



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 No.	Description
Form 1006	Solicitor's Final Report and Certificate of Title
Form 1010	Instructions to Solicitor
Form 1010 IVF	Identification Verification Form
Form 1031	Mortgage under the Land Titles Act; (Applies to conventional, conventional insured and Canada Mortgage & Housing Corporation (CMHC) insured FIXED RATE MORTGAGES)
Form 5453	Standard Mortgage Terms
Form 1040	Agreement to Assume a Mortgage/Charge
Form 2467	Mortgage under the Land Titles Act; (Applies to conventional, conventional insured and Canada Mortgage & Housing Corporation (CMHC) insured VARIABLE RATE MORTGAGES)
Form 1053	Solicitor's Interim Report / Requisition for Funds

Completion of Documents

Follow the instructions in Land Titles Act and the Land Titles Forms Regulations. In addition, please follow A or B, whichever is applicable.

A. **FOR FIXED RATE MORTGAGES including CIBC Better Than Posted Mortgage, fixed rate closed mortgage, fixed rate open mortgage and 6-Month Convertible Closed Mortgage** - Conventional, Conventional Insured and CMHC Insured Residential Mortgages.

- i) Paragraph 1 - Complete the mortgagor(s) full name(s), check the appropriate box for the type of estate, the principal amount (in words and figures) and the legal description of the mortgaged lands in accordance with the Mortgage Approval.
- ii) Paragraph 2 - Check the appropriate box for the type of mortgage.
Complete the (a) interest rate, (b) interest adjustment date, (c) regular payment amount, (d) first payment date and (e) the maturity date in accordance with the Mortgage Approval.

B. **FOR VARIABLE RATE MORTGAGES including CIBC Variable Flex Mortgage™ and variable rate open mortgage** - Conventional, Conventional Insured and CMHC Insured Residential Mortgages.

- i) Paragraph 1 - Complete the mortgagor(s) full name(s), check the appropriate box for the type of estate, the principal amount (in words and figures), and legal description of the mortgaged lands in accordance with the Mortgage Approval.
- ii) Paragraph 2 - Insert the principal amount in figures in the first line of this paragraph. Check the appropriate box for the type of mortgage and complete the paragraph as follows:
 - a) **For a CIBC Variable Flex Mortgage:**
 - i) Complete the first paragraph of this section with the information contained in the Mortgage Approval.
 - b) **For a variable rate open mortgage:**
 - i) Complete the first paragraph of this section with the information contained in the Mortgage Approval.
- iii) Paragraph 4(a) - Complete the interest adjustment date in accordance with the Mortgage Approval.
- iv) Paragraph 4(b) - Complete the regular payment amount, first payment date and the maturity date in accordance with the Mortgage Approval.

Changes from Previous Documentation

The key change from the previous mortgage documentation is that the mortgage forms can now be used for both conventional and CMHC mortgages.

We rely fully on you to complete all documents in accordance with these instructions, the Instructions to Solicitor (Form 1010 PRV) and the requirements of the Land Titles Office.

Unless contained in the terms and conditions of the Mortgage Approval or in the Instructions to Solicitor (Form 1010 PRV), alterations, deletions or additions must not be made without our prior written consent.

You must provide us with a duplicate registered mortgage together with schedules and as applicable.

If possible, please send requisitions 48 hours prior to the funding date (minimum of 24 hours).