**Mortgagor’s Annual Form Certificate of Compliance**

**Condominium Clause Attestation**

For the Year Ended December 31, 20XX

TO: CMLS Financial Ltd. (the “**Approved Lender**”)

AND TO: CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)

RE: Mortgage loan from **CMLS Financial Ltd.** to **[INSERT MORTGAGOR]** secured by a mortgage (the “**Mortgage**”) insured pursuant to the National Housing Act in respect of the Property known as **[INSERT POPERTY NAME]** located at **[INSERT FULL ADDRESS]** (the "**Property**")

CMHC Reference Number: **[INSERT CMHC COI #]**

Capitalized terms and expressions used in this Certificate have the meanings set out in the above referenced Mortgage. This certificate is given for the purpose of confirming and verifying compliance with those covenants of the Mortgage.

I, the undersigned **[name]**, **[title]** of ( the "**Mortgagor**"), certify, without personal liability, to the Approved Lender and CMHC, that:

1. I am the duly appointed **[title]** of the Mortgagor and, as such, I am providing this certificate for and on behalf of the Mortgagor. I have read the terms of the Mortgage and have made such examinations or investigations as are necessary or appropriate to make the statements in this certificate.
2. No sale of any units within the Property has been permitted.
3. The Mortgagor has operated in compliance with the requirements of the condominium legislation (notwithstanding that all units are owned and controlled by a single owner).
4. The Mortgagor has held annual meetings with the condominium owners (notwithstanding that all units are owned and controlled by a single owner).
5. The Mortgagor has maintained compliance with all capital reserve requirements.
6. No default of event of default under the Mortgage exists or is projected to exist in the ensuing 12 months.

**DATED** the [X] day of [month], 20[X].

Name:

Title: