



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

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;
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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

Royal 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>The following are approved exceptions which do not need lender approval prior to release of funds:</p> <p>(1) registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;</p> <p>(2) minor easements for the supply of domestic utility or telephone services to the property or adjoining properties;</p> <p>(3) easements 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> <p>(4) ores, mines and/or mineral rights being reserved and/or excepted from title, or the ownership of the surface rights of the land being separated from the underlying ores, mines and/or mineral rights.</p> <p>(5) vacant land, including the absence of any improvements on the property or the existing zoning;</p> <p>(6) builder's right of re-entry to correct grading and drainage and to complete obligations under the subdivision agreement;</p> <p>(7) easements for access, mutual drives, walkways, and/or maintenance of adjoining properties;</p> <p>(8) reservations in favour of the provincial government regarding the harvesting of timber, reservations restricting the use of navigable waters as may be necessary for fishery purposes, and/or reservations of a part of the property for roads;</p> <p>(9) reciprocal, cost-sharing and shared facilities agreements between condominium corporations and/or developers of condominiums;</p>	<p>Not required unless includes non-approved exceptions</p>	<p>Yes</p>	<ul style="list-style-type: none"> • Dup. Reg. Mortgage or Proof of Registration (E-reg only) • Direction Re: Funds • PAC Forms (if provided) • Disclosure docs (if provided)



Confirmed Lenders' Chart – Québec

<p>(10) second mortgages on purchase transactions where both the first and second mortgages are to the Bank;</p> <p>(11) any exception where the Bank's written instructions to the notary indicate that the Bank does not require the corresponding search or due diligence (e.g., Certificate of Approval/Use Permit/municipal or governmental approval of private septic system);</p> <p>(12) incomplete building with open building permit, where the Bank is financing construction on the property; and</p> <p>(13) existing tenancies, including any illegality or unenforceability of rent, where the Bank's written instructions to the notary indicate that the Bank is financing the property on the basis that the property is to be rented.</p> <p>For any other potential Schedule "A" exceptions, you must make an "insure over" request to LAWPRO. Do NOT approach the Bank for approval of any exceptions.</p> <p>NOTICE: We regret that construction loan transactions by this lender are not eligible for TitlePLUS coverage unless you are retained to subsearch title prior to each advance.</p>			
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- 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

Royal Trust Corporation 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>The following are approved exceptions which do not need lender approval prior to release of funds:</p> <p>(1) registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;</p> <p>(2) minor easements for the supply of domestic utility or telephone services to the property or adjoining properties;</p> <p>(3) easements 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> <p>(4) ores, mines and/or mineral rights being reserved and/or excepted from title, or the ownership of the surface rights of the land being separated from the underlying ores, mines and/or mineral rights.</p> <p>(5) vacant land, including the absence of any improvements on the property or the existing zoning;</p> <p>(6) builder's right of re-entry to correct grading and drainage and to complete obligations under the subdivision agreement;</p> <p>(7) easements for access, mutual drives, walkways, and/or maintenance of adjoining properties;</p> <p>(8) reservations in favour of the provincial government regarding the harvesting of timber, reservations restricting the use of navigable waters as may be necessary for fishery purposes, and/or reservations of a part of the property for roads;</p> <p>(9) reciprocal, cost-sharing and shared facilities agreements between</p>	<p>Not required unless includes non-approved exceptions</p>	<p>Yes</p>	<ul style="list-style-type: none"> • Dup. Reg. Mortgage or Proof of Registration (E-reg only) • Direction Re: Funds • PAC Forms (if provided) • Disclosure docs (if provided)



Confirmed Lenders' Chart – Québec

<p>condominium corporations and/or developers of condominiums; (10) second mortgages on purchase transactions where both the first and second mortgages are to the Bank; (11) any exception where the Bank's written instructions to the notary indicate that the Bank does not require the corresponding search or due diligence (e.g., Certificate of Approval/Use Permit/municipal or governmental approval of private septic system); (12) incomplete building with open building permit, where the Bank is financing construction on the property; and (13) existing tenancies, including any illegality or unenforceability of rent, where the Bank's written instructions to the notary indicate that the Bank is financing the property on the basis that the property is to be rented.</p> <p>For any other potential Schedule "A" exceptions, you must make an "insure over" request to LAWPRO. Do NOT approach the Bank for approval of any exceptions.</p> <p>NOTICE: We regret that construction loan transactions by this lender are not eligible for TitlePLUS coverage unless you are retained to subsearch title prior to each advance.</p>			
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- 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

Tangerine 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
See Standard Approved Exceptions. For all other Schedule "A" exceptions, you must obtain lender approval before releasing funds. Please note that this lender does not accept line of credit and/or collateral mortgages.	Not required unless includes non-approved exceptions.	No	<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

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 Royal 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>The following are approved exceptions which do not need lender approval prior to release of funds:</p> <p>(1) registered restrictions or covenants running with the land, provided there is no specific instance of non-compliance;</p> <p>(2) minor easements for the supply of domestic utility or telephone services to the property or adjoining properties;</p> <p>(3) easements 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> <p>(4) ores, mines and/or mineral rights being reserved and/or excepted from title, or the ownership of the surface rights of the land being separated from the underlying ores, mines and/or mineral rights.</p> <p>(5) vacant land, including the absence of any improvements on the property or the existing zoning;</p> <p>(6) builder's right of re-entry to correct grading and drainage and to complete obligations under the subdivision agreement;</p> <p>(7) easements for access, mutual drives, walkways, and/or maintenance of adjoining properties;</p> <p>(8) reservations in favour of the provincial government regarding the harvesting of timber, reservations restricting the use of navigable waters as may be necessary for fishery purposes, and/or reservations of a part of the property for roads;</p> <p>(9) reciprocal, cost-sharing and shared facilities agreements between</p>	<p>Not required unless includes non-approved exceptions</p>	<p>Yes</p>	<ul style="list-style-type: none"> • Dup. Reg. Mortgage or Proof of Registration (E-reg only) • Direction Re: Funds • PAC Forms (if provided) • Disclosure docs (if provided)



Confirmed Lenders' Chart – Québec

<p>condominium corporations and/or developers of condominiums; (10) second mortgages on purchase transactions where both the first and second mortgages are to the Bank; (11) any exception where the Bank's written instructions to the notary indicate that the Bank does not require the corresponding search or due diligence (e.g., Certificate of Approval/Use Permit/municipal or governmental approval of private septic system); (12) incomplete building with open building permit, where the Bank is financing construction on the property; and (13) existing tenancies, including any illegality or unenforceability of rent, where the Bank's written instructions to the notary indicate that the Bank is financing the property on the basis that the property is to be rented.</p> <p>For any other potential Schedule "A" exceptions, you must make an "insure over" request to LAWPRO. Do NOT approach the Bank for approval of any exceptions.</p> <p>NOTICE: We regret that construction loan transactions by this lender are not eligible for TitlePLUS coverage unless you are retained to subsearch title prior to each advance.</p>			
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- 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

XMC 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
<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.