

Mandate To Notary - Ascertaining Identity

The Proceeds of Crime (Money Laundering) and Terrorist Financing Act (Canada) and Regulations thereunder require financial institutions to obtain and retain certain information to ascertain each customer's identity when an account is opened, before any other transaction is completed, and in particular before the disbursement of mortgage funds.

A mortgage account has been opened for each mortgagor named in our instructions for the preparation of a first mortgage deed.

If the **Letter of Direction For Consumer General Collateral Charge/Mortgage** provides that you must ascertain the identity of the borrowers, we require that you ascertain the identity of each borrower and each surety as follows in accordance with the requirements of the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act (Canada) and Regulations*:

- a) **For individuals**, we require that you examine Acceptable Identification, as defined in Appendix A (Acceptable Forms of Identification) for each borrower and each surety, and complete Appendix B (Identification Verification Form), on which you are required to record the full name, type of identification, document number, expiry date, jurisdiction and country of issue of identification for each borrower and surety. **Do not send photocopies of identification documents produced by borrowers, guarantors or sureties.**
- b) **For corporations and other entities**, we require that you:
 - i) **if the entity is a corporation**, ascertain the existence of the corporation, its name and address, and the names of its directors, by referring to its certificate of corporate status, and/or to a record that the corporation is required to file annually under the applicable securities legislation that ascertains its existence as a corporation; **OR if the entity is not a corporation**, confirm the existence of the entity by referring to its partnership agreement, articles of association or other similar record that ascertains its existence.
 - ii) In either case, if the record is in paper form, the record or a copy of it is to be sent to us with your final report. You may refer to an electronic record only if obtained from a source that is accessible to the public, and the particulars of the electronic record are to be recorded on the Identification Verification Form as described therein;
 - iii) ascertain the identity of each authorized signing officer who signed the mortgage deed, as described in paragraph (1) above for individuals. If the corporation or other entity has more than 3 signing officers, you are not required to ascertain the identity of more than 3 of the signing officers who signed the mortgage deed.
- c) **For trusts or estates, or when the mortgage deed is signed by Power of Attorney**, we require that you notify the contact indicated on the **Letter of Direction For Consumer General Collateral Charge/Mortgage** immediately and no funds are to be disbursed until you receive further written instructions from us.

Each borrower, guarantor and signing officer must be physically present when you ascertain his or her identity. If you are not able to ascertain the identity of each borrower and guarantor in the manner set out above, you must immediately advise the contact indicated on the **Letter of Direction For Consumer General Collateral Charge/Mortgage** and no funds are to be disbursed until further written instructions are received from us.

You are required to return the following as part of the Solicitor's Final Report: (i) in all cases, the fully completed IVF, and (ii) if you relied upon paper document(s) to ascertain the identity of any borrower or guarantor which is a corporation or other entity, the original or a copy of the paper record(s). **Do not send photocopies of identification documentation produced by individual borrowers or guarantors.**

Precondition to Advance of Funds. In addition to the foregoing, if the **Letter of Direction For Consumer General Collateral Charge/Mortgage** provides that you must fax the fully completed IVF to us before the disbursement date, you must do so no later than 5 business days before the disbursement date. We will not advance funds until we have received and approved the fully completed IVF.

CONDITION PRECEDENT TO DISBURSEMENT OF FUNDS

In addition to the foregoing, if the Letter of Direction For Consumer General Collateral Charge/Mortgage requires you to fax us the fully completed Identification Verification Form before the disbursement date, you must do so no later than 5 business days before the disbursement date. We will not advance funds until we have received and approved the fully completed IVF.

Appendix 'A'
Acceptable Forms of Identification

Prior to disbursement of funds, we require you to ascertain the identity of each mortgagor, guarantor and, where applicable, signing officer. Each mortgagor, guarantor and where applicable, signing officer must present to you for examination one piece of Identification from the table below.

(“Acceptable Identification”). Identification must have the person’s name and photo. All identification must be original, valid, legible and not substantially damaged. Each mortgagor, guarantor and signing officer is required to be physically present when you ascertain his or her identity. The expiry date must be recorded for all documents except Certificate of Canadian Citizenship and Certificate of Naturalization.

If a mortgagor, guarantor or signing officer does not have any Acceptable Identification, please complete Section 3 of the IVF Form at Appendix B and send it to us immediately for review.

Acceptable Identification
<ul style="list-style-type: none">• Canadian Passport• Certificate of Canadian Citizenship or Certificate of Naturalization with photo (laminated card only)• Certificate of Indian Status issued by Government of Canada• Correctional Service Canada identification card with the individual’s name and photo• Driver’s license issued in Canada, as permitted to be used for identification purposes under provincial law<ul style="list-style-type: none">• If a driver’s license is presented, record the jurisdiction (province, territory or state) and country in which the license was issued.• In Quebec only, a driver’s license can be used only if an individual volunteers it when asked for identification.• In British Columbia (BC) the following types of BC Services Card can be used as ID:<ul style="list-style-type: none">• BC Service Card• BC Driver’s Licence & Services Card• Document or card, with the individual’s photo and signature, issued by any of the following authorities or their successors:<ul style="list-style-type: none">• Alberta registries• Department of Government Services and Lands of the province of Newfoundland and Labrador• Department of Service, Nova Scotia and Municipal Relations• Department of Transportation and Public Works of the province of Prince Edward Island• Department of Transportation of the Northwest Territories• Insurance Corporation of British Columbia• Saskatchewan Government Insurance• Service New Brunswick• Department of Community Government and Transportation of the Territory of Nunavut• Ontario Photo Card issued by the government of Ontario• Manitoba Identification Card (MPIC) issued by the Manitoba Public Insurance Corporation• NEXUS or CANPASS Air membership card issued by Canada Border Services Agency or United States Customs and Border Protection• Government of Canada employee identity card with the individual’s name and photo• Liquor Control Board Age of Majority (BYID) card• Provincial or federal police force identification• Permanent Resident (PR) Card• Provincial health card for Quebec and British Columbia only, as permitted to be used for identification purposes under provincial law.<ul style="list-style-type: none">• In Quebec, can only be used if the individual volunteers it when asked for identification.• Canadian Firearms License• Canadian Forces Identification card• United Kingdom passport• United States passport• United States Permanent Resident Card (Green Card)• United Kingdom driver’s license• United States driver’s license• United States Certificate of Citizenship• United States Certificate of Naturalization• Yukon General ID



Appendix 'B'
Identification Verification Form ("IVF")

Warning! Please use Internet Explorer when generating CIBC mortgage documents from www.cmidocs.com. This will ensure that this document is generated inclusive of its required barcode.

To: Canadian Imperial Bank of Commerce
Fax: 1-844-739-1156

Mortgage Loan No.	Property Address

Prior to advancing funds, we require that you ascertain the identity of each borrower, guarantor and signing officer in accordance with our Instructions to Solicitor, and send this fully completed and signed IVF to us. Each borrower, guarantor and signing officer is required to be physically present at the time you ascertain his or her identity. If required by the **Letter of Direction For Consumer General Collateral Charge/Mortgage**, funds may not be advanced until we have received and approved the IVF.

1. **For individuals**, you must record in (1) below the following information for each borrower, guarantor and, where applicable, signing officer:
- a) Full Name
 - b) Particulars of the Acceptable Identification (as defined on Appendix A - Acceptable Forms of Identification) produced to you by the individual
2. **For corporations and other entities**, you must record in (2) below the corporation's or entity's registration number, the type of record referred to and, where applicable, the source of the electronic record.

(1) **Individuals and corporate/other entity signing officers.** Particulars of identification produced by each borrower, guarantor and, where applicable, signing officer:

Borrower/Guarantor/Signing Officer Full Name		
Identification Viewed from Acceptable Forms of Identification		
Type	Number	Expiry Date (mmm/dd/yyyy)
Jurisdiction (Province/Territory/State)	Country of Issue	

Borrower/Guarantor/Signing Officer Full Name		
Identification Viewed from Acceptable Forms of Identification		
Type	Number	Expiry Date (mmm/dd/yyyy)
Jurisdiction (Province/Territory/State)	Country of Issue	

Borrower/Guarantor/Signing Officer Full Name		
Identification Viewed from Acceptable Forms of Identification		
Type	Number	Expiry Date (mmm/dd/yyyy)
Jurisdiction (Province/Territory/State)	Country of Issue	

(2) **Corporations and other entities.** Particulars of information ascertained for each borrower and guarantor which is a corporation or other entity:

Name of Corporation or other entity		
Type of entity (e.g., corporation, partnership, other entity [specify])	Registration Number	Type of Record referred to
(If applicable): Source of the electronic version of the record (must be a source which is accessible to the public)		
Description of the client's primary products and services (the Nature of Business)		

Appendix 'B' - Identification Verification Form ("IVF")

Name of Corporation or other entity		
Type of entity (e.g., corporation, partnership, other entity [specify])	Registration Number	Type of Record referred to
(If applicable): Source of the electronic version of the record (must be a source which is accessible to the public)		
Description of the client's primary products and services (the Nature of Business)		

(3) If a mortgagor, guarantor or signing officer does not have Acceptable Identification: Record below the details of two other identity documents, one of the IDs should be original government-issued identification document:

Mortgagor/Guarantor/Signing Officer Full Name		Date of Birth
Identification 1		
Type	Number	Country of Issue
Jurisdiction (Province/Territory/State)	Expiry Date	
Identification 2		
Type	Number	Country of Issue
Jurisdiction (Province/Territory/State)	Expiry Date	

Certificate of Solicitor or Notary

I have complied with your instructions set out above and in the cover section entitled "Mandate to Notary - Ascertaining Identity".

		X	
Date (mmm/dd/yyyy)	Name of Solicitor/Notary		Signature Solicitor/Notary

Return this completed form as part of the Solicitor's Final Report