



Confirmed Lenders' Chart – Québec

Alterna Bank

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A" ¹ | Send pre-closing Confirmation to Mortgage Lender ² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|---|---|---|---------------------------------------|
| None. Any exceptions to coverage (other than the lender's own mortgage) must be approved by the lender in advance of closing. Please note that this lender does not accept line of credit and/or collateral mortgages. | Follow the lender's own instructions. | Follow the lender's own instructions. | Follow the lender's own instructions. |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking the TitlePLUS program to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.



Confirmed Lenders' Chart – Québec

Bank of Montreal

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A" ¹ | Send pre-closing Confirmation to Mortgage Lender? ² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|---|--|---|---|
| See Standard Approved Exceptions. For all other Schedule "A" exceptions, you must obtain lender approval in writing before releasing funds. | Not required unless includes non-approved exceptions. | No | <ul style="list-style-type: none"> • Duplicate Registered Mortgage or Proof of Registration • Direction Re: Funds • PAC Form (if provided) • Disclosure documents (if provided) |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking the TitlePLUS program to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.



Confirmed Lenders' Chart – Québec

Concentra Financial Services Association

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A" ¹ | Send pre-closing Confirmation to Mortgage Lender? ² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|---|--|---|---|
| <p>None. Any exceptions to coverage (other than the lender's own mortgage) must be approved by the lender in advance of closing.</p> <p>Please note that for line of credit and/or collateral mortgages, you must call the TitlePLUS Customer Service Centre before proceeding.</p> | Always | Yes | <ul style="list-style-type: none"> • Duplicate Registered Mortgage or Proof of Registration • Direction re: Funds • PAC forms (if provided) • Disclosure documents (if provided) • Insurance: Details of Fire Insurance Coverage and copy of binder only where mortgage is in excess of \$200,000. |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking the TitlePLUS program to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.



Confirmed Lenders' Chart – Québec

HSBC Bank Canada

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A" ¹ | Send pre-closing Confirmation to Mortgage Lender? ² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|--|--|---|---|
| See Standard Approved Exceptions. For all other Schedule "A" exceptions, you must obtain lender approval before releasing funds. | Always | Yes | <ul style="list-style-type: none"> • Duplicate Registered Mortgage or Proof of Registration • Direction Re: Funds • PAC Forms (if provided) • Disclosure documents (if provided) • Insurance: Details of Fire Insurance Coverage and copy of binder only where mortgage is in excess of \$500,000. |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking the TitlePLUS program to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.



Confirmed Lenders' Chart – Québec

Household Realty Corporation Limited

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A" ¹ | Send pre-closing Confirmation to Mortgage Lender? ² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|--|--|--|--|
| See Standard Approved Exceptions. For all other Schedule "A" exceptions, you must obtain lender approval before releasing funds. | Not required unless includes non-approved exceptions. | No, unless specifically requested by lender. | <ul style="list-style-type: none"> • Duplicate Registered Mortgage or Proof of Registration • Direction Re: Funds • PAC Forms (if provided) • Disclosure documents (if provided) |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking the TitlePLUS program to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.



Confirmed Lenders' Chart – Québec

Household Trust Company

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A" ¹ | Send pre-closing Confirmation to Mortgage Lender? ² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|---|--|--|--|
| See Standard Approved Exceptions. For all other Schedule "A" exceptions, you must obtain lender approval before releasing funds. Please note that for line of credit and/or collateral mortgages, you must call The TitlePLUS Customer Service Centre before proceeding. | Not required unless includes non-approved exceptions. | No, unless specifically requested by lender. | <ul style="list-style-type: none"> • Duplicate Registered Mortgage or Proof of Registration • Direction Re: Funds • PAC Forms (if provided) • Disclosure documents (if provided) |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking the TitlePLUS program to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.



Confirmed Lenders' Chart – Québec

ING Bank of Canada

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A"¹ | Send pre-closing Confirmation to Mortgage Lender?² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|---|--|--|--|
| <p>See Standard Approved Exceptions. For all other Schedule "A" exceptions, you must obtain lender approval before releasing funds.</p> <p>Please note that this lender does not accept line of credit and/or collateral mortgages.</p> | <p>Not required unless includes non-approved exceptions.</p> | <p>No</p> | <ul style="list-style-type: none"> • PAC Forms (if provided) • Disclosure docs (if provided) |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking the TitlePLUS program to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.



Confirmed Lenders' Chart – Québec

Laurentian Bank of Canada

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A" ¹ | Send pre-closing Confirmation to Mortgage Lender? ² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|---|--|---|--|
| See Standard Approved Exceptions. For all other Schedule "A" exceptions, you must obtain lender approval before releasing funds. Please note that for line of credit and/or collateral mortgages, you must call The TitlePLUS Customer Service Centre before proceeding. | Always | No, unless specifically requested by lender | <ul style="list-style-type: none"> • Duplicate Registered Mortgage or Proof of Registration • Direction Re: Funds • PAC Forms (if provided) • Disclosure documents (if provided) • Insurance: Name of insurance company, policy #, amount and expiry date |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking the TitlePLUS program to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.



Confirmed Lenders' Chart – Québec

Macquarie Financial Ltd.

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A" ¹ | Send pre-closing Confirmation to Mortgage Lender ² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|---|---|---|---------------------------------------|
| None. Any exceptions to coverage (other than the lender's own mortgage) must be approved by the lender in advance of closing. Please note that this lender does not accept line of credit and/or collateral mortgages. | Follow the lender's own instructions. | Follow the lender's own instructions. | Follow the lender's own instructions. |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking the TitlePLUS program to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.



Confirmed Lenders' Chart – Québec

Montreal Trust Company

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A" ¹ | Send pre-closing Confirmation to Mortgage Lender? ² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|--|--|---|---|
| See Standard Approved Exceptions. For all other Schedule "A" exceptions, you must: (a) write the following on Schedule "A" and sign it, assuming it is true: "The exceptions on this Schedule 'A' do not materially affect the marketability of title or materially impair the Lender's security", and (b) obtain lender approval in writing before releasing funds. | Always | Yes | <ul style="list-style-type: none"> • TitlePLUS Final Report must not include the registration number and date of registration. When sending the final Report to Mortgage Lender, include a re: line that states that the document is in fact a "Report to Mortgage Lender". • Duplicate Registered Mortgage or Proof of Registration • Direction Re: Funds • PAC Forms (if provided) • Disclosure documents (if provided) • Insurance: Name of insurance company, policy #, amount and expiry date • Survey, if available <p>NOTE: Where the face principal amount of the mortgage is \$250,000 or more and the property is not a divided co-ownership, you must provide a copy of the fire insurance policy or binder letter. If the property is a divided co-ownership, you must only provide the information set out in the chart regardless of the principal amount of the mortgage.</p> |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking the TitlePLUS program to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.



Confirmed Lenders' Chart – Québec

Montreal Trust Company of Canada

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A" ¹ | Send pre-closing Confirmation to Mortgage Lender? ² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|--|--|---|--|
| See Standard Approved Exceptions. For all other Schedule "A" exceptions, you must: (a) write the following on Schedule "A" and sign it, assuming it is true: "The exceptions on this Schedule 'A' do not materially affect the marketability of title or materially impair the Lender's security", and (b) obtain lender approval in writing before releasing funds. | Always | Yes | <ul style="list-style-type: none"> • TitlePLUS Final Report must not include the registration number and date of registration. When sending the final Report to Mortgage Lender, include a re: line that states that the document is in fact a "Report to Mortgage Lender". • Duplicate Registered Mortgage or Proof of Registration • Direction Re: Funds • PAC Forms (if provided) • Disclosure documents (if provided) • Insurance: Name of insurance company, policy #, amount and expiry date • Survey, if available <p>NOTE: Where the face principal amount of the mortgage is \$250,000 or more and the property is not a divided co-ownership, you must provide a copy of the fire insurance policy or binder letter. If the property is a divided co-ownership, you must only provide the information set out in the chart regardless of the principal amount of the mortgage</p> |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking the TitlePLUS program to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.



Confirmed Lenders' Chart – Québec

National Bank of Canada

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A" ¹ | Send pre-closing Confirmation to Mortgage Lender? ² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|---|--|---|--|
| See Standard Approved Exceptions. For all other Schedule "A" exceptions, you must obtain lender approval in writing before releasing funds. | Not required unless includes non-approved exceptions. | Yes | <ul style="list-style-type: none"> • Duplicate Registered Mortgage or Proof of Registration • Direction Re: Funds • PAC Forms (if provided) • Disclosure documents (if provided) • Insurance: Name of insurance company, policy number, amount and expiry date. <p>NOTE: Where the face principal amount of the mortgage is \$200,000 or more, you must provide a copy of the binder to the lender and ask the insurance company to provide the lender with a Certificate of Insurance.</p> |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking the TitlePLUS program to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.



Confirmed Lenders' Chart – Québec

National Trust Company

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A" ¹ | Send pre-closing Confirmation to Mortgage Lender? ² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|---|--|---|---|
| <p>See Standard Approved Exceptions. For all other Schedule "A" exceptions, you must: (a) write the following on Schedule "A" and sign it, assuming it is true: "The exceptions on this Schedule 'A' do not materially affect the marketability of title or materially impair the Bank's security", and (b) obtain lender approval in writing before releasing funds.</p> | <p>Always</p> | <p>Yes</p> | <ul style="list-style-type: none"> • TitlePLUS Final Report must not include the registration number and date of registration. When sending the final Report to Mortgage Lender, include a re: line that states that the document is in fact a "Report to Mortgage Lender". • Duplicate Registered Mortgage or Proof of Registration • Direction Re: Funds • PAC Forms (if provided) • Disclosure documents (if provided) • Insurance: Name of insurance company, policy #, amount and expiry date • Survey, if available <p>NOTE: Where the face principal amount of the mortgage is \$250,000 or more and the property is not a divided co-ownership, you must provide a copy of the fire insurance policy or binder letter. If the property is a divided co-ownership, you must only provide the information set out in the chart above regardless of the principal amount of the mortgage.</p> |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking the TitlePLUS program to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.



Confirmed Lenders' Chart – Québec

Scotia Mortgage Corporation

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A" ¹ | Send pre-closing Confirmation to Mortgage Lender? ² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|--|--|---|---|
| See Standard Approved Exceptions. For all other Schedule "A" exceptions, you must: (a) write the following on Schedule "A" and sign it, assuming it is true: "The exceptions on this Schedule 'A' do not materially affect the marketability of title or materially impair the Bank's security", and (b) obtain lender approval in writing before releasing funds. | Always | Yes | <ul style="list-style-type: none"> • TitlePLUS Final Report must not include the registration number and date of registration. When sending the final Report to Mortgage Lender, include a re: line that states that the document is in fact a "Report to Mortgage Lender". • Duplicate Registered Mortgage or Proof of Registration • Direction Re: Funds • PAC Forms (if provided) • Disclosure documents (if provided) • Insurance: Name of insurance company, policy #, amount and expiry date • Survey, if available <p>NOTE: Where the face principal amount of the mortgage is \$250,000 or more and the property is not a divided co-ownership, you must provide a copy of the fire insurance policy or binder letter. If the property is a divided co-ownership, you must only provide the information set out in the chart above regardless of the principal amount of the mortgage.</p> |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking the TitlePLUS program to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.



Confirmed Lenders' Chart – Québec

The Bank of Nova Scotia

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A" ¹ | Send pre-closing Confirmation to Mortgage Lender? ² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|--|--|---|---|
| See Standard Approved Exceptions. For all other Schedule "A" exceptions, you must: (a) write the following on Schedule "A" and sign it, assuming it is true: "The exceptions on this Schedule 'A' do not materially affect the marketability of title or materially impair the Bank's security", and (b) obtain lender approval in writing before releasing funds. | Always | Yes | <ul style="list-style-type: none"> • TitlePLUS Final Report must not include the registration number and date of registration. When sending the final Report to Mortgage Lender, include a re: line that states that the document is in fact a "Report to Mortgage Lender". • Duplicate Registered Mortgage or Proof of Registration • Direction Re: Funds • PAC Forms (if provided) • Disclosure documents (if provided) • Insurance: Name of insurance company, policy #, amount and expiry date • Survey, if available <p>NOTE: Where the face principal amount of the mortgage is \$250,000 or more and the property is not a divided co-ownership, you must provide a copy of the fire insurance policy or binder letter. If the property is a divided co-ownership, you must only provide the information set out in the chart above regardless of the principal amount of the mortgage.</p> |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking the TitlePLUS program to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.



Confirmed Lenders' Chart – Québec

The Toronto-Dominion Bank

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A" ¹ | Send pre-closing Confirmation to Mortgage Lender? ² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|---|--|---|--|
| <p>The following are approved exceptions which do not need lender approval prior to release of funds:</p> <ol style="list-style-type: none"> (1) registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance; (2) minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties which do not materially affect the present use of the property; (3) servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines, or other services which do not materially affect the present use of the property. <p>For all other Schedule "A" exceptions, you must obtain lender approval before releasing funds.</p> | <p>Not required unless includes non-approved exceptions.</p> | <p>No, unless specifically requested by lender.</p> | <ul style="list-style-type: none"> • TD's customized final report [not TitlePLUS Final Report] • Pg.ii of TitlePLUS Schedule "A" • Direction Re: Funds • PAC Forms (if provided) • Disclosure documents (if provided) <p>The post-closing Report must be faxed to the number provided by the Bank in your Instructions to Solicitor. Do not send any materials by mail.</p> |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking the TitlePLUS program to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.



Confirmed Lenders' Chart – Québec

XCEED Mortgage Corporation and XCEED Funding Corporation

Standard Approved Exceptions for Schedule "A"¹

The following are defined for the purposes of this chart as "Standard Approved Exceptions." Where they apply, they do not need lender approval prior to release of funds:

1. registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;
2. minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties;
3. servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines or other services which do not materially affect the present use of the property.

Post-Closing Documents

Always use the TitlePLUS form of Final Report with the documents listed in this column unless stated differently below.

Glossary: "if provided" means "if provided by the lender for you to have executed."

| Approved Exceptions for Schedule "A" ¹ | Send pre-closing Confirmation to Mortgage Lender? ² | Send pre-closing Requisition for Funds? | Post-Closing Documents |
|--|--|---|---|
| <p>The following are approved exceptions which do not need lender approval prior to release of funds:</p> <ol style="list-style-type: none"> (1) registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance; (2) minor servitudes for the supply of domestic utility or telephone services to the property or adjoining properties; (3) servitudes for drainage, storm or sanitary sewers, public utility lines, telephone lines, cable television lines, or other services which do not materially affect the present use of the property; and (4) any illegality or unenforceability of the rents from the land resulting from a breach of any current or past law governing residential rents, and without limiting the generality of the foregoing, any obligation to make rent rebates to tenants or reduce the rents for the land. <p>For all other Schedule "A" exceptions, you must obtain lender approval before releasing funds.</p> <p>Please note that this lender does not accept line of credit and/or collateral mortgages.</p> | <p>Not required unless includes non-approved exceptions</p> | <p>Yes.</p> | <ul style="list-style-type: none"> • Duplicate Registered Mortgage or Proof of Registration (E-reg only) • Direction Re: Funds • PAC Forms (if provided) • Disclosure documents (if provided) |

¹ An "approved exception" must be included in Schedule "A," but you do not need specific lender approval for it. Schedule "A" may also always include the lender's own mortgage and any related security documentation without the need for approval.

² Notwithstanding the individual lender instructions in this chart, the Confirmation is always required to be sent where additional inquiries or verifications (that is, beyond those demanded by the TitlePLUS program) are requested by the lender or you are asking TitlePLUS to "insure over" any title problems/outstanding issues. Additional instructions/"insure over" requests must be set out in a schedule and attached to Confirmation.