

EXHIBIT 3 - INVESTMENT TERMS

INSTRUMENT	ISSUER	INT_RATE	DATE_BGT	DATE_SOLD	BOUGHT	SOLD	BANK	LENGTH	W_AVG_LENGTH	DAYS to MAT	W_AVG_MAT
BANK BALANCE	as of Dec 31, 2011	1.25	31-Dec-2011	01-Jan-2012	73,492,147.78	73,494,664.63	TD	1	73,492,148	1	73,492,148
Less than 1 month					73,492,148	24.9%					
BOND	HALTON	4.68	13-Feb-2004	12-Feb-2012	989,018.00	991,000.00	WG	2,921	7,300,000,000	43	1,520,000,000
Between 1 and 3 months					989,018	0.3%					
BOND	ONT	2.50	21-Jun-2011	21-Jun-2012	7,200,000.00	7,200,000.00	WG	366	2,635,200,000	173	1,245,600,000
BOND	ONT	2.02	25-Aug-2011	21-Jun-2012	1,024,000.00	1,000,000.00	WG	301	308,224,000	173	177,152,000
BOND	BMO	2.26	01-Sep-2011	01-Sep-2012	6,000,000.00	6,000,000.00	BMO	366	2,196,000,000	245	1,470,000,000
BOND	BMO	2.26	04-Oct-2011	04-Oct-2012	5,000,000.00	5,000,000.00	BMO	366	1,830,000,000	278	1,390,000,000
BOND	BNS	5.40	12-Dec-2008	01-Nov-2012	2,445,510.00	3,000,000.00	WG	1,420	3,472,624,200	306	748,326,060
BOND	BNS	1.65	30-Sep-2011	01-Nov-2012	6,695,140.00	6,815,085.50	WG	398	2,664,665,720	306	2,048,712,840
BOND	BNS	1.71	03-Oct-2011	01-Nov-2012	9,819,000.00	10,000,000.00	WG	395	3,878,505,000	306	3,004,614,000
BOND	TD	5.00	08-Apr-2008	01-Nov-2012	3,053,550.00	3,000,000.00	BMO	1,668	5,093,321,400	306	934,386,300
Between three months and one year					41,237,200	14.0%					
BOND	BNS	5.17	16-Jan-2009	27-Mar-2013	2,988,000.00	3,000,000.00	WG	1,531	4,574,628,000	452	1,350,576,000
BOND	BCMFA	5.03	22-Apr-2004	22-Apr-2013	998,900.00	1,000,000.00	CAN	3,287	3,283,384,300	478	477,474,200
BOND	BCMFA	4.01	29-Sep-2008	12-May-2013	3,000,000.00	2,500,000.00	BMO	1,686	5,058,000,000	498	1,494,000,000
BOND	CIBC	5.35	13-Jun-2008	06-Jun-2013	1,988,700.00	2,000,000.00	BMO	1,819	3,617,445,300	523	1,040,090,100
BOND	NIAGARA	3.25	05-Aug-2009	05-Aug-2013	1,096,931.00	1,100,000.00	WG	1,461	1,602,616,191	583	639,510,773
BOND	ONT	2.77	29-Apr-2009	07-Aug-2013	4,715,940.00	5,300,000.00	RBC	1,561	7,361,582,340	585	2,758,824,900
BOND	BMO	3.26	27-Mar-2009	03-Sep-2013	5,372,000.00	5,000,000.00	WG	1,621	8,708,012,000	612	3,287,664,000
BOND	BNS	4.66	27-May-2008	27-Sep-2013	1,960,700.00	2,500,000.00	WG	1,949	3,821,404,300	636	1,247,005,200
BOND	YORK	4.04	27-Sep-2005	27-Sep-2013	1,986,000.00	2,000,000.00	WG	2,922	5,803,092,000	636	1,263,096,000
BOND	BNS	4.46	29-Apr-2009	15-Apr-2014	2,047,000.00	2,000,000.00	WG	1,812	3,709,164,000	836	1,711,292,000
BOND	BNS	3.16	17-Mar-2010	15-Apr-2014	3,206,100.00	3,000,000.00	BMO	1,490	4,777,089,000	836	2,680,299,600
BOND	HALTON	3.50	24-Mar-2009	23-Nov-2014	1,060,000.00	1,000,000.00	WG	2,070	2,194,200,000	1,058	1,121,480,000
BOND	CIBC	2.73	22-Nov-2010	22-Dec-2014	2,156,600.00	2,000,000.00	WG	1,491	3,215,490,600	1,087	2,344,224,200
BOND	ONT	4.28	22-Jul-2005	08-Mar-2015	1,021,050.00	1,000,000.00	WG	3,516	3,590,011,800	1,163	1,187,481,150
BOND	TD	5.10	08-Aug-2008	02-Apr-2015	4,098,880.00	4,000,000.00	BMO	2,428	9,952,080,640	1,188	4,869,469,440
BOND	TD	5.33	10-Sep-2008	02-Apr-2015	2,024,000.00	2,000,000.00	BMO	2,395	4,847,480,000	1,188	2,404,512,000
BOND	BMO	4.19	27-Apr-2010	22-Apr-2015	3,260,000.00	4,000,000.00	WG	1,821	5,936,460,000	1,208	3,938,080,000
BOND	BMO	5.71	22-Oct-2008	10-Jun-2015	3,901,600.00	4,000,000.00	BMO	2,422	9,449,675,200	1,257	4,904,311,200
BOND	ONT	3.71	21-May-2009	13-Jul-2015	3,996,500.00	5,000,000.00	RBC	2,244	8,968,146,000	1,290	5,155,485,000
BOND	RBC	3.81	18-Feb-2011	02-Nov-2015	3,898,000.00	4,000,000.00	WG	1,718	6,696,764,000	1,402	5,464,996,000
BOND	TD	3.70	07-Feb-2011	02-Nov-2015	2,961,000.00	3,000,000.00	WG	1,729	5,119,569,000	1,402	4,151,322,000
BOND	BC	3.93	05-Aug-2009	09-Dec-2015	2,348,730.00	3,000,000.00	BMO	2,317	5,442,007,410	1,439	3,379,822,470
BOND	BC	3.93	05-Aug-2009	18-Dec-2015	2,346,510.00	3,000,000.00	BMO	2,326	5,457,982,260	1,448	3,397,746,480
BOND	BNS	6.23	27-Jan-2009	22-Jan-2016	5,144,200.00	5,000,000.00	BMO	2,551	13,122,854,200	1,483	7,628,848,600
BOND	BMO	3.67	16-Feb-2011	21-Apr-2016	829,660.00	1,000,000.00	BMO	1,891	1,568,887,060	1,573	1,305,055,180
BOND	ONT	3.72	27-Mar-2009	02-Jun-2016	3,076,960.00	4,000,000.00	WG	2,624	8,073,943,040	1,615	4,969,290,400
BOND	HALTON	3.35	21-Jan-2011	29-Jun-2016	4,584,600.00	4,500,000.00	WG	1,986	9,105,015,600	1,642	7,527,913,200
BOND	OTTAWA	3.54	13-Aug-2010	13-Aug-2016	1,997,320.00	2,000,000.00	WG	2,192	4,378,125,440	1,687	3,369,478,840
BOND	ONT	4.57	26-Nov-2008	08-Mar-2017	1,970,560.00	2,000,000.00	RBC	3,024	5,958,973,440	1,894	3,732,240,640
BOND	YORK REGION	4.38	27-May-2009	27-May-2017	1,148,226.09	1,151,000.00	WG	2,922	3,355,116,635	1,974	2,266,598,302
BOND	YORK	4.94	25-Sep-2008	30-May-2017	1,470,000.00	1,500,000.00	WG	3,169	4,658,430,000	1,977	2,906,190,000
BOND	YORK REGION	4.66	30-May-2007	30-May-2017	1,999,200.00	2,000,000.00	WG	3,653	7,303,077,600	1,977	3,952,418,400
BOND	YORK REGION	4.39	07-Mar-2008	30-May-2017	1,529,250.00	1,500,000.00	WG	3,371	5,155,101,750	1,977	3,023,327,250
BOND	OTTAWA	3.82	13-Aug-2010	13-Aug-2017	2,993,610.00	3,000,000.00	WG	2,557	7,654,660,770	2,052	6,142,887,720
BOND	BMO	4.11	16-Feb-2011	26-Sep-2017	2,299,200.00	3,000,000.00	BMO	2,414	5,550,268,800	2,096	4,819,123,200
BOND	BCMFA	4.33	27-Mar-2009	01-Dec-2017	3,100,800.00	3,000,000.00	CAN	3,171	9,832,636,800	2,162	6,703,929,600
BOND	ONT	4.73	29-Oct-2008	08-Mar-2018	1,928,640.00	2,000,000.00	RBC	3,417	6,590,162,880	2,259	4,356,797,760
BOND	BMO	4.04	17-Aug-2010	28-Mar-2018	3,698,300.00	5,000,000.00	WG	2,780	10,281,274,000	2,279	8,428,425,700
BOND	BMO	4.57	10-Sep-2009	28-Mar-2018	2,232,000.00	2,000,000.00	WG	3,121	6,966,072,000	2,279	5,086,728,000
BOND	BMO	5.63	09-Sep-2008	02-May-2018	1,552,500.00	1,500,000.00	WG	3,522	5,467,905,000	2,314	3,592,485,000
BOND	ONT	5.11	05-Nov-2008	02-Jun-2018	2,999,999.57	4,835,979.00	BMO	3,496	10,487,998,497	2,345	7,034,998,992
BOND	ONT	4.29	15-Jul-2009	02-Jun-2018	1,994,000.00	2,000,000.00	WG	3,244	6,468,536,000	2,345	4,675,930,000
BOND	CIBC	4.21	07-Feb-2011	06-Jun-2018	2,229,000.00	2,000,000.00	WG	2,676	5,964,804,000	2,349	5,235,921,000
BOND	CIBC	4.23	08-Feb-2011	06-Jun-2018	1,113,500.00	1,000,000.00	WG	2,675	2,978,612,500	2,349	2,615,611,500
BOND	TORONTO	5.05	27-Jun-2008	27-Jun-2018	996,960.00	1,000,000.00	WG	3,652	3,640,897,920	2,370	2,362,795,200
BOND	TD	4.18	31-Jan-2011	09-Jul-2018	3,654,420.00	3,300,000.00	BMO	2,716	9,925,404,720	2,382	8,704,828,440
BOND	ONT	4.39	24-Feb-2009	02-Dec-2018	1,972,500.00	3,000,000.00	WG	3,568	7,037,880,000	2,528	4,986,480,000
BOND	TORONTO	4.57	27-Mar-2009	18-Dec-2018	4,336,800.00	4,000,000.00	BMO	3,553	15,408,650,400	2,544	11,032,819,200
BOND	BC	4.71	01-May-2009	09-Jan-2019	2,168,745.25	3,387,500.00	BMO	3,540	7,677,358,185	2,566	5,565,000,312
BOND	YORK	5.09	29-Apr-2009	29-Apr-2019	997,590.00	1,000,000.00	WG	3,652	3,643,198,680	2,676	2,669,550,840
BOND	YORK	5.09	29-Apr-2009	29-Apr-2019	997,590.00	1,000,000.00	BMO	3,652	3,643,198,680	2,676	2,669,550,840
BOND	ONT	4.78	09-Mar-2009	02-Jun-2019	1,860,000.00	3,000,000.00	WG	3,737	6,950,820,000	2,710	5,040,600,000
BOND	ONT	4.70	26-Aug-2009	02-Jun-2019	3,829,560.00	6,000,000.00	RBC	3,567	13,660,040,520	2,710	10,378,107,600
BOND	ONT	4.33	15-Jan-2009	02-Jun-2019	5,440,850.00	5,000,000.00	RBC	3,790	20,620,821,500	2,710	14,744,703,500
BOND	ONT	4.48	30-Jan-2009	02-Jun-2019	3,223,410.00	3,000,000.00	RBC	3,775	12,168,372,750	2,710	8,735,441,100
BOND	WATERLOO	3.80	30-Nov-2010	30-Nov-2019	1,495,455.00	1,500,000.00	WG	3,287	4,915,560,585	2,891	4,323,360,405
BOND	ONT	4.86	26-Aug-2009	02-Jun-2020	2,400,000.00	4,000,000.00	RBC	3,933	9,439,200,000	3,076	7,382,400,000
BOND	ONT	4.01	17-Aug-2010	02-Jun-2020	4,083,720.00	6,000,000.00	BMO	3,577	14,607,466,440	3,076	12,561,522,720
BOND	ONT	4.02	23-Sep-2010	13-Jul-2020	4,999,817.20	7,357,000.00	BMO	3,581	17,904,345,393	3,117	15,584,430,212
BOND	ONT	4.08	29-Nov-2010	23-Jul-2020	3,401,750.00	5,000,000.00	BMO	3,524	11,987,767,000	3,127	10,637,272,250
BOND	ONT	4.85	15-Jul-2009	02-Dec-2020	2,916,400.00	5,000,000.00	BMO	4,158	12,126,391,200	3,259	9,504,547,600
BOND	BCMFA	4.22	04-Apr-2011	01-Jun-2021	3,492,685.00	3,500,000.00	WG	3,711	12,961,354,035	3,440	12,014,836,400
BOND	YORK REGION	3.43	18-Nov-2011	30-Jun-2021	2,098,160.00	2,000,000.00	WG	3,512	7,368,737,920	3,469	7,278,517,040
BOND	YORK REGION	3.43	18-Nov-2011	30-Jun-2021	2,098,160.00	2,000,000.00	BMO	3,512	7,368,737,920	3,469	7,278,517,040
BOND	ONT	4.56	18								