

Manulife One / Manulife Bank Select Account
SOLICITOR'S FINAL REPORT ON TITLE
TO MANULIFE BANK OF CANADA
("MANULIFE BANK")

Manulife One / Manulife Bank Select Account No. _____

Manulife One / Manulife Bank Select Account Holder(s): _____

Mortgagor(s): _____

Mortgaged Property

Brief Legal Description: _____

Municipal Address & Postal Code: _____

Mailing Address of Mortgagor(s) if different than security: _____

The above-noted collateral mortgage was completed in accordance with your Solicitor's Letter of Instructions dated the _____ day of _____, _____, and in this regard, we are pleased to report as follows:

The funds were used for the following purposes:

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1. CERTIFICATE

I/We now confirm my/our Interim Report dated _____, as if all the statements in it had been included in this report, subject to the following changes that you authorized in writing before an advance was made.

2. REGISTRATION DETAILS

The collateral mortgage was prepared in accordance with the terms set out in your Solicitor's Letter of Instructions dated the _____ day of _____, _____, and was (electronically) registered in the Registry/Land Titles Office for the Registry/Land

Titles Division of _____ as Number _____, on the _____ day of _____, _____.

The details registered are as follows:

Principal Amount: \$ _____

3. INSURANCE

We have obtained a binder or certificate of insurance coverage evidencing that the property is insured in the names of the mortgagor(s), that it is in an amount representing 100% of the full replacement value of the building(s) located on the subject property and showing that loss is payable to Manulife Bank of Canada as first mortgagee. The insurance coverage includes the standard mortgage clause approved by the Insurance Bureau of Canada. Details of the policy are as follows:

Insurance Company: _____

Policy No: _____

Amount of fire coverage: \$ _____

Expiry Date: _____

Agent: _____

Owner's condominium insurance:

4. WRITS OF EXECUTION

On the date of advance of the funds there are no outstanding Writs of Execution or registered Construction Lien Act claims, Certificate(s) of lis pendens or other registered charges, which would affect your security registered or submitted for registration against the mortgaged property, nor were we then aware of any such charges.

5. CONDOMINIUM UNITS

We have obtained a Status Certificate, Strata Form B, (or the equivalent in your province or territory) of the condominium corporation certifying that there are no arrears of common expenses or liens claimed by the Condominium Corporation against the subject unit and including a certificate of insurance confirming that there is currently in force adequate fire and extended coverage over the entire condominium premises and individual unit package coverage for the interior of the premises. The insurance policy currently in force expires on

_____.

6. ENCLOSURES

We enclose the following for your records:

- i. Duplicate or copy of electronically Registered Mortgage No. _____ and/or evidence confirming our mortgage was registered in the appropriate Land Titles office.
- ii. Borrower's Acknowledgement and Direction of the electronic registration of Charge, etc., if applicable
- iii. Title Insurance certificate
- iv. Evidence of (a) fire insurance in an amount representing 100% of the full replacement value of the building(s) located on the subject property and showing that loss is payable to Manulife Bank of Canada as first mortgagee, and (b) where the subject property is a condominium, confirmation that there is currently in force fire insurance over the entire condominium premises and individual unit package coverage for the interior of the premises.
- v. Mortgagors' acknowledgement of receipt of Standard Charge Terms
- vi. General Assignment of Rents and Leases, if applicable
- vii. Copy of Execution Certificate
- viii. Others as instructed

I/We confirm that this Report may be relied upon by you and your successors and assigns and that it includes a satisfactory opinion regarding the completeness of any required assignments, and other similar ancillary agreements or documents, if applicable.

Law Firm: _____

Signature of Solicitor

Address: _____

Telephone Number: _____

Date