

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 1053	- Solicitor's Interim Report/Requisition for Funds
Form 5453	- Standard Mortgage Terms
Form 6498	- Schedule of Additional Provisions for variable rate mortgages ONLY
Form 7399	- Charge/Mortgage of Land
Form 1040	- Agreement to Assume a Mortgage / Charge

Completion of Documents

Follow the instructions in the Land Titles Act and the Forms Regulation.

The Lender/Mortgagee is to be completed in Paragraphs 4 and 5 of the Mortgage as:

CANADIAN IMPERIAL BANK OF COMMERCE
PO Box 115
Commerce Court Postal Station, Toronto, ON M5L 1E5

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.

Charge/Mortgage of Land

- i) Boxes 9(a)-(c) inclusive - Complete in accordance with the Mortgage Approval.
- ii) Boxes 9(d)-(i) inclusive - Complete in accordance with the MONTHLY or FLEXI terms on the Mortgage Approval, whichever is applicable.
- iii) Box 11 - Complete in accordance with the Mortgage Disclosure Statement (see "Default Insurance" section)
- iv) All other items - Complete in accordance with the facts, the Approval and Instructions to Solicitors.
- Insert in Box 10 the appropriate Standard Charge Terms registration number.

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

Charge/Mortgage of Land

- i) Box 9(a) - Complete in accordance with the Mortgage Approval.
- ii) Boxes 9(b)-(c) inclusive - Insert "**See Schedule of Additional Provisions**".
- iii) Boxes 9(d)-(i) inclusive - Complete in accordance with the Mortgage Approval.
- iv) Box 11 - Complete in accordance with the Mortgage Disclosure Statement (see "Default Insurance" section)
- v) All other items - Complete in accordance with the facts, the Mortgage Approval and Instructions to Solicitors.
- Insert in Box 10 the appropriate Standard Charge Terms registration number.

Schedule of Additional Provisions (Form 6498-Alberta)

- i) Check the box for the type of mortgage.
- ii) Insert the mortgage number, date and mortgagor(s) name(s).
- iii) Complete the section entitled Interest Rate (Boxes 9(b) and 9(c)) as follows:
 - a) **For a CIBC Variable Flex Mortgage:** Complete this section with the information contained in the Mortgage Approval.
 - b) **For a variable rate open mortgage:** Complete this section in accordance with the Mortgage Approval.

If further additional provisions are to be included in the mortgage according to the Mortgage Approval, these provisions should be added to the Schedule of Additional Provisions for variable rate mortgages. For fixed rate mortgages, including a CIBC Better Than Posted Mortgage, a schedule in proper form should be prepared reciting these additional provisions and attached to the Mortgage Form.