

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 regarding First Mortgage
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 Charge Terms
Form 6498	- Schedule of Additional Terms will be enclosed for variable rate mortgages ONLY
Form	- Acknowledgement/Direction and Guarantee (for electronically registered documents only)

Completion of Documents

Follow the instructions in the Document User Guide prepared by the Registration Division of the Ministry of Consumer and Commercial Relations and published by CCH Canadian Limited.

In addition, please follow A or B below, 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 2 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 9(j) - For NON CONDOMINIUMS, insert "See paragraph 9.4 of the Standard Charge Terms".
- For CONDOMINIUMS, insert "See paragraph 10.6 of the Standard Charge Terms".

Where the mortgage is being registered electronically, kindly insert the following information:

1. **Principal, Interest Rate, Calculation Period** - Complete in accordance with the Mortgage Approval.
2. **Interest Adjustment Date, Payment Date, Payment Amount, Balance Due Date** - Complete in accordance with the MONTHLY or FLEXI terms on the Mortgage Approval, whichever is applicable.
3. **Insurance** - For NON CONDOMINIUMS, insert "See paragraph 9.4 of the Standard Charge Terms".
- For CONDOMINIUMS, insert "See paragraph 10.6 of the Standard Charge Terms".

If further additional provisions are to be included in the mortgage according to the Mortgage Approval, a schedule in proper form should be prepared and attached to Form 2.

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

Form 2 Charge/Mortgage of Land

- i) Boxes 9(a) - Complete in accordance with the Mortgage Approval.
- ii) Boxes 9(b)-(c) inclusive - Insert "See Schedule of Additional Terms".
- iii) Boxes 9(d)-(i) inclusive - Complete in accordance with the Mortgage Approval.
- iv) Box 9(j) - For NON-CONDOMINIUMS, insert "See paragraph 9.4 of the Standard Charge Terms".
- For CONDOMINIUMS, insert "See paragraph 10.6 of the Standard Charge Terms".
- v) Box 10 - Insert "Refer to Schedule of Additional Terms". Mark an "X" in the "Continued on Schedule" box.

Schedule of Additional Terms (Form 6498-Ontario)

- i) Complete "Page of " as required.
- ii) Check the box for the type of mortgage.
- iii) Insert the mortgage number, date and mortgagor(s) name(s) in the appropriate boxes.
- iv) Complete the section entitled Interest Rate (Box 9(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.

Where the mortgage is being registered electronically, kindly insert the following information:

1. **Principal, Interest Rate, Calculation Period** - Complete in accordance with the Mortgage Approval.
2. **Interest Adjustment Date, Payment Date, Payment Amount, Balance Due Date** - Complete in accordance with the MONTHLY or FLEXI terms on the Mortgage Approval, whichever is applicable.
3. **Insurance** - For NON CONDOMINIUMS, insert "See paragraph 9.4 of the Standard Charge Terms".
- For CONDOMINIUMS, insert "See paragraph 10.6 of the Standard Charge Terms".
4. **Attach a copy of the Schedule of Additional Terms (completed in accordance with the instructions set out above) as a SCHEDULE to the mortgage or type in the provisions of the Schedule of Additional Terms in the "ADDITIONAL**

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PROVISION FIELD”.

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 Terms for variable rate mortgages.