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SOLICITOR'S FINAL REPORT ON TITLE

FROM:

TO: Home Trust Company

RE: Your Mortgage Loan to

DATE:

MORTGAGE NO.:

FAX NO:

On Property at

The above noted mortgage loan was completed in accordance with your Mortgage Loan Commitment and Instructions dated the            day of            , and in this regard, we are pleased to advise as follows:

CERTIFICATE OF TITLE

At the time the mortgage funds were advanced, you had a good and valid            charge thereon. You are insured as a mortgage lender under the Title Insurance Policy Number with            .

MORTGAGE DETAILS

CHARGOR(S):

CHARGOR(S) CONSENTING SPOUSE:

ADDRESS OF CHARGOR(S):

SECURITY ADDRESS:

BRIEF LEGAL DESCRIPTION:

GUARANTOR(S):

REGISTRATION DETAILS

The mortgage/charge was prepared in accordance with the terms set out in your Mortgage Loan Commitment and Instructions and bears the date of the            , and was registered in the Registry/Land Titles Office for the Registry/Land Titles Division of            on the            , as Number            .

EASEMENTS, ENCROACHMENTS, RIGHTS OF WAY

There are no easements, encroachments and rights of way disclosed on title to the property other than those disclosed in the Solicitor's Interim Report on Title and Request for Funds.

REALTY TAXES

All outstanding realty taxes/provincial and municipal real property taxes to the date of advance have been paid in full. Such taxes for the previous year total \$            .

## INSURANCE

We have verified that the property is insured for an amount not less than the full insurable value of the improvement against fire and lightning including extended coverage and that loss is payable to you as mortgagee. The policy is subject to Insurance Bureau of Canada Form 3000.

COMPANY: POLICY NO.  
AMOUNT: EXPIRY DATE:  
NAME OF AGENT: TELEPHONE NO.

## CREDITOR INSURANCE

We have advised the Chargor(s)/Guarantor(s) as follows:

1. Manulife's creditor insurance is optional and the Chargor(s)/Guarantor(s) are not required to buy the insurance to obtain the mortgage.
2. By providing individual Chargor(s)/Guarantor(s) access to CSP Insurance, Home Trust Company receives compensation from Manulife for policies issued by Manulife to Home Trust Chargor(s)/Guarantor(s). Home Trust Company makes no recommendation as to the suitability of the product for the individual Chargor(s)/Guarantor(s). We did not provide any advice with regards to the insurance offer, and Chargor(s)/Guarantor(s) were instructed to call Manulife at 1 800 295 6472 with any questions.
3. The signed CSP Application was returned with the mortgage closing documents, regardless of whether the Chargor(s)/Guarantor(s) opted to apply for the CSP Insurance or waived the offer.
4. The Manulife PAD form was completed and submitted with all applied for applications.

## EXECUTIONS

### REGISTRY SYSTEM

On the date of advance of the funds:

There were no outstanding executions filed with the Sheriff of the Jurisdiction in which the lands are located against the Chargor(s)/Guarantor(s)/previous owner(s).

No certificate of judgment was registered which binds the real property mortgaged herein.

### LAND TITLES SYSTEM

On the date of advance of the funds:

There were no outstanding executions affecting the subject lands.

There were no executions filed in the relevant Land Titles Office against the Chargor(s)/Guarantor(s)

## CONDOMINIUM (if applicable)

There are no arrears of common expenses or liens claimed by the Condominium Corporation against the subject unit. We have reviewed the current certificate of arrears/letter of clearance provided by the Condominium Corporation, find it to be in order disclosing no deficiencies and a certificate of insurance confirming that there is currently in force adequate fire and extended coverage over the entire condominium premises.

## CORPORATE BORROWERS (if applicable)

We confirm that the Chargor, being a corporation, has been duly incorporated with full power and authority to hold, mortgage and otherwise deal in the lands and premises described in the mortgage and all necessary corporate action has been taken to authorize the borrowing of the principal sum stated in the mortgage with interest as therein provided and the giving of the mortgage security therefor.

CORPORATION TAX

On the date of the advance of the funds herein the Province of  
no lien against the mortgaged land.

claimed

IN ALBERTA ONLY

In the Province of Alberta, we hereby certify the accuracy of all the foregoing and:

1. In conformity with the Consumer Protection Act, RSA 2000, c C-26.3. Terms were delivered and explained to the Chargor(s).
2. This transaction complied with all applicable provincial legislation.

CERTIFICATION

We hereby certify the accuracy of all the foregoing and this transaction complies with all applicable provincial legislation.

ENCLOSURES

We herewith enclose the following for your records:

- Received Charge and signed Acknowledgment and Direction re E-Reg, OR
- Duplicate registered Mortgage/Charge of Land Instrument No.
- Registered financing statement re Assignment of Rents, if applicable
- Sheriffs/Execution Certificate against the Mortgagor(s) and Guarantor(s), if any
- Copy of Title Insurance Policy
- Acknowledgment and Direction re Funds
- Property Insurance Policy
- Survey, if applicable
- Executed Statutory Declaration
- Executed copy of the Mortgage Loan Commitment
- Executed copy of the Cost of Borrowing

Per:

Signature of Solicitor or Notary

Firm Name

Firm Address