

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 1031	-	Fixed Rate Mortgage
Form 1040	-	Agreement to Assume a Mortgage/Charge
Form 1053	-	Solicitor's Interim Report/Requisition for Funds
Form 5453	-	Fixed Rate and Variable Rate Terms and Conditions, including CIBC Better Than Posted Mortgage
Form 2467	-	Variable Rate Mortgages

Completion of Documents

Follow the instructions in the Land Titles Act and its Regulations.

The Lender/Mortgagee is:

CANADIAN IMPERIAL BANK OF COMMERCE
PO Box 115, Commerce Court Postal Station
Toronto ON M5L1E5

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.

Form 1031 - Mortgage

- i) Paragraph 1 - Insert the date, name(s) of the registered owner(s) and mortgagor(s) and guarantor(s), if any, the principal amount of the mortgage and the legal description of the lands being mortgaged in accordance with the Mortgage Approval.
- ii) Paragraph 2 - Check the appropriate box for the type of mortgage. Complete the interest rate (in words and figures), the interest adjustment date, the regular payment amount (in words and figures), the first payment date and the last payment date in accordance with the Mortgage Approval.
- iii) All other Items - Complete in accordance with the facts, the Mortgage Approval and the Instructions to Solicitors.

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

Form 2467 - Mortgage

- i) Paragraph 1 - Insert the date, name(s) of the registered owner(s) and mortgagor(s) and guarantor(s), if any, the principal amount of the mortgage and the legal description of the lands being mortgaged in accordance with the Mortgage Approval.
- ii) Paragraph 2 - Insert the principal amount of the mortgage in accordance with the Mortgage Approval. Check the appropriate box for the type of mortgage and complete the paragraph as follows:
 - a) **For CIBC Variable Flex Mortgage:**
 - i) Complete the first paragraph of this section with the information contained in the Mortgage Approval.
 - b) **For variable rate open mortgages:**
 - 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 copy of the Mortgage together with all attached schedules and an acknowledgment of receipt signed by each borrower and guarantor.