



Document Completion Instructions

CIBC Home Power Plan (HPP), Collateral and SPLC for Purchase Mortgages

Forms Enclosed or can be obtained from our website (www.cmidocs.com)

- Form 10631-2015/04 - Solicitor's Final Report and Certificate of Title
- Form 10629-2017/12 - Instructions to Solicitor
- Form 12187-2015/04 - Solicitor's Interim Report/Requisition for Funds
- Form 6213-2017/11 - Standard Charge Terms No. **** [use version currently posted on cmidocs.com]

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 this 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) Standard Charge Mortgage Terms:	Complete as follows: Number: [****] and Name: Canadian Imperial Bank of Commerce
c) Loan Description:	Leave blank.
d) Loan Principal Amount:	Complete in accordance with the instructions provided.
e) Mortgage Secures a revolving credit up to the loan principal amount:	Yes.
f) Payment Details:	In 'Prime is defined as' enter CIBC Prime Rate. Click 'Payable on Demand' option.
g) Interest Rate:	Enter "Prime plus 6%".
h) Calculated:	"Monthly" and "not in advance"

i) Interest only payments must be made:	Yes.
j) Additional Provisions:	Click 'Collateral Mortgage' and enter the following in 'Details': The interest rate is a variable rate per year equal to the CIBC Prime Rate plus 6% per annum, calculated and compounded monthly, with interest on overdue interest at the same rate. The interest rate will change automatically, without notice, whenever the CIBC Prime Rate changes. Despite the interest rate noted above, the interest rate you will pay on any part of the Debt will be the interest rate specified in the relevant Agreement which relates to that part of the Debt. Interest will be calculated as set out in the relevant Agreement or, if not set out, will be calculated and compounded monthly, with interest on overdue interest at the same rate. If no interest rate is specified in the relevant Agreement, you will pay interest on such part of the Debt at the interest rate. Interest is payable both before and after demand and both before and after default and judgment.
k) Secures present and future liabilities:	Yes.
l) Secures current or running account:	Yes.
m) Prepayment terms:	Yes.
6. THE FARM LANDS OWNERSHIP EVIDENCE:	Click appropriate box.
7. INSTRUMENT PREPARED BY:	Complete
8. LOCK FORM AND CREATE SIGNATURE PAGES	Will be auto-filled based on the information provided through boxes 1-7.
9. 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.
10. THE FARM LANDS OWNERSHIP EVIDENCE:	Click appropriate box.
11. INSTRUMENT PREPARED BY	Complete
12. LOCK FORM AND CREATE SIGNATURE PAGES	Will be auto-filled based on the information provided through boxes 1-7.
13. 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 included rights of a same-sex spouse or person. Verify whether spousal consent is required and obtain accordingly.