Gjoa Haven	804,131.23	12.750	9,929.19	1997-05-01	2011-12-01	1,072,174.97	75
16459455	Igloolik	282,256.72	12.750	3,485.23	1997-05-01	2011-12-01	376,342.29	75
16459463	Igloolik	464,084.79	12.750	5,730.39	1997-05-01	2011-12-01	618,779.72	75
17915968 /	Fort Smith	278,652.75	11.250	3,187.53	1997-05-01	2011-12-01	371,537.00	75
FCOSTS								
17916016 /	Hay River	390,582.58	11.250	4,467.90	1997-05-01	2011-12-01	520,776.77	75
FCOSTS								
17916081	Fort Franklin	484,294.00	11.250	5,539.87	1997-05-01	2011-12-01	645,725.33	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-37

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC	
CMHC / PHA	Account No.	Book Value \$	Rate %	Payment	Payment	Payment	Book	%	
	Project Address	97-04-01	(1)	& Interest	Date	Date	Value	Share	
				\$ (2)	(3)	(4)			
	17916107	Aklavik	255,217.88	11.250	2,919.45	1997-05-01	2011-12-01	340,290.51	75
	17916255 /	Whale Cove	501,042.92	11.250	5,731.46	1997-05-01	2011-12-01	668,057.23	75
	FCOSTS								
	17916099	Inuvik	209,617.38	11.250	2,392.43	1997-05-01	2012-01-01	279,489.84	75
	16459422	Baker Lake	719,964.78	12.750	8,855.15	1997-05-01	2012-02-01	959,953.04	75
	16459554	Iqaluit	616,371.92	12.750	7,581.02	1997-05-01	2012-02-01	821,829.23	75
	16459562	Iqaluit	1,123,939.48	12.750	13,823.80	1997-05-01	2012-02-01	1,498,585.97	75
	16459570	Iqaluit	787,046.81	12.750	9,680.22	1997-05-01	2012-02-01	1,049,395.75	75
	16459588	Lake Harbour	246,711.13	12.750	3,034.40	1997-05-01	2012-02-01	328,948.17	75
	16459315	Spence Bay	442,955.82	12.750	5,437.63	1997-05-01	2012-03-01	590,607.76	75
	16459323	Spence Bay	367,358.42	12.750	4,509.61	1997-05-01	2012-03-01	489,811.23	75
	16459430	Coral Harbour	261,928.26	12.750	3,215.37	1997-05-01	2012-03-01	349,237.68	75
	16459679	Iqaluit	1,834,317.38	12.750	22,474.90	1997-05-01	2012-04-01	2,445,756.51	75
	17916065	Wrigley	218,943.81	11.250	2,471.81	1997-05-01	2012-06-01	291,925.08	75
	17916362	Sanikiluaq	560,331.23	11.250	6,325.96	1997-05-01	2012-06-01	747,108.31	75
	16459471	Hall Beach	275,597.29	12.750	3,358.00	1997-05-01	2012-07-01	367,463.05	75
	17915976	Snowdrift	292,241.77	11.250	3,292.38	1997-05-01	2012-07-01	389,655.69	75
	17916214 /	Arviat	228,990.86	11.250	2,579.80	1997-05-01	2012-07-01	305,321.15	75
	FCOSTS								
	17916297	Clyde River	245,604.74	11.250	2,766.97	1997-05-01	2012-07-01	327,472.99	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-38

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
17916313	Grise Fiord	263,001.25	11.250	2,962.95	1997-05-01	2012-07-01	350,668.33	75
17916024 /	Fort Providence	255,356.39	11.250	2,870.84	1997-05-01	2012-08-01	340,475.19	75
FCOSTS								
17916057 /	Fort Simpson	766,228.30	11.250	8,614.32	1997-05-01	2012-08-01	1,021,637.73	75
FCOSTS								
17916149	Paulatuk	246,667.23	11.250	2,773.16	1997-05-01	2012-08-01	328,889.64	75
17916222	Baker Lake	715,058.47	11.250	8,039.05	1997-05-01	2012-08-01	953,411.29	75
17916412	Lac La Martre	113,418.82	10.000	1,190.53	1997-05-01	2012-08-01	151,225.09	75
17915992	Detah	304,434.40	11.250	3,415.56	1997-05-01	2012-09-01	405,912.53	75
17916131	Sachs Harbour	292,221.82	11.250	3,278.55	1997-05-01	2012-09-01	389,629.09	75
17916156	Cambridge Bay	1,166,164.61	11.250	13,083.64	1997-05-01	2012-09-01	1,554,886.15	75
17916206 /	Rankin Inlet	570,255.33	11.250	6,397.91	1997-05-01	2012-09-01	760,340.44	75
FCOSTS								
17916263	Igloolik	875,154.44	11.250	9,818.69	1997-05-01	2012-09-01	1,166,872.59	75
17916271	Hall Beach	233,605.93	11.250	2,620.91	1997-05-01	2012-09-01	311,474.57	75
17916339	Cape Dorset	834,146.29	11.250	9,358.60	1997-05-01	2012-09-01	1,112,195.05	75
17916693	Aklavik	166,222.47	10.000	1,740.78	1997-05-01	2012-09-01	221,629.96	75
17916230	Coral Harbour	343,882.36	11.250	3,850.30	1997-05-01	2012-10-01	458,509.81	75
17916248	Repulse Bay	409,022.31	11.250	4,579.64	1997-05-01	2012-10-01	545,363.08	75
17916347	Pangnirtung	600,183.66	11.250	6,719.99	1997-05-01	2012-10-01	800,244.88	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-39

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
17916685	Fort Franklin	237,507.18	10.000	2,481.63	1997-05-01	2012-10-01	316,676.24	75
16457848	Fort Rae	253,721.94	12.750	3,069.55	1997-05-01	2012-11-01	338,295.92	75
17915984	Fort Resolution	1,262,479.00	11.250	14,106.98	1997-05-01	2012-11-01	1,683,305.33	75
17916008	Fort Rae	524,260.00	11.250	5,858.10	1997-05-01	2012-11-01	699,013.33	75
17916164	Coppermine	518,521.34	11.250	5,793.98	1997-05-01	2012-11-01	691,361.79	75
17916172	Gjoa Haven	1,645,329.86	11.250	18,384.97	1997-05-01	2012-11-01	2,193,773.15	75
17916180	Spence Bay	735,579.30	11.250	8,219.39	1997-05-01	2012-11-01	980,772.40	75
17916289	Pond Inlet	336,253.50	11.250	3,757.31	1997-05-01	2012-11-01	448,338.00	75
17916453	Pelly Bay	114,439.87	10.000	1,193.04	1997-05-01	2012-11-01	152,586.49	75
17916651	Fort Norman	184,936.52	10.000	1,927.97	1997-05-01	2012-11-01	246,582.03	75
17916032	Lac La Martre	279,800.62	11.250	3,120.28	1997-05-01	2012-12-01	373,067.49	75
17916354	Broughton Island	590,268.48	11.250	6,582.56	1997-05-01	2012-12-01	787,024.64	75
17916529	Tuktoyaktuk	283,115.05	10.000	2,944.88	1997-05-01	2012-12-01	377,486.73	75
17916610	Fort Resolution	114,100.33	10.000	1,186.84	1997-05-01	2012-12-01	152,133.77	75
17916644	Igloodik	231,523.35	10.000	2,408.24	1997-05-01	2012-12-01	308,697.80	75
17916669	Fort McPherson	340,993.78	10.000	3,546.92	1997-05-01	2012-12-01	454,658.37	75
17916719	Fort Providence	122,262.07	10.000	1,271.74	1997-05-01	2012-12-01	163,016.09	75
17916735	Lake Harbour	113,305.24	10.000	1,178.57	1997-05-01	2012-12-01	151,073.65	75
17916305	Arctic Bay	261,748.17	11.250	2,913.22	1997-05-01	2013-01-01	348,997.56	75
17916552	Iqaluit	499,203.15	10.000	5,181.08	1997-05-01	2013-01-01	665,604.20	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
17916586	Cape Dorset	141,819.10	10.000	1,471.90	1997-05-01	2013-01-01	189,092.13	75
17916743	Cape Dorset	178,374.11	10.000	1,851.29	1997-05-01	2013-01-01	237,832.15	75
17916487	Rankin Inlet	277,708.48	10.000	2,875.94	1997-05-01	2013-02-01	370,277.97	75
17916511	Arviat	164,763.08	10.000	1,706.28	1997-05-01	2013-02-01	219,684.11	75
16459687	General Delivery, Fort Franklin	1,866,313.57	12.750	22,426.27	1997-05-01	2013-03-01	2,488,418.09	75
16459695	Hay River Reserve	1,073,865.70	12.750	12,903.94	1997-05-01	2013-03-01	1,431,820.93	75
17916370	Rankin Inlet	281,454.12	10.000	2,908.41	1997-05-01	2013-03-01	375,272.16	75
17916578	Clyde River	149,369.39	10.000	1,540.20	1997-05-01	2013-04-01	199,159.19	75
16457582	Coppermine	230,335.77	11.750	2,614.93	1997-05-01	2013-05-01	307,114.36	75
17916677	Fort Good Hope	97,756.74	10.000	1,003.74	1997-05-01	2013-06-01	130,342.32	75
17916560	Hall Beach	155,930.73	10.000	1,597.73	1997-05-01	2013-07-01	207,907.64	75
17916537	Pond Inlet	116,037.52	10.000	1,186.52	1997-05-01	2013-08-01	154,716.69	75
17916628	Sanikiluaq	310,261.81	10.000	3,172.52	1997-05-01	2013-08-01	413,682.41	75
17916636	Pond Inlet	119,330.02	10.000	1,220.18	1997-05-01	2013-08-01	159,106.69	75
17916388	Gjoa Haven	296,166.48	10.000	3,022.21	1997-05-01	2013-09-01	394,888.64	75
17916396	Fort Rae	136,874.58	10.000	1,396.73	1997-05-01	2013-09-01	182,499.44	75
17916479	Repulse Bay	105,356.19	10.000	1,075.10	1997-05-01	2013-09-01	140,474.92	75
17916727	Pangnirtung	229,795.50	10.000	2,344.93	1997-05-01	2013-09-01	306,394.00	75
17916461	Coppermine	169,881.17	10.000	1,730.04	1997-05-01	2013-10-01	226,508.23	75
17916495	Baker Lake	118,132.57	10.000	1,203.04	1997-05-01	2013-10-01	157,510.09	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 79 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
17916503	Baker Lake	319,742.98	10.000	3,256.21	1997-05-01	2013-10-01	426,323.97	75
17916750	Broughton Island	105,343.47	10.000	1,072.80	1997-05-01	2013-10-01	140,457.96	75
17916040	Detah	490,378.43	11.250	5,348.23	1997-05-01	2013-12-01	653,837.91	75
17916404	Cambridge Bay	141,624.13	10.000	1,436.55	1997-05-01	2013-12-01	188,832.17	75
17916420	Detah	185,460.81	10.000	1,881.20	1997-05-01	2013-12-01	247,281.08	75
17916438	Detah	92,783.23	10.000	941.13	1997-05-01	2013-12-01	123,710.97	75
17916446	Spence Bay	194,496.77	10.000	1,972.85	1997-05-01	2013-12-01	259,329.03	75
17916545	Pangnirtung	150,084.18	10.000	1,522.36	1997-05-01	2013-12-01	200,112.24	75
17916321	Iqaluit	2,544,035.68	11.250	27,698.22	1997-05-01	2014-01-01	3,392,047.57	75
17916594	Fort Smith	79,127.04	10.000	790.55	1997-05-01	2014-08-01	105,502.72	75
17916701	Hay River	184,572.32	10.000	1,844.04	1997-05-01	2014-08-01	246,096.43	75
17916602	Fort Simpson	105,005.09	10.000	1,041.64	1997-05-01	2014-12-01	140,006.79	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-42

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 92 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
17916909	Lac La Martre	219,976.00	7.390	1,981.68	1997-05-01	2012-08-01	293,301.33	75
17916966	Aklavik	479,896.86	7.390	4,310.60	1997-05-01	2012-09-01	639,862.48	75
17917139	Hall Beach	502,562.54	7.710	4,603.31	1997-05-01	2012-09-01	670,083.39	75
17916925	Fort Franklin	734,728.90	10.250	7,785.64	1997-05-01	2012-10-01	979,638.53	75
17917006	Paulatuk	227,894.69	10.250	2,414.91	1997-05-01	2012-10-01	303,859.59	75
17916933	Fort Norman	407,340.00	10.250	4,306.90	1997-05-01	2012-11-01	543,120.00	75
17917063	Pelly Bay	333,511.95	7.390	2,978.50	1997-05-01	2012-11-01	444,682.60	75
17917089	Arviat	694,127.15	10.250	7,339.16	1997-05-01	2012-11-01	925,502.87	75
17916859	Fort Resolution	397,509.31	10.250	4,193.77	1997-05-01	2012-12-01	530,012.41	75
17916891	Fort Providence	346,463.70	7.390	3,085.38	1997-05-01	2012-12-01	461,951.60	75
17916958	Inuvik	316,502.75	10.250	3,339.14	1997-05-01	2012-12-01	422,003.67	75
17916974	Fort McPherson	1,178,170.43	7.390	10,492.03	1997-05-01	2012-12-01	1,570,893.91	75
17916982	Arctic Red River	173,760.29	10.250	1,833.19	1997-05-01	2012-12-01	231,680.39	75
17916990	Tuktoyaktuk	711,006.14	7.390	6,331.76	1997-05-01	2012-12-01	948,008.19	75
17917188	Lake Harbour	330,510.31	7.710	3,002.15	1997-05-01	2012-12-01	440,680.41	75
17916792	General Delivery, Coral Harbour	113,212.72	7.390	1,005.36	1997-05-01	2013-01-01	150,950.29	75
17917196	Cape Dorset	828,615.84	7.710	7,506.04	1997-05-01	2013-01-01	1,104,821.12	75
17916867	Snowdrift	198,179.31	7.390	1,754.98	1997-05-01	2013-02-01	264,239.08	75
17917071	Rankin Inlet	1,042,300.51	7.390	9,230.11	1997-05-01	2013-02-01	1,389,734.01	75
17917154	Clyde River	393,666.80	7.390	3,466.95	1997-05-01	2013-04-01	524,889.07	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-43

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 92 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
17916784	General Delivery, Arviat	131,421.09	7.390	1,154.26	1997-05-01	2013-05-01	175,228.12	75
17916941	Fort Good Hope	274,784.39	7.390	2,406.90	1997-05-01	2013-06-01	366,379.19	75
17917014	Holman Island	230,903.06	7.390	2,022.53	1997-05-01	2013-06-01	307,870.75	75
17917121	Igloolik	907,834.15	7.390	7,930.70	1997-05-01	2013-07-01	1,210,445.53	75
17917147	Pond Inlet	792,634.08	7.390	6,906.00	1997-05-01	2013-08-01	1,056,845.44	75
17916875	Fort Rae	204,654.34	7.390	1,778.42	1997-05-01	2013-09-01	272,872.45	75
17917048	Gjoa Haven	516,251.89	10.250	5,345.64	1997-05-01	2013-09-01	688,335.85	75
17917113	Repulse Bay	206,067.57	7.390	1,790.70	1997-05-01	2013-09-01	274,756.76	75
17917162	Resolute Bay	279,672.24	7.390	2,430.31	1997-05-01	2013-09-01	372,896.32	75
17917030	Coppermine	681,678.42	7.390	5,908.27	1997-05-01	2013-10-01	908,904.56	75
17917097	Baker Lake	1,221,840.74	7.710	10,810.27	1997-05-01	2013-10-01	1,629,120.99	75
17917212	Broughton Island	301,790.41	5.290	2,264.47	1997-05-01	2013-11-01	402,387.21	75
17917022	Cambridge Bay	502,394.09	7.390	4,332.04	1997-05-01	2013-12-01	669,858.79	75
17917055	Spence Bay	667,299.50	7.390	5,753.98	1997-05-01	2013-12-01	889,732.67	75
17916776	General Delivery, Baker Lake	165,685.93	7.390	1,425.05	1997-05-01	2014-01-01	220,914.57	75
17917105	Coral Harbour	336,887.93	7.390	2,883.06	1997-05-01	2014-03-01	449,183.91	75
17916800	General Delivery, Pond Inlet	134,560.23	7.390	1,134.94	1997-05-01	2014-09-01	179,413.64	75
17916818	General Delivery, Clyde River	110,753.98	7.390	934.15	1997-05-01	2014-09-01	147,671.97	75
17916826	General Delivery, Lake Harbour	147,905.03	7.390	1,247.49	1997-05-01	2014-09-01	197,206.71	75
17916834	General Delivery, Cape Dorset	111,882.88	7.390	943.67	1997-05-01	2014-09-01	149,177.17	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F

Northwest Territories F-44

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 92 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
17916768	General Delivery, Gjoa Haven	129,365.82	7.390	1,083.52	1997-05-01	2014-12-01	172,487.76	75
17917394	Sanikiluaq	1,002,277.91	6.030	6,910.46	1997-05-01	2018-08-01	1,336,370.55	75
17917436	Tuktoyaktuk	361,637.32	5.940	2,470.03	1997-05-01	2018-09-01	482,183.09	75
17917444	Tuktoyaktuk	125,205.67	5.940	855.17	1997-05-01	2018-09-01	166,940.89	75
17917592	Clyde River	452,546.76	5.940	3,079.09	1997-05-01	2018-11-01	603,395.68	75
17917600	Clyde River	213,908.26	5.940	1,455.41	1997-05-01	2018-11-01	285,211.01	75
17917618	Arctic Bay	306,410.68	5.940	2,084.79	1997-05-01	2018-11-01	408,547.57	75
17917626	Arctic Bay	248,044.92	5.940	1,687.68	1997-05-01	2018-11-01	330,726.56	75
17917691	Fort Franklin	190,905.16	5.940	1,298.90	1997-05-01	2018-11-01	254,540.21	75
17917402	Pangnirtung	925,727.92	6.030	6,334.32	1997-05-01	2018-12-01	1,234,303.89	75
17917410	Aklavik	227,054.29	5.940	1,541.92	1997-05-01	2018-12-01	302,739.05	75
17917493	Pelly Bay	304,194.21	5.940	2,065.78	1997-05-01	2018-12-01	405,592.28	75
17917501	Pelly Bay	141,421.41	5.940	960.39	1997-05-01	2018-12-01	188,561.88	75
17917675	Sanikiluaq	323,262.48	5.940	2,195.27	1997-05-01	2018-12-01	431,016.64	75
17917683	Sanikiluaq	379,474.29	5.940	2,577.00	1997-05-01	2018-12-01	505,965.72	75
17917428	Fort Norman	207,388.73	5.940	1,405.71	1997-05-01	2019-01-01	276,518.31	75
17917451	Paulatuk	245,720.88	5.940	1,665.54	1997-05-01	2019-01-01	327,627.84	75
17917576	Hall Beach	122,309.33	5.940	827.48	1997-05-01	2019-02-01	163,079.11	75
17917584	Hall Beach	377,097.62	5.940	2,551.23	1997-05-01	2019-02-01	502,796.83	75
17917519	Chesterfield Inlet	244,422.92	5.940	1,638.49	1997-05-01	2019-07-01	325,897.23	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Transfer of CMHC Ownership Interest

Agreement s. 8

Part C Table of Projects - Post 1985 NHA Section 92 RNH Rental Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
17917634	Lake Harbour	362,316.81	4.450	2,122.75	1997-05-01	2019-08-01	483,089.08	75
17917469	Holman Island	257,889.44	5.940	1,722.56	1997-05-01	2019-09-01	343,852.59	75
17917543	Repulse Bay	253,897.23	5.940	1,692.88	1997-05-01	2019-10-01	338,529.64	75
17917550	Repulse Bay	121,722.77	5.940	811.59	1997-05-01	2019-10-01	162,297.03	75
17917568	Whale Cove	293,741.50	4.450	1,713.53	1997-05-01	2019-10-01	391,655.33	75
17917642	Broughton Island	125,365.76	4.450	729.75	1997-05-01	2019-11-01	167,154.35	75
17917659	Broughton Island	135,471.57	4.450	788.57	1997-05-01	2019-11-01	180,628.76	75
17917667	Broughton Island	225,489.44	5.940	1,500.81	1997-05-01	2019-11-01	300,652.59	75
17917477	Talayoak	276,187.75	5.940	1,835.02	1997-05-01	2019-12-01	368,250.33	75
17917485	Talayoak	292,109.74	5.940	1,940.81	1997-05-01	2019-12-01	389,479.65	75
17917527	Coral Harbour	154,847.93	5.940	1,028.83	1997-05-01	2019-12-01	206,463.91	75
17917535	Coral Harbour	279,721.49	5.940	1,858.50	1997-05-01	2019-12-01	372,961.99	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F.1

Northwest Territories F.1-1

Transfer of CMHC Interest in Certain Loans

Agreement s. 8

Table of Projects - Pre 1986 NHA Section 79 RNH Homeowner Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
8311334	Firth JB, Ft McPherson	15,498.95	9.875	281.74	1997-05-01	2003-04-01	20,665.27	75
8311318	Blake J, Ft McPherson	15,665.57	9.875	279.19	1997-05-01	2003-06-01	20,887.43	75
8310005	Ft McPherson	20,507.21	9.875	352.01	1997-05-01	2003-10-01	27,342.95	75
8311326	Debastien, Ft McPherson	20,467.16	9.875	351.32	1997-05-01	2003-10-01	27,289.55	75
8311102	McDonald, Aklavik	22,837.77	10.250	382.74	1997-05-01	2004-02-01	30,450.36	75
8311474	Pascal, Aklavik	20,281.83	10.250	339.90	1997-05-01	2004-02-01	27,042.44	75
8311482	Peterson, Ft McPherson	25,149.73	10.250	421.49	1997-05-01	2004-02-01	33,532.97	75
8311490	Teya, Ft McPherson	21,459.04	10.250	359.63	1997-05-01	2004-02-01	28,612.05	75
8310336	Beaulieu, Fort Smith	21,612.44	9.875	352.28	1997-05-01	2004-04-01	28,816.59	75
8311300	Goodzeck, Hay River	18,976.10	9.875	309.31	1997-05-01	2004-04-01	25,301.47	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F.1

Northwest Territories F.1-2

Transfer of CMHC Interest in Certain Loans

Agreement s. 8

Table of Projects - Pre 1986 NHA Section 79 RNH Homeowner Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
8311433	Woodward, Ft Smith	23,754.15	9.875	384.05	1997-05-01	2004-05-01	31,672.20	75
8311342	Firth R, Ft McPherson	21,356.09	9.875	339.84	1997-05-01	2004-07-01	28,474.79	75
8311201	Fraser, Fort Smith	22,336.72	10.250	356.88	1997-05-01	2004-08-01	29,782.29	75
8311383	Aklavik	18,923.62	9.875	294.31	1997-05-01	2004-10-01	25,231.49	75
8311284	Alexic, Ft McPherson	26,965.92	11.000	428.63	1997-05-01	2004-12-01	35,954.56	75
8310302	Arey, Aklavik	24,345.42	9.875	370.45	1997-05-01	2005-01-01	32,460.56	75
8311797	Coleman, Ft Smith	15,657.41	11.000	228.16	1997-05-01	2006-02-01	20,876.55	75
10834968	Rose, Hay River	38,327.04	21.500	763.92	1997-05-01	2006-11-01	51,102.72	75
10835155	Suchodolski/Hatogina	55,773.29	19.750	1,046.51	1997-05-01	2007-01-01	74,364.39	75
10834604	Balsillie, Ft Resolution	22,615.83	15.500	358.90	1997-05-01	2007-08-01	30,154.44	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Transfer of CMHC Interest in Certain Loans

Agreement s. 8

Table of Projects - Pre 1986 NHA Section 79 RNHI Homeowner Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
10835254	Rowe, Hay River	35,570.12	18.000	617.05	1997-05-01	2007-08-01	47,426.83	75
10835627	Washlyshun, Ft Smith	32,277.05	19.000	579.39	1997-05-01	2007-08-01	43,036.07	75
10834612	Norn, Ft Resolution	18,229.95	15.500	287.41	1997-05-01	2007-10-01	24,306.60	75
12125738	Jorstead, Inuvik	51,420.68	13.750	720.76	1997-05-01	2009-02-01	68,560.91	75
12125746	Filmore, Inuvik	52,057.99	13.750	729.69	1997-05-01	2009-02-01	69,410.65	75
12125753	McLeod, Inuvik	51,919.36	13.750	727.75	1997-05-01	2009-02-01	69,225.81	75
13310149	Vincent, Ft Smith	40,398.80	14.000	563.05	1997-05-01	2009-08-01	53,865.07	75
13310537	Thompson, Ft Smith	41,902.37	14.000	584.01	1997-05-01	2009-08-01	55,869.83	75
12125530	Freund, Fort Smith	53,399.32	13.750	734.36	1997-05-01	2009-09-01	71,199.09	75
13310172	Heron	29,715.27	14.000	413.09	1997-05-01	2009-09-01	39,620.36	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F.1

Northwest Territories F.1-4

Transfer of CMHC Interest in Certain Loans

Agreement s. 8

Table of Projects - Pre 1986 NHA Section 79 RNH Homeowner Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
12125829	Tuktoyaktuk	82,641.78	12.750	1,081.63	1997-05-01	2009-11-01	110,189.04	75
10835239	Nelner	42,711.61	18.000	695.10	1997-05-01	2009-12-01	56,948.81	75
13310198	Firth/Hagen, Inuvik	78,135.34	14.000	1,078.11	1997-05-01	2009-12-01	104,180.45	75
12125852 / FP-12	McCauley, Inuvik	87,632.68	12.750	1,140.81	1997-05-01	2010-01-01	116,843.57	75
12125878 / FP-14	Allen, Inuvik	87,632.68	12.750	1,140.81	1997-05-01	2010-01-01	116,843.57	75
12125894 / FP-16	Kasook, Inuvik	87,632.68	12.750	1,140.81	1997-05-01	2010-01-01	116,843.57	75
13310206	Apsimik, Inuvik	79,083.11	14.000	1,088.54	1997-05-01	2010-01-01	105,444.15	75
13310214	Dick/Chicksi, Inuvik	79,083.11	14.000	1,088.54	1997-05-01	2010-01-01	105,444.15	75
13310529	Daniels/Fraser, Ft Smith	38,997.48	14.000	536.78	1997-05-01	2010-01-01	51,996.64	75
13310560	Lafferty, Ft Simpson	59,887.60	14.000	824.32	1997-05-01	2010-01-01	79,850.13	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F.1

Northwest Territories F.1-5

Transfer of CMHC Interest in Certain Loans

Agreement s. 8

Table of Projects - Pre 1986 NHA Section 79 RNHI Homeowner Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
13310578	Ft Simpson	59,887.60	14.000	824.32	1997-05-01	2010-01-01	79,850.13	75
13310586	Moore, Ft Simpson	59,887.60	14.000	824.32	1997-05-01	2010-01-01	79,850.13	75
13310594 / FP-19	Mark, Frobisher Bay	92,943.56	14.000	1,273.25	1997-05-01	2010-03-01	123,924.75	75
13310602 / FP-18	Gendron/Kootoo, Frobisher Bay	92,943.56	14.000	1,273.25	1997-05-01	2010-03-01	123,924.75	75
13310610 / FP-15	Skeeta/Dion, Frobisher Bay	92,943.56	14.000	1,273.25	1997-05-01	2010-03-01	123,924.75	75
13310636 / FP-18	Tikivik, Frobisher Bay	92,943.55	14.000	1,273.25	1997-05-01	2010-03-01	123,924.73	75

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

Schedule F.1

Northwest Territories F.1-6

Transfer of CMHC Interest in Certain Loans

Agreement s. 8

Table of Projects - Pre 1986 NHA Section 92 RNH Homeowner Program		CMHC	Interest	Monthly	First	Final	Total	CMHC
CMHC / PHA	Project Address	Book Value \$	Rate %	Payment	Payment	Payment	Book	%
Account No.		97-04-01	(1)	& Interest	Date	Date	Value	Share
				\$ (2)	(3)	(4)		
13311261 / 7300	Urquhart, Norman Wells	124,196.64	11.500	1,469.87	1997-05-01	2011-03-01	124,196.64	100
13311337 / 7109	Hewlett, Hay River	74,625.78	11.500	866.75	1997-05-01	2011-11-01	74,625.78	100
13311345 / 7109	Tybring, Hay River	74,625.78	11.500	866.75	1997-05-01	2011-11-01	74,625.78	100
13311352 / 7109	Bennet, May River	74,625.78	11.500	866.75	1997-05-01	2011-11-01	74,625.78	100

(1) Interest rate is calculated half-yearly not in advance.

(2) Payments will be applied first to pay accrued interest and the balance to principal; unpaid accrued interest will be compounded half-yearly at the rate stated in the table.

(3) Subsequent payments at equal monthly intervals.

(4) Amount of final payment is to be the entire balance outstanding.

SCHEDULE G
AUDIT ENGAGEMENT TERMS AND CONDITIONS

PURPOSE

This audit engagement schedule sets the audit requirements for the management and administration of the Portfolio of social housing programs pursuant to the Agreement between CMHC and NWT HC. The primary purpose of the audit is for the auditor in accordance with section 11 of the Agreement to express an independent opinion as to whether the Annual Statement of Funding and Expenditures as prepared by NWT HC is presented fairly in accordance with the financial terms and conditions of the Agreement and whether NWT HC complied with the Principles and the Terms and Conditions below.

SCOPE

The Agreement requires that NWT HC deliver to CMHC an audited Annual Statement of Funding and Expenditures. This Statement shall be in a format consistent with Appendix 1 and submitted to CMHC within six months of Year end. This Annual Statement of Funding and Expenditures is used to provide information and to determine the final amount recoverable or owing by CMHC, if any, from or to NWT HC for the Year. The auditor shall provide an opinion as to whether the Annual Statement of Funding and Expenditures as prepared by NWT HC presents all data fairly in all material respects in accordance with the financial terms and conditions of the Agreement and whether NWT HC complied with the Terms and Conditions below.

The audit must be planned and conducted in accordance with generally accepted auditing standards. In addition, the auditor is to give the particulars of all material irregularities in the Annual Statement of Funding and Expenditures and all material non-compliance with the Terms and Conditions below, and state the dollar amounts involved. Where the auditor is unable to state or accept exact dollar amounts, the auditor's explanations and best estimates are to be provided. In conducting the audit and forming the opinion, the auditor may rely on the audit work of other audit professionals, e.g. sponsor or project level auditors, territorial internal auditors and internal operational auditors, as the auditor considers appropriate.

To the extent that an interpretation of the Agreement is significant enough to warrant disclosure in accordance with generally accepted auditing standards, there will be prior consultation with both parties to the Agreement. CMHC will bear no responsibility for the cost of the audit.

SCHEDULE G (continued)

TERMS AND CONDITIONS

Without restricting the generality of the purpose and scope of the audit, the auditor must examine the following:

Principles

- i) **Housing** - CMHC Funding was used only for Housing in accordance with paragraphs 1(a), 1(e) and 5(a) of the Agreement.
- ii) **Cost of Housing** - CMHC Funding was used only for the cost of providing Housing that is in a program in the Portfolio (as outlined in Schedules C and E of the Agreement) in accordance with paragraphs 1(a), (e), (f), 4(b) and 5(b) of the Agreement, and the Eligibility Criteria and Features (outlined in Schedule C of the Agreement) which form part of the key elements of all programs in the Portfolio, as referred to in paragraph 4(b) and clauses 6(b)(iv) and (v) of the Agreement, were complied with.
- iii) **Housing Income Limits** - only Households which at the time of their entry into Housing in the Portfolio qualified within the Housing Income Limits referred to in paragraph 5(c) of the Agreement or at the time of their entry into Housing in the Portfolio before the Effective Date met income requirements for housing assistance then in force as established by CMHC or CMHC and NWT HC were treated as Targeted Households, and that except for the non-targeted amounts set out in Schedule E after reduction in accordance with paragraphs 5(e), 10(b) and 17(b) of the Agreement, CMHC Funding was expended only for the benefit of Targeted Households, all in accordance with paragraphs 1(g), 5(d) and 6(b)(ii) and Schedule E of the Agreement and notwithstanding paragraphs 8(d) and 8.1(d) of the Agreement.
- iv) **Non-Targeted Amounts** - apart from the use of carried-over funds in accordance with paragraph 10(c) of the Agreement, no more than the annual non-targeted amount set out in Schedule E of the Agreement, after reduction in accordance with paragraphs 5(e), 10(b) and 17(b) of the Agreement, was used either for Housing within the Portfolio which was not occupied by Targeted Households or in accordance with paragraph 9(f) of the Agreement, and that every reduction in the annual non-targeted amount in Schedule E of the Agreement required by clause 5(e)(ii) of the Agreement was made and its amount was reasonable.

SCHEDULE G (continued)

v) **Third Party Agreements** - there are in place agreements, where someone other than NWT HC owns, operates, manages or administers any Housing in a program in the Portfolio, that require and secure compliance with section 5 of the Agreement and all key elements of that program with respect to that Housing, to ensure that NWT HC will be able to comply fully with this Agreement. The parties agree that such agreements are in place as of the Effective Date for all projects listed in Schedule B of the Agreement.

Transfer of CMHC Ownership Interest

vi) **CMHC's Share** - NWT HC has paid CMHC its share of the gain arising on the removal of projects from the Portfolio in accordance with sections 8 and 8.1 and Schedule F of the Agreement, including that the amounts used as fair market values comply with the requirements of Schedule F.

Carry-Over of CMHC Funding

vii) **Carried-Over Funds** - all CMHC Funding carried over together with interest and compound interest was properly designated and reported, and was maintained or used in accordance with section 10 of the Agreement and i) to iv) above.

Indemnification

viii) CMHC Funding was not used to cover any losses, costs, damages, expenses, injury or liability as a result of claims of any sort relating to the Portfolio or any property or program in the Portfolio, except as directly permitted by sections 5 and 9 of the Agreement.

Recourse

ix) All amounts payable to CMHC in accordance with clause 17(b)(i) and paragraphs 17(c) and (d) of the Agreement, and all amounts payable by CMHC in accordance with clause 17(b)(ii) of the Agreement.

SCHEDULE G (continued)

APPENDIX 1
ANNUAL STATEMENT OF FUNDING AND EXPENDITURES
POST-1996 SOCIAL HOUSING MANAGEMENT AND ADMINISTRATION
FOR YEAR ENDING MARCH 31, _____

STATEMENT OF FUNDING AND EXPENDITURES	199X			199(X - 1)		
	TARGETED HOUSEHOLDS	NON-TARGETED	TOTAL	TARGETED HOUSEHOLDS	NON-TARGETED	TOTAL
A. Total CMHC Funding Available (note 1) Including: Payments by CMHC to NWTHC Amounts retained by CMHC (note 2)						
B. CMHC Funding Expended (by Program where applicable) (note 3) Program 1 _____ Program 2 _____ Program 3 _____ Other (specify) Total - All Programs and Other						
C. CMHC Funding Not Expended (A less B)						
D. CMHC Funding Carried Over (notes 4 & 5)						
E. CMHC Funding Taken Up (B plus D)						
F. Amount Refundable to CMHC (C less D, also A less E)						
G. CMHC's Share of Gains on Removal (note 6)						
H. Indemnification of CMHC (note 7)						

SCHEDULE G (continued) - APPENDIX 1 (continued)

**Notes to Annual Statement of Funding and Expenditures
For Year Ending March 31, _____**

1. CMHC Funding Available

The amount of CMHC Funding available is pre-determined and is identified in Schedule E of the Agreement; it is subject to possible reduction in accordance with the Agreement. For the Year ending March 31, _____, Schedule E specifies the total amount of \$_____, including the non-targeted amount of \$_____. In accordance with the Agreement these amounts were reduced to \$_____ and \$_____ respectively.

2. Amounts Retained by CMHC
(explain, if any)

3. CMHC Funding Expended

Included in B are the following noteworthy items, in addition to contributions and forgiveness for Housing:

	<u>Targeted Households</u>	<u>Non-targeted</u>	<u>Total</u>
- Eligible payments referred to in paragraphs 8(d) and 8.1(d)	\$ _____	\$ _____	\$ _____
- Loan losses charged to non-targeted amounts in Schedule E as allowed by paragraph 9(f) of the Agreement		\$ _____	\$ _____
- Other (explain, if any):	\$ _____	\$ _____	\$ _____

SCHEDULE G (continued) - APPENDIX 1 (continued)

4. CMHC Funding for the Year Carried Over	<u>Targeted Households</u>	<u>Non-targeted</u>	<u>Total</u>
Program Capital Investments	\$ _____	\$ _____	\$ _____
Program Loans	\$ _____	\$ _____	\$ _____
Invested	\$ _____	\$ _____	\$ _____
Totals	\$ _____	\$ _____	\$ _____

5. CMHC Funding Carried Over - Summary of Changes for the Year:

	<u>Targeted Households</u>	<u>Non-targeted</u>	<u>Total</u>
Balance invested at beginning of Year	\$ _____	\$ _____	\$ _____
add: Interest & gains for the Year	\$ _____	\$ _____	\$ _____
add: Amount carried over, current Year (Note 4)	\$ _____	\$ _____	\$ _____
less: Expenditures & losses for the Year not in B	\$ _____	\$ _____	\$ _____
Balance at end of Year	\$ _____	\$ _____	\$ _____

SCHEDULE G (continued) - APPENDIX 1 (continued)**6. CMHC's Share of Gains on Removal of Projects in Schedules F and F.1**

Sections 8 and 8.1 of the Agreement require the payment to CMHC of a share of the gain on removal of projects from the Portfolio in accordance with Schedule F. The following provides a summary of transactions during the Year.

Project Identification	Total Consideration on Removal	Fair Market Value	CMHC's Net Share of Gain on Removal
---------------------------	-----------------------------------	----------------------	--

7. Indemnification to CMHC

NWTHC paid the following amounts directly to third parties by way of indemnification of CMHC or on behalf of CMHC under sections 9 and 15 of the Agreement:

SCHEDULE H - ANNUAL PROGRAM PERFORMANCE REPORT

POST-1996 SOCIAL HOUSING MANAGEMENT AND ADMINISTRATION - FOR YEAR ENDING MARCH 31, _____

REPORTING ELEMENT	UNIT OF MEASURE	PROGRAM							
		1		2		3		4	
		TARGETED HOUSEHOLDS	NON-TARGETED	TARGETED HOUSEHOLDS	NON-TARGETED	TARGETED HOUSEHOLDS	NON-TARGETED	TARGETED HOUSEHOLDS	NON-TARGETED
a) Program Assistance Provided - During Year									
1 Total Assistance From All Sources									
• One-Time Assistance	\$	_____	_____	_____	_____	_____	_____	_____	_____
• On-Going Assistance	\$	_____	_____	_____	_____	_____	_____	_____	_____
2 Assistance From CMHC Funding									
• One-Time Assistance	\$	_____	_____	_____	_____	_____	_____	_____	_____
• On-Going Assistance	\$	_____	_____	_____	_____	_____	_____	_____	_____
b) CMHC Funding Used for Loans and Capital Investments	\$	_____	_____	_____	_____	_____	_____	_____	_____
c) Households Assisted by Program Type									
1 Housing Supply Assistance - At End of Year	Households	_____	_____	_____	_____	_____	_____	_____	_____
2 Expense Assistance - Average During Year	Households	_____	_____	_____	_____	_____	_____	_____	_____
3 Renovation Assistance - During Year	Households	_____	_____	_____	_____	_____	_____	_____	_____
d) Household Types Assisted & Average Gross Incomes									
1 Families									
• Total Households	Households	_____	_____	_____	_____	_____	_____	_____	_____
• Number of Households Reporting Incomes	Households	_____	XXXXXX	_____	XXXXXX	_____	XXXXXX	_____	XXXXXX
• Average Annual Gross Household Income	\$	_____	XXXXXX	_____	XXXXXX	_____	XXXXXX	_____	XXXXXX
2 Seniors									
• Total Households	Households	_____	_____	_____	_____	_____	_____	_____	_____
• Number of Households Reporting Incomes	Households	_____	XXXXXX	_____	XXXXXX	_____	XXXXXX	_____	XXXXXX
• Average Annual Gross Household Income	\$	_____	XXXXXX	_____	XXXXXX	_____	XXXXXX	_____	XXXXXX
3 Non-Elderly Singles									
• Total Households	Households	_____	_____	_____	_____	_____	_____	_____	_____
• Number of Households Reporting Incomes	Households	_____	XXXXXX	_____	XXXXXX	_____	XXXXXX	_____	XXXXXX
• Average Annual Gross Household Income	\$	_____	XXXXXX	_____	XXXXXX	_____	XXXXXX	_____	XXXXXX
4 Special Needs									
• Total Households	Households	_____	_____	_____	_____	_____	_____	_____	_____
• Number of Households Reporting Incomes	Households	_____	XXXXXX	_____	XXXXXX	_____	XXXXXX	_____	XXXXXX
• Average Annual Gross Household Income	\$	_____	XXXXXX	_____	XXXXXX	_____	XXXXXX	_____	XXXXXX

SCHEDULE H (continued)**ANNUAL PROGRAM PERFORMANCE REPORT
NOTES**

(a) **Program Assistance** - CMHC Funding and total assistance (including contributions from NWT HC, municipalities, charitable organizations, foundations, etc.) provided over the Year for the targeted and non-targeted portions of each program in the Portfolio. Program assistance includes all contributions, loan forgiveness and net cost of below market financing. The amount of assistance provided is to be further broken down to show the amounts involving one-time assistance, and ongoing annual assistance. Programs not in receipt of assistance (e.g. pre-1978 non-profit and co-operative) should be listed, although there will be nil reports in this area.

Program assistance includes each program's program administration costs and excludes any CMHC Funding carried over by NWT HC for use in subsequent years.

(b) **CMHC Funding Used for Loans** - The dollar amount of all CMHC Funding used for loans and capital investments.

(c) **Households Assisted** - The number of Targeted Households and other Households assisted in the Portfolio grouped by three program types:

- housing supply assistance (e.g. public, non-profit, co-operative housing, urban native and rural and native homeownership, lease-purchase and rental programs);
- housing demand (expenses) assistance (e.g. rent supplements, shelter allowances and housing voucher programs); and
- renovation assistance (e.g. homeowner and rental residential rehabilitation and emergency repair programs).

The unit of measure for supply assistance is to be a "Household" receiving the benefit of the assistance at Year end under programs in the Portfolio. Where housing demand assistance is provided directly to Households rather than units (shelter allowances or housing vouchers), the measure to be used is the total of the number of months assistance was provided to each Household served during the Year divided by 12. Where assistance is provided in the form of "one-time" contributions (e.g. renovation assistance), the report should show the number of Households who received assistance during the Year.

Programs where there is no ongoing assistance should be reported as non-targeted, (e.g. pre-1978 non-profit and co-operative housing programs). Households in these projects receiving targeted assistance from another program (e.g. rent supplements) should also be reported as being assisted under the other program.

The information in this part (c) may be estimates based on reliable sampling techniques.

SCHEDULE H (continued)

(d) **Household Types Assisted and Average Gross Incomes** - The number of Targeted Households and other Households assisted, broken down into non-overlapping client type categories: families, seniors (60 or older) and non-elderly singles (below 60) categories are to cover Households not receiving care or support services. The special needs category covers Households receiving care or support services. Care and support services means:

- (i) on-site personal support services where personal medical or nursing care, rehabilitation or counseling activities is provided to project residents on a regular basis on-site,
- (ii) special facilities where special dedicated spaces, facilities or equipment is provided or support the provision of personal medical or nursing care, rehabilitation of counseling activities,
- (iii) special needs where an individual requires on-site special facilities, and/or on-site personal support services due to physical, social or emotional condition or disability, and
- (iv) special purpose housing where hostel or self-contained housing is used as a principal residence, and includes on-site care services and facilities, excluding food, relating to residents' common physical, social and emotional condition or disability.

Within each client type category, the total number of Households assisted will be reported along with the number of Targeted Households reporting their incomes and their average gross incomes. Gross Household income, for the purpose of this report is as defined by CMHC in the HILs. Currently, gross Household income is the total income of the Household (before tax) from all sources for all persons in the Household 15 years of age and over, as defined by Statistics Canada in the most recent Household Income, Facilities and Equipment (HIFE) data base documentation. Income includes (as described in the HIFE definition): total earnings, total investment income, total government transfer payments, retirement pensions, superannuation and annuities, and other money income. No information regarding the incomes of non-targeted Households is required.

The information in this part (d) may be estimates based on reliable sampling techniques.

SCHEDULE I EVALUATION FRAMEWORK AND STANDARDS

The program evaluation will determine whether:

- the program continues to be consistent with Territorial Government priorities and addresses a real need.
- the program is effective in meeting its objectives within budget and without unwanted outcomes.
- the most appropriate and efficient means were used to achieve the program's objectives.

The evaluation will consist of a formal assessment of some or all of the four basic program evaluation issues: program rationale, impacts and effects, achievement of objectives and alternatives.

EVALUATION FRAMEWORK

The evaluation framework will be comprised of three major phases.

- Pre-evaluation planning
- Conducting and reporting the evaluation study
- Decision making based on the evaluation findings and recommendations

Pre-evaluation Planning

The purpose of the pre-evaluation planning or the "Evaluation Assessment Study" is to develop the terms of reference to ensure that the focus of the evaluation is appropriate and meaningful. The evaluation assessment will identify the different sets of issues, evaluation methods and procedures for carrying out the evaluation study.

Conducting and Reporting the Evaluation Study

This is the main operational phase where the required information will be collected, the analyses carried out, the findings produced and the conclusions and recommendations formulated.

SCHEDULE I (continued)

Decision making based on the evaluation findings and recommendations

This is the final stage of the evaluation where decisions are made based on the conclusions and recommendations of the study. The purpose of this phase is to ensure that any program changes required are clearly identified and appropriate steps are implemented to follow through on the decisions.

PROGRAM EVALUATION STANDARDS

The four main groupings of attributes relating to the standards for the evaluation are utility, feasibility, propriety and accuracy.

Utility

The utility standards ensure that the evaluation will meet the informational needs of the intended users and therefore be regarded as effective. These standards include: stakeholder identification, evaluator credibility, information scope and selection, values identification, report clarity, report timeliness and dissemination and evaluation impact.

Feasibility

The feasibility standards ensure that an evaluation is realistic, prudent, diplomatic, and frugal and therefore regarded as efficient in its process. These standards include practical procedures, political viability and cost effectiveness.

Propriety

The propriety standards ensure that an evaluation will be conducted legally, ethically and with due regard for the welfare of those involved in the evaluation and those affected by its results. These standards include: service orientation, formal agreements, rights of human subjects, human interactions, complete and fair assessment, disclosure of findings, conflict of interest and fiscal responsibility.

Accuracy

The accuracy standards ensure that the evaluation will reveal and convey adequate information about those features that determine worth or merit of the program being evaluated. These standards include: program documentation, context analysis, purposes/procedures described, information sources defensible, valid measurement, reliable information, systematic information, appropriate and systematic analysis, justified conclusions, and impartial reporting.

**SCHEDULE J
FEDERAL VISIBILITY**

NWTHC agrees to give public recognition of CMHC'S role in providing financial assistance under this Agreement.

CMHC and NWTHC agree to prepare jointly public information material and organize and participate jointly in any public announcement relating to the signing of this Agreement and of any related document that may be signed in the future.

NWTHC agrees to acknowledge CMHC's contribution in information intended for the public published by NWTHC or the Northwest Territories regarding the activities supported by Canada under this Agreement, including:

- Annual Report
- Tenders
- Evaluation Reports
- Annual Correspondence to Groups relating to Budget,

and to supply copies as requested by CMHC.

The parties agree to give each other reasonable advance notice of any major public relations initiatives being undertaken in the context of this Agreement.

NWTHC agrees to provide services to the public, information and publicity material, and announcements in both English and French official languages in areas of significant demand as determined under paragraph 18(d) of this Agreement.

**SCHEDULE K
LOANS ADMINISTRATION**

PART A. TERMS AND CONDITIONS

I. General Statement

- (a) This Schedule shall apply to the loans referred to in section 22 of the Agreement, and in particular to those listed in Part C of this Schedule and to such additional loans as the parties may agree.
- (b) NWTHC agrees to administer each loan and all security for it on behalf of CMHC until all payments and other obligations in favour of CMHC are fully satisfied and NWTHC is satisfied that no further administration of it is required.
- (c) All costs incurred by NWTHC in the administration of loans shall be borne solely by NWTHC.
- (d) Any fees payable by CMHC to NWTHC for the administration by NWTHC of the loans covered by this Schedule are included within the CMHC Funding.

II. Administration of Loans

- (a) NWTHC shall carry out the administration of each loan and all security for it in accordance with the NHA and the National Housing Loan Regulations and in accordance with prudent loans administration practice. NWTHC shall indemnify CMHC in accordance with the provisions of paragraph 9(d) of the Agreement.
- (b) The administration of each loan includes (but is not limited to) the following:
 - the maintenance of the loan account;
 - the collection of payments of principal, interest, and taxes;
 - the payment of taxes where called for;
 - compliance with covenants and conditions;
 - the giving of notices;
 - the provision of any services necessary in connection with the settlement of loss in the event of loss or damage to or destruction of the secured property by fire or other causes, and with the disposition of insurance money;

SCHEDULE K (continued)

- the taking of all appropriate steps for the exercise of any remedy available to CMHC in the event of default occurring on the loan including seizure, sale, pursuit of covenants, possession, foreclosure or other remedy, or as otherwise provided in the National Housing Loan Regulations, but NWT HC shall not unnecessarily take any action or inaction that gives a borrower a right of prepayment not in CMHC's interest;
- as circumstances may require, the issuing of partial discharges, postponements of mortgage, mortgage amending agreements, releases of covenant, consents to easements or rights of way, or the preparation of other documentation which may be required and are consistent with CMHC's interest;
- the collection of penalty sums or any bonuses on permitted loan prepayments;
- the preparation of an annual statement of loan account and the provision of a copy of such statement to the borrower and to CMHC;
- the preparation of a discharge when the loan has been fully satisfied; and
- the taking of any other step to protect the security and its priority and all rights of CMHC.

(c) In order for NWT HC to administer the loans in accordance with section 22 of this Agreement and this Schedule, CMHC will deliver to NWT HC to hold, on behalf of CMHC, a copy of each security, the title documents, and any other related documents which are in CMHC's possession.

(d) NWT HC shall remit on the first of each month to CMHC, or as otherwise stated in Part C of this Schedule, in Canadian funds, an amount equal to (i) all amounts due to CMHC on or before that date on the loan accounts, regardless of whether collected by NWT HC or not, as well as (ii) all acceptable prepayments, together with any additional interest payable on such prepayments, received by it on or before that date. Financing interest at the rate referred to in paragraph 17(d) of the Agreement will accrue from the date remittance is due from NWT HC to the actual date CMHC receives payment. NWT HC shall not accept any prepayment which a borrower is not entitled to make, without the consent of CMHC. NWT HC shall submit monthly the information on the loans set out in Part B of this Schedule within 30 days after the end of each month.

(e) CMHC shall not be required to advance funds for any purpose in connection with any of the loans. All loans have been fully advanced. Any costs incurred by NWT HC, and any expenditures of additional monies under the loan or its security for whatever purpose, including

SCHEDULE K (continued)

work-out arrangements to save a project in default, shall be borne by NWTCH and shall not be reimbursed or paid by CMHC.

(f) Where there is a collective net positive balance in tax accounts for the loans on the day before the date referred to in paragraph 22(a) of the Agreement, CMHC will remit such balance to NWTCH. NWTCH will then be responsible to apply such balance to the payment of the taxes.

(g) NWTCH may consult with CMHC when dealing with loans, but NWTCH assumes full responsibility for the administration of loans, whether in good standing or in default. CMHC may intervene in the administration or enforcement of a loan where it believes intervention is warranted.

III. Default

(a) Within 30 days after the end of each calendar month, NWTCH shall provide CMHC with a report listing every loan covered by this Schedule which is, as at the last day of that month, in arrears in a total amount equal to, or in excess of, one-sixth of the total amount of the annual payments required on the loan, and shall provide CMHC with such other information as the parties may agree. NWTCH may take any court or other action in the name of CMHC, or in its own name on CMHC's behalf, and CMHC agrees to execute the required documentation to effect such actions.

(b) Where a loan is in arrears on the day before the date referred to in paragraph 22(a) of the Agreement, NWTCH shall use its best efforts and diligence to collect all such arrears with interest and remit them to CMHC forthwith on collection, rather than in accordance with paragraph II(d) above. In using its best efforts and diligence NWTCH shall include where appropriate putting into place work-out arrangements satisfactory to CMHC.

IV. Renewal

Where any loan to which this Schedule applies has as its term a period less than that allowing for full amortization of such loan, then NWTCH is hereby authorized as the agent of CMHC to renew such loan at the expiration of its term for further terms until paid in full, provided only that CMHC agrees to renew such loan and that such renewal complies with CMHC's reasonable terms and conditions and procedural requirements including interest rates at the time of such renewal. NWTCH shall supply to CMHC a list of loans coming up for renewal, between three and five months before their renewal dates. NWTCH shall inform CMHC promptly of any changes to the lists. The following specific information must be provided by NWTCH to CMHC in order to support renewals:

SCHEDULE K (continued)

- an annual estimate of amounts which would be eligible for renewal, to form a basis for CMHC's borrowing plan;
- a commitment from the borrower at least 90 days in advance of the renewal date to renew;
- a final confirmation, at least ten days prior to the renewal date, of the amounts to be committed;
- such additional information as CMHC may reasonably require;

Should the confirmed amounts differ substantially from the actual amounts ultimately renewed because of negligence on the part of NWTHC, NWTHC shall pay to CMHC CMHC's financial loss respecting the difference between renewals confirmed by NWTHC and actual renewals.

V. Annual Audit

NWTHC shall deliver to CMHC for the loans under administration, on an annual basis no later than June 30 in each year, the Report set out in Part B for the preceding calendar year audited by the auditor or accountant referred to in paragraph 11(a) of the Agreement. The audit will be conducted as per generally accepted auditing standards and the auditor will provide an opinion as to whether the Report on CMHC Loans under Administration by NWTHC on CMHC's behalf for the calendar year is presented fairly in accordance with the terms and conditions of this Schedule.

SCHEDULE K (continued)

**PART B. REPORT ON CMHC LOANS UNDER ADMINISTRATION BY NWT HC ON
CMHC'S BEHALF**

This Report, to be submitted monthly to CMHC, will provide information separately for loans made under sections 26, 27, 61 of the NHA and for loans made under Part I of the NHA as identified in Part C of this Schedule K.

Loans, NHA section(s): _____

For the month/Year of: _____

	# Loans	\$ Amount
--	---------	-----------

Opening balance:

New loans: (as applicable, excludes renewals)

Regular interest charged:

Additional interest (interest penalties, etc.):

Regular P&I payments due CMHC:

Paid in full (reached maturity):

Prepayments on principal (reductions, paid-in-full before
end of amortization period or term not renewed):

Closing balance:

Amount due to CMHC:

Financing interest payable to CMHC:

Total Amount owing for the month:

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Northwest Territories K-1

Loans Administration
 Part C Table of Projects - Pre 1979 Section 26 LD Program

Loan Account No.	Project Name	Outstanding Amount at Effective Date of Transfer	Interest Rate at Effective Date of Transfer	Monthly Payment at Effective Date of Transfer	Scheduled Final Loan Payment Date
8308421	Caithness Realty Ltd.	970,123.38	8.00	7,065.35	2026-09-01

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Loans Administration

Part C Table of Projects - Part I NHA Pre 1986 Section 95 Non-Profit Coop Program

Loan Account No.	Project Name	Outstanding Amount at Effective Date of Transfer	Interest Rate at Effective Date of Transfer	Monthly Payment at Effective Date of Transfer	Scheduled Final Loan Payment Date
10835817	Borealis Co-operative Limited	4,747,861.12	7.05	35,561.96	2018-09-01
12125506	Hillside Housing Co-operative Ltd.	2,978,340.62	4.77	17,971.66	2019-09-01
12125944	Garden City Co-operative	3,602,228.54	7.49	26,601.19	2021-07-01
16458598	Borealis Co-operative Ltd.	228,387.03	7.05	1,710.64	2018-09-01

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Loans Administration

Part C Table of Projects - Part I NHA Pre 1986 Section 95 Non-Profit Private Program

Loan Account No.	Project Name	Outstanding Amount at Effective Date of Transfer	Interest Rate at Effective Date of Transfer	Monthly Payment at Effective Date of Transfer	Scheduled Final Loan Payment Date
10834737	Inuit Non Profit Housing Corporation	306,814.89	7.36	2,251.07	2021-04-01
10834745-001	Inuit Non Profit Housing Corp.	142,502.06	7.36	1,081.57	2019-04-01
10834745-002	Inuit Non Profit Housing Corp.	142,502.06	7.36	1,081.57	2019-04-01

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Loans Administration

Part C Table of Projects - Part I NHA Post 1985 Section 95 Non-Profit Private Program

Loan Account No.	Project Name	Outstanding Amount at Effective Date of Transfer	Interest Rate at Effective Date of Transfer	Monthly Payment at Effective Date of Transfer	Scheduled Final Loan Payment Date
16018988	Tepee Housing Association	1,201,373.78	8.98	9,688.02	2024-11-01
16458309-001	Kotaneelee Housing Associaton	1,108,212.31	5.43	6,244.53	2026-11-01
16458309-002	Kotaneelee Housing Associaton	886,569.67	5.43	4,995.63	2026-11-01
16458309-003	Kotaneelee Housing Associaton	110,821.35	5.43	624.45	2026-11-01
16458309-004	Kotaneelee Housing Associaton	110,821.35	5.43	624.45	2026-11-01
16458481	Iqaluit Child Care Association	1,077,112.32	7.38	7,235.96	2029-04-01

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Loans Administration

Part C Table of Projects - Part I NHA Post 1985 Section 95 Non-Profit Private 2% Program

Loan Account No.	Project Name	Outstanding Amount at Effective Date of Transfer	Interest Rate at Effective Date of Transfer	Monthly Payment at Effective Date of Transfer	Scheduled Final Loan Payment Date
16016495	Pentecostal Sub-Arctic Mission	1,548,008.64	8.31	11,834.85	2024-06-01
16458259	The Salvation Army	2,767,538.89	7.19	18,727.77	2026-06-01
16458325	Northern Addictions Detox Centre	820,087.49	6.19	4,991.58	2027-01-01

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Loans Administration

Part C Table of Projects - Pre 1979 Section 27 NP Program

Loan Account No.	Project Name	Outstanding Amount at Effective Date of Transfer	Interest Rate at Effective Date of Transfer	Monthly Payment at Effective Date of Transfer	Scheduled Final Loan Payment Date
8308611	Inuvialuit Social Dev. Program	193,474.19	8.00	1,411.10	2026-07-01
8308694	NWT Community	4,929,948.51	8.00	35,827.24	2026-12-01
8308702	Inuit Non Profit Housing Corp.	67,033.55	8.00	328.88	2026-01-01
8308710	Keewatin Inuit Association	106,862.47	8.00	774.98	2027-03-01
8309262	Inuit Non Profit Housing Corp.	198,722.68	10.38	1,376.33	2028-03-01

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Loans Administration

Part C Table of Projects - Part I NHA Post 1985 Section 95 Urban Native Regular Program

Loan Account No.	Project Name	Outstanding Amount at Effective Date of Transfer	Interest Rate at Effective Date of Transfer	Monthly Payment at Effective Date of Transfer	Scheduled Final Loan Payment Date
16019952-001	North Slave Housing Corporation	2,419,861.99	5.87	14,841.95	2024-02-01
16019952-002	North Slave Housing Corporation	764,000.23	7.40	5,399.21	2024-04-01
16019952-003	North Slave Housing Corporation	1,548,037.29	8.82	12,316.72	2024-11-01
16019952-004	North Slave Housing Corporation	963,244.42	8.81	7,650.88	2024-12-01
16019952-005	North Slave Housing Corporation	992,550.45	9.09	8,051.66	2025-03-01
16019952-006	North Slave Housing Corporation	667,527.87	6.19	4,063.00	2027-01-01
16458473	North Slave Housing Corporation	485,060.11	6.41	2,961.25	2028-11-01
16458499	North Slave Housing Corporation	636,424.40	7.38	4,275.79	2029-04-01