

## 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](http://www.cmidocs.com))

Form 1006 PRV	- Solicitor's Final Report and Certificate of Title
Form 1010 PRV	- Instructions to Solicitor
Form 1010 PRV-IVF	- Identification Verification Form
Form 1040 PRV	- Agreement to Assume a Mortgage/Charge
Form 1024	- Mortgage under the Land Title Act; (Applies to conventional, conventional insured and Canada Mortgage & Housing Corporation (CMHC) insured <b>FIXED RATE MORTGAGES</b> )
Form 5453	- Set of Terms and Conditions for Fixed Rate and Variable Rate residential mortgages
Form 2467	- Mortgage under the Land Title Act; (Applies to conventional, conventional insured and Canada Mortgage & Housing Corporation (CMHC) insured <b>VARIABLE RATE MORTGAGES</b> )
Form 1053	- Solicitor's Interim Report / Requisition for Funds
Form 7663	- Guarantee for personal or corporate guarantee, and Acknowledgement of Guarantee, as applicable

### Completion of Documents

#### Farm Acreage

We rely fully on you to ensure that an Order of the Saskatchewan Farm Land Security Board is obtained in accordance with Section 44 of the *Saskatchewan Farm Security Act* when necessary for the full enforcement of the remedies contained in the mortgage documentation.

#### Guarantees (Personal)

If the Approval specifies that a Guarantee is required, you are to ensure proper completion of the form of Guarantee and provide the original document with your final report. It is not to be attached to the mortgage.

If the Mortgagor might be categorized as a farmer within the meaning of the *Saskatchewan Farm Security Act* and the mortgage secures a loan in relation to farm land or other assets used in farming, you will ensure that the necessary independent legal advice is provided where required and the appropriate Certificate of Lawyer or Notary Public and Statement of Guarantor, using the Acknowledgment of Guarantee posted on the ARE portal or [www.cmidocs.com](http://www.cmidocs.com), are duly executed. The original completed document is to be provided with your final report.

#### Guarantees (Corporate)

If the Approval specifies that a Corporate Guarantee is required, you are to ensure that the corporate Guarantor has the power to grant the Guarantee and properly authorizes its execution and delivery and that the form of Guarantee is properly completed and executed and the original is provided with your final report.

#### Assignment of Rents

In the event this property deals with tenants, you are to ensure that any caveat registered to protect the interest of Canadian Imperial Bank of Commerce, in an Assignment of Rentals is to be a second charge on the subject property subject only to our first charge.

#### Homesteads Act

We rely on you to ensure the *Homesteads Act, 1989*, is complied with.

Follow instructions in the *Land Titles Act* and its *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), legal description of the mortgaged lands and the principal amount (in words and figures) 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), legal description of the mortgaged lands and the principal amount (in words and figures) 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.

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 Title Offices.

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.

You are to send all Requisition for Funds (Form 1053) to the Regional Mortgage Centre of Canadian Imperial Bank of Commerce, Vancouver.