



Solicitor’s/Notary’s Final Report and Certificate of Title
For CIBC Home Power Plan®

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Fax:	Province/Territory	Solicitor Final Report Documents only
	AB, BC, MB, NT, SK, YK	1-844-739-1159
	NB, NL, NS, NU, ON, PE	
	Québec	1-844-739-1158

To: Canadian Imperial Bank of CommerceCIBC CLASS PLC Reference No.

Borrower(s)

Mortgagor(s), if different than above

Civic Address of Property Mortgaged

Full Legal Description of Property

Electronic Registration	Registration No.	Date of Mortgage
YesNo		

Parcel Identification No. (PID/PIN No.) (if applicable)	Land Registry Office

Registration Date	Collateral Charge/Mortgage Amount	Taxes Paid to
	\$	

Fire And Hazard InsuranceVerified and loss payable to you as instructed

Insurer	Policy No.	Agent

The undersigned hereby certifies that the mortgage and all ancillary documentation have been drawn and registered in accordance with your Instructions to Solicitor/Notary and your Letter of Direction For Consumer General Collateral Charge/Mortgage, and all requirements contained in your Instructions to Solicitor and your Letter of Direction For Consumer General Collateral Charge/Mortgage have been carried out.

Option A

The mortgagor has good and marketable title free and clear of all judgments and other charges and you have a valid first or second charge as instructed in your Letter of Direction For Consumer General Collateral Charge/Mortgage 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)

A lender’s title insurance policy for the mortgage has been obtained from the Title Insurance Company named in the Solicitor’s/Notary’s Interim Report/Requisition for Funds Form 11388.

Option C (Western Law Societies’ Conveyancing Protocol Option)

The mortgagor has good and marketable title free and clear of all judgements and other charges and you have a valid first or second charge as instructed in the Letter of Direction For Consumer General Collateral Charge/Mortgage 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 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

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.

Enclosures:

- Completed Identification Verification Form (“IVF”) and, where applicable, the paper document(s) upon which the undersigned relied to ascertain the identity of each borrower which is a corporation or other entity, or (a) copy(ies) thereof - include only where instructed on your Letter of Direction For Consumer General Collateral Charge/Mortgage
- Acknowledgement/Direction and Guarantee - include only when the mortgage is registered electronically in Ontario.
-

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

	X	
Name of Solicitor's/Notary's Firm		Signature of Solicitor/Notary

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.