

Manulife One / Manulife Bank Select account number: _____ (the “**Account**”)

Legal Description of the Property:

Municipal Address of the Property:

(the “**Property**”)

I/We, _____ (being, the “**Declarant**”), of the

_____ of _____ in the Province of _____

do solemnly declare in favour of Manulife Bank of Canada (the “**Bank**”) as follows:

1. **Declarant** – The Declarant is the holder of the Account and makes this Declaration in support of its application to the Bank for a loan secured by a first ranking mortgage (the “**Mortgage**”) to be registered as against the Property. The Declarant is or is entitled to be the registered and beneficial owner of the Property and as such has personal knowledge of the facts set out herein.
2. **Standard Charge Terms** – The Declarant acknowledges its receipt of a copy of the Bank’s Standard Charge Terms, as attached to / incorporated by reference in the Mortgage.
3. **Indicate principal residence or tenancy:**
 - Principal Residence** – The Declarant is or is entitled to be in peaceable possession and occupation of all the portions of the Property, is occupying or will (on closing) occupy the Property as its principal residence, knows of no claim of any other person to or affecting the Property, and confirms there is no tenancy, lease, agreement for lease, license, or option to purchase affecting the Property or any part thereof.

OR

 - Tenancy** – Except as appears from the true, complete, and current copy of the tenancy agreement(s) attached hereto (the “**Tenancy Agreement**”), the Declarant is or is entitled to be in peaceable possession and occupation of all the portions of the Property not occupied by its tenant(s), knows of no other claim of any other person to or affecting the Property, and confirms there is no other tenancy, lease, agreement for lease, license, or option to purchase affecting the Property or any part thereof, with both the Tenancy Agreement and the leasing of the Property having been previously approved in writing by the Bank.

4. **Indicate the applicable mortgage purpose:**

Mortgage Purpose – Not for Improvement – The Declarant is not using the funds advanced under the Mortgage to repay a building mortgage or to finance an improvement to the Property;

OR

Mortgage Purpose – For Improvement – The Declarant is using the funds advanced under the Mortgage to finance an improvement to the Property – please describe the improvement below;

[Improvement: _____]

OR

Mortgage Purpose - New Construction – The Declarant is using the funds advanced under the Mortgage to finance the purchase of a newly constructed home on the Property.

5. **Liens** – All accounts for work, labour, supplies, and material in connection with the Property have been paid when due and there are no accounts therefor outstanding under which payment is overdue and pursuant to which any person has or would have any right of lien against the Property, in accordance with applicable law.
6. **Taxes/Utilities** – All realty taxes, levies, and assessments of any nature or kind applicable to the Property and all accounts for utility services supplied to the Property are current and will be paid in full as they fall due.
7. **Defects** – To the best of the Declarant’s knowledge, the Property has no defect that would not be seen on a reasonable inspection.
8. **Residency** – The Declarant is not a non-resident of Canada, within the meaning of Section 116 of the *Income Tax Act* (Canada) and will not be a non-resident of Canada on closing.
9. **Accuracy, Currency, and Reliance** – All information and statements delivered by the Declarant to the Bank are true and accurate in every material respect and omit no material fact necessary to make the statements therein not misleading. All representations and warranties contained in any instruments provided by the Declarant to the Bank remain true and correct as at the date hereof, as if made on the date hereof. The Declarant makes this Declaration for the purpose of inducing the Bank, relying upon the truth and accuracy of the statements contained herein, to advance the loan under the Account.

AND I/WE MAKE THIS SOLEMN DECLARATION conscientiously believing it to be true and knowing that it is of the same force and effect as if made under oath and by virtue of the *Canada Evidence Act*.

DECLARED BEFORE ME at the _____ of _____)
_____)
_____)
in the Province of _____)
_____)
this _____ day of _____)
_____)
_____, _____)

A Notary Public in and for the Province of _____

or

A Commissioner for Oaths in and for the Province of _____

My commission expires: _____ [YYYY/MM/DD]

Address / Contact Information: