



Solicitor's/Notary's Final Report and Certificate of Title For CIBC Home Power Plan®

To: Canadian Imperial Bank of Commerce CIBC CLASS PLC Reference No. \_\_\_\_\_

Borrower(s) \_\_\_\_\_

Mortgagor(s), if different than above \_\_\_\_\_

Civic Address of Property Mortgaged \_\_\_\_\_

Full Legal Description of Property \_\_\_\_\_

Electronic Registration [ ] Yes [ ] No Registration No. \_\_\_\_\_ Date of Mortgage \_\_\_\_\_

Parcel Identification No. (PID/PIN No.) (if applicable) \_\_\_\_\_ Land Registry Office \_\_\_\_\_

Registration Date \_\_\_\_\_ Collateral Charge/Mortgage Amount \$ \_\_\_\_\_ Taxes Paid to \_\_\_\_\_

Fire And Hazard Insurance Verified and loss payable to you as instructed

Insurer \_\_\_\_\_ Policy No. \_\_\_\_\_ Agent \_\_\_\_\_

The undersigned hereby certifies that the mortgage and all ancillary documentation have been drawn and registered in accordance with your Instructions to Solicitor/Notary and your Letter of Direction For Consumer General Collateral Charge/Mortgage, and all requirements contained in your Instructions to Solicitor and your Letter of Direction For Consumer General Collateral Charge/Mortgage have been carried out.

[ ] Option A

The mortgagor has good and marketable title free and clear of all judgments and other charges and you have a valid first or second charge as instructed in your Letter of Direction For Consumer General Collateral Charge/Mortgage against the property subject only to the exceptions shown below, which are neither detrimental to your security nor to the marketability of title.

[ ] Option B (Title Insurance Option)

A lender's title insurance policy for the mortgage has been obtained from the Title Insurance Company named in the Solicitor's/Notary's Interim Report/Requisition for Funds Form 11388.

[ ] Option C (Western Law Societies' Conveyancing Protocol Option)

The mortgagor has good and marketable title free and clear of all judgements and other charges and you have a valid first or second charge as instructed in the Letter of Direction For Consumer General Collateral Charge/Mortgage against the property subject only to the exceptions shown below, which are neither detrimental to your security nor to the marketability of title.

The undersigned hereby certifies that s/he has complied with the Western Law Societies Conveyancing Protocol (choose applicable province) applicable to the property in the conduct of this transaction and has acted and issued this report in accordance with your Instructions to Solicitor (which are incorporated herein) with respect to the mortgage described above. Subject to any qualifications noted below which have been accepted in writing by you, the undersigned acknowledges and confirms that this opinion is given pursuant to and in accordance with the Western Law Societies Conveyancing Protocol (choose applicable province).

For Electronically Registered Charge/Mortgage Land, I hereby certify that the:

\_\_\_\_\_

The effect of the electronically registered documents has been fully explained to the parties "signing" the document.

- Enclosures:
• Completed Identification Verification Form ("IVF") and, where applicable, the paper document(s) upon which the undersigned relied to ascertain the identity of each borrower which is a corporation or other entity, or (a) copy(ies) thereof - include only where instructed on your Letter of Direction For Consumer General Collateral Charge/Mortgage
• Acknowledgement/Direction and Guarantee - include only when the mortgage is registered electronically in Ontario.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ (Date to be on or after date of final advance.)

\_\_\_\_\_  
Name of Solicitor's/Notary's Firm X \_\_\_\_\_  
Signature of Solicitor/Notary

Exceptions / Qualifications: \_\_\_\_\_

Note: The following reservations need not be listed or, if preferred, may be briefly described: EASEMENTS, ETC., for utilities servicing the property providing the building does not encroach thereon and is not affected thereby, OCCUPANCY or USE RESTRICTIONS which would not be violated by normal use of the property for the purposes intended or for which it is adaptable.