

SOLICITOR'S INTERIM REPORT ON TITLE AND REQUEST FOR FUNDS

TO MANULIFE BANK OF CANADA ("MANULIFE BANK")

Manulife One Account No. / Manulife Bank Select

Account Activation (Closing) Date:

Pursuant to your instructions:

- 1. We UNDERTAKE to have a collateral first Charge/Mortgage executed and registered on the appropriate form prior to any funds being disbursed.
- 2. We UNDERTAKE to provide the Duplicate Original Mortgage and/or evidence confirming our mortgage was registered in the appropriate Land Titles office and Final Report on Title within 30 days after funding, and wish to report as follows:

Manulife One / Manulife Bank Select Account Holder(s)	3)
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Mortgagor(s):

Civic Address of Mortgaged Property and Postal Code:

Brief Legal Description:

Amount of Mortgage: \$

Details of any Easements, Encroachments, Restrictions, Appurtenant Rights (e.g. rights of way) not shown on the title insurer's commitment to insure/policy:

1. Insurance

We confirm that, prior to the date of advance, the Borrower will place on the subject property 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. All policies must include the standard mortgage clause approved by the Insurance Bureau of Canada. We will forward evidence of same to the Bank for its review and approval.

2. Condominium Units

If the mortgage is of a condominium unit:

- i) We gave notice of the mortgage to the condominium corporation and ensured that the Bank's right to vote was protected and that the Bank received notice of meetings.
- ii) We checked the condominium plans to verify the location of the unit and any parking space or other area which the owner owned or had the exclusive right to use.
- iii) The address of the management office of the condominium is:

3. Interim Report on Title
We or the title insurer have completed our search of title and other associated searches and upon registration of mortgage documentation and advancement of funds, we will be prepared to certify that the above mentioned mortgage contains the terms required by your instructions, that the mortgagor(s) had legal capacity to give it, had executed it, had received independent legal advice where appropriate and had received a copy of it (including the Standard Charge Terms).
4. Request for Funds
In order to complete this mortgage in accordance with the foregoing undertakings, we hereby request funds in order to complete the transaction.
The funds are to be used for the following purposes:
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5. Required Enclosures (Each must be provided before funds will be delivered to your account)
i. Direction to Pay (Draft un-signed copy is acceptable)
ii. Copy of Lawyers Void Cheque (funds will be deposited to this account)
The remainder of the documents outlined on your initial instructions are required prior to closing.
This report may be relied upon by you and your successors and assignors.
Name and Address of Law Firm

Signature of Solicitor ONLY

Date