Solicitor's Final Report and Certificate of Title

To: CIBC Mortgages Inc. **CIBC Mortgages Inc. Reference No.** _____

Mortgagor	
Civic Address of Property Mortgaged	
Full Legal Description of Property	
Electronic Registration ☐ Yes ☐ No	Registration No.
Date of Mortgage	Parcel Identification No. (PID/PIN No.) (if applicable)
Land Registry Office	Registration Date
Mortgage Amount $	Taxes paid to

Ascertaining Identity of Each Mortgagor and Guarantor

The undersigned has ascertained the identity of each mortgagor and guarantor in accordance with your Instructions to Solicitor. The completed Identification Verification Form ("IVF") and, where applicable, the paper document(s) upon which the undersigned relied to ascertain the identity of each mortgagor and guarantor which is a corporation or other entity, or (a) copy(ies) thereof, is/are attached and form(s) part of this Final Report and Certificate of Title.

FIRE AND HAZARD INSURANCE: Verified and loss payable to you as instructed.

Insurer	Policy No.	Agent

☐ **OPTION A**

The undersigned hereby certifies that the mortgage and all ancillary documentation have been drawn and registered in accordance with your written instructions. The mortgagor has good and marketable title free and clear of all judgments and other charges and you have a valid first charge against the property subject only to the exceptions shown below, which are neither detrimental to your security nor to the marketability of title.

☐ **OPTION B (Title Insurance Option)**

All requirements contained in your Instructions to Solicitor have been carried out and the subject property has been insured with the Title Insurance Company named in the Interim Report/Requisition for funds Form No. 1053.

Enclosures:

Acknowledgement/Direction and Guarantee - include only when the mortgage is registered electronically.

☐ **OPTION C (Western Law Societies' Conveyancing Protocol Option)**

The undersigned hereby certifies that the mortgage and all ancillary documentation have been drawn and registered in accordance with your written instructions. The mortgagor has good and marketable title free and clear of all judgements and other charges and you have a valid first charge against the property subject only to the exceptions shown below, which are neither detrimental to your security nor to the marketability of title.

The undersigned hereby certifies that s/he has complied with the Western Law Societies Conveyancing Protocol (choose applicable province) applicable to the property in the conduct of this transaction and has acted and issued this report in accordance with your Instructions to Solicitor (which are incorporated herein) with respect to the mortgage described above. Subject to any qualifications noted below which have been accepted in writing by you, the undersigned acknowledges and confirms that this opinion is given pursuant to and in accordance with the Western Law Societies Conveyancing Protocol (choose applicable province).

For Electronically Registered Charge/Mortgage Land, I hereby certify that the:

The effect of the electronically registered documents has been fully explained to the parties "signing" the document.

DATED at this day of ,
(Date to be on or after date of final advance.)

Name of Solicitor's Firm

_____
Signature of Solicitor

Exceptions / Qualifications:

NOTE: The following reservations need not be listed or, if preferred, may be briefly described: EASEMENTS, ETC., for utilities servicing the property providing the building does not encroach thereon and is not affected thereby, OCCUPANCY or USE RESTRICTIONS which would not be violated by normal use of the property for the purposes intended or for which it is adaptable.