

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 1040	- Agreement to Assume a Mortgage/Charge
Form 1053	- Solicitor's Interim Report/Requisition for Funds
Form 5453	- Standard Mortgage Terms
Form 4746	- Mortgage - Part 1
Form 6498 BC O	- Schedule of Additional Provisions for a Variable Rate Open Mortgage
Form 6498 BC VF	- Schedule of Additional Provisions for a CIBC Variable Flex Mortgage™

Completion of Documents

Follow the instructions in the Land Titles Act and Land Transfer Forms Act and applicable Regulations.

The Lender/Mortgagee is to be completed in Item 4 of Form B Mortgage - Part 1 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.

Form B S - Mortgage - Part 1

- i) Items 5 (h) - Insert "N/A"
- ii) Items 6 & 7 - Insert "No"
- iii) Item 9 - Mark (b) with an X and insert the appropriate Standard Charge Term number after D.F. Number
- iv) Item 10 - Insert rate and prepayment mortgage type and, if insured, insured-mortgage type as follows:

<ul style="list-style-type: none"> - RATE AND PREPAYMENT MORTGAGE TYPE - "This is a fixed rate open mortgage." OR - "This is a fixed rate closed mortgage." OR - "This is a 6-Month Term Convertible Closed Mortgage." OR - "This is a CIBC Better Than Posted Mortgage". 	<ul style="list-style-type: none"> INSURED-MORTGAGE TYPE "This is a Genworth insured mortgage" OR "This is a CMHC insured mortgage and is made pursuant to the <i>National Housing Act</i>."
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- v) Item 11 - Complete this item in full
- vi) Item 12 - Add Guarantor(s) Signature(s) if applicable
- vii) 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 B - Mortgage - Part 1

Complete as for A excepting as follows:

- i) Item 5(b) - Insert "See Schedule"
- ii) Item 5(h) - Insert "N/A"
- iii) Item 10 - Insert rate and prepayment mortgage type and, if insured, insured-mortgage type as follows:

<ul style="list-style-type: none"> - RATE AND PREPAYMENT MORTGAGE TYPE - "This is a CIBC Variable Flex Mortgage." OR - "This is a variable rate open mortgage." 	<ul style="list-style-type: none"> INSURED-MORTGAGE TYPE "This is a Genworth insured mortgage" OR "This is a CMHC insured mortgage and is made pursuant to the <i>National Housing Act</i>."
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Schedule (Form E)

- i) Complete "Page of " as required on every page.
- ii) Complete the section entitled Payment Provisions Interest Rate (Box 5(b)) 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.
- iii) Complete the section entitled Additional Provisions (Box 10) as follows:
 - a) **For variable rate open mortgages only:** If the Mortgage Approval contains the provision entitled "Interest Rate Buy Down Coupon for Open Variable Rate Mortgages", you **must include** the Interest Rate Buy Down Provision contained in the section entitled Additional Provisions (Box 10) and complete it with the information contained in the Mortgage Approval. If the Mortgage Approval does not contain the "Interest Rate Buy Down Coupon for Open Variable Rate Mortgages" provision, you **must delete** the Interest Rate Buy Down Provision from the section entitled Additional Provisions (Box 10).

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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 Form B (Mortgage - Part 1) together with all attached schedules and an acknowledgment of receipt signed by each borrower and guarantor.