



Document Completion Instructions
Conventional, Conventional Insured and CMHC (NHA) Insured Residential Mortgages

Please use current versions of these forms which can be obtained from the ARE portal or our website (www.cmidocs.com)

- Form 1006

- Solicitor's Final Report and Certificate of Title
- Form 1010

- Instructions to Solicitor
- Form 1010 IVF

- Identification Verification Form
- Form 1040

- Agreement to Assume a Mortgage/Charge
- Form 1053

- Solicitor's Interim Report/Requisition for Funds
- Form 5453

- Standard Charge Terms

Completion of Documents

Follow the instructions in The Property Registry’s eMortgage Form User Guide.

Please complete the eMortgage in accordance with the following information as well as any other documentation we provided to you regarding this loan:

Box and information required:	Instructions:
1. MORTGAGE TYPE	Click Mortgage
2. MORTGAGOR	Complete this.
3. LAND DESCRIPTION AND PRIOR INSTRUMENTS	Complete this.
4. MORTGAGEE	Complete as follows: Canadian Imperial Bank of Commerce PO Box 115 Commerce Court Postal Station, Toronto, Ontario, M5L 1E5
5. TERMS AND PAYMENT PROVISIONS	
a) Mortgage Description:	Leave blank.
b) Mortgage Principal Amount	Complete in accordance with the Mortgage Approval or other instructions provided
c) Standard Charge Mortgage Terms:	Complete as follows: Number: [****] and Name: Canadian Imperial Bank of Commerce
d) Loan Description:	Leave blank.
e) Loan Principal Amount:	Complete in accordance with the Mortgage Approval or other instructions we provided to you
<u>THE FOLLOWING (f) TO (o) APPLY FOR FIXED RATE TERMS, INCLUDING CIBC BETTER THAN POSTED MORTGAGE AND 6-MONTH CONVERTIBLE CLOSED MORTGAGE:</u> f) Payment Details:	Click ‘Scheduled Payments’ option.
g) Interest Rate:	Complete in accordance with the Mortgage Approval or other instructions we provided to you
h) Calculated:	Complete in accordance with the Mortgage Approval or other instructions we provided to you
i) Interest Adjustment Date:	Complete in accordance with the Mortgage Approval or other instructions we provided to you
j) Balance Due Date:	Complete in accordance with the Mortgage Approval or other instructions we provided to you
k) First Payment Date:	Complete in accordance with the Mortgage Approval or other instructions we provided to you
l) Payment Frequency:	Complete in accordance with the Mortgage Approval or other instructions we provided to you
m) Last Payment Date:	Complete in accordance with the Mortgage Approval or other instructions we provided to you
n) Amount of Each Payment:	Complete in accordance with the Mortgage Approval or other

	instructions we provided to you
o) Other Details:	Complete in accordance with the Mortgage Approval or other instructions we provided to you, if applicable.
<u>THE FOLLOWING (f) TO (p) APPLY FOR VARIABLE RATE TERMS:</u>	
f) Payment Details:	
g) Prime is defined as:	Insert: "See 'Other Details' below"
h) Click "Scheduled Payments" option	
i) Interest Rate:	Select "Prime" and enter the amount above prime from the Mortgage Approval or other instructions we provided to you
j) Calculated:	'Daily' and 'Not in Advance'
k) Balance Due Date:	Complete in accordance with the Mortgage Approval or other instructions we provided to you
l) First Payment Date:	Complete in accordance with the Mortgage Approval or other instructions we provided to you
m) Payment Frequency:	Complete in accordance with the Mortgage Approval or other instructions we provided to you
n) Last Payment Date:	Complete in accordance with the Mortgage Approval or other instructions we provided to you
o) Amount of Each Payment:	Complete in accordance with the Mortgage Approval or other instructions we provided to you
p) Other Details:	<p>For CIBC Variable Flex Mortgage, insert: "The interest rate for the CIBC Variable Flex Mortgage is equal to the CIBC Prime Rate [plus/minus *%] a year. This rate will change as the CIBC Prime Rate changes. The CIBC Prime Rate on the date of the mortgage is **% a year. Therefore, the CIBC Variable Flex Mortgage rate as of the date of the mortgage is **% a year."</p> <p>For Variable Rate Open Mortgage, insert: "The interest rate for the variable rate open mortgage is equal to the CIBC Prime Rate [plus/minus *%] a year. This rate will change as the CIBC Prime Rate changes. The CIBC Prime Rate on the date of the mortgage is **% a year. Therefore, the variable rate open mortgage rate as of the date of the mortgage is **% a year."</p>
6. Additional Provisions:	Nothing is to be checked as the mortgage is not a collateral mortgage.
7. THE FARM LANDS OWNERSHIP EVIDENCE:	Click appropriate box.
8. INSTRUMENT PREPARED BY:	Complete
9. LOCK FORM AND CREATE SIGNATURE PAGES	Will be auto-filled based on the information provided through boxes 1-7.
10. SIGNATURE PAGES & EVIDENCE:	Complete this. For individuals select the appropriate statement regarding The Homestead Act. Please ensure our security is not subject to rights of a spouse, or of a person having rights similar to those of a spouse. This includes rights of a same-sex spouse or person. Verify whether spousal consent is required and obtain accordingly.
11. THE FARM LANDS OWNERSHIP EVIDENCE:	Click appropriate box.
12. INSTRUMENT PREPARED BY	Complete
13. LOCK FORM AND CREATE SIGNATURE PAGES	Will be auto-filled based on the information provided through boxes 1-7.
14. SIGNATURE PAGES & EVIDENCE:	Complete this. For individuals, select the appropriate statement regarding The Homestead Act. Please ensure our security is not subject to rights of a spouse, or of a person having rights similar to those of a spouse. This includes rights of a same-sex spouse or person. Verify whether spousal consent is required and obtain accordingly.