

AGENT EXAMINATION OF IDENTIFICATION FORM

(Individual Borrower/Guarantor/Beneficial Owner)

CMLS FINANCIAL LTD. LOAN NO.: _____

BORROWER NAME: _____

GUARANTOR(S) NAME: _____

BENEFICIAL OWNER(S) NAME: _____

PROPERTY ADDRESS: _____

I, _____, attest that (i) I understand and accept that I am acting as an agent on behalf of the mortgagee for the purpose of ascertaining the identity of the **Borrower, Guarantor, Beneficial Owner, Consenting Spouse and/or Signing Officer** listed below; (ii) I am currently in good standing and entitled to practice law without any restrictions; (iii) I have personally met with each individual; (iv) I have examined **two valid and current** original identification documents from the lists in Appendix A as recorded below, one of which includes a photograph of the individual and is from List A, and have been verified by me in accordance with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations* of Canada and (v) **I attach a clear and legible photocopy or scanned copy of both sides of each ID hereto.**

Signatory #1		
FULL NAME of Borrower/Guarantor/Beneficial Owner/Consenting Spouse/Signing Officer	DATE OF BIRTH	OCCUPATION & SPECIFIC FIELD OF WORK ¹
IDENTIFICATION TAKEN (specify ID type and number)	EXPIRY	PLACE OF ISSUANCE
IDENTIFICATION TAKEN (specify ID type and number)	EXPIRY	PLACE OF ISSUANCE
BORROWER THIRD PARTY CERTIFICATION (not required for guarantor): I hereby certify that the mortgage is for: <input type="checkbox"/> my/our benefit and is <u>not</u> for the benefit of any third party <input type="checkbox"/> the benefit of a third party**		
POLITICALLY EXPOSED PERSON CERTIFICATION: I hereby certify that I or members of my family are: <input type="checkbox"/> A Politically Exposed Person (PEP), as defined in Appendix A <input type="checkbox"/> NOT a Politically Exposed Person (PEP), as defined in Appendix A		
SIGNATORY #1 SIGNATURE:		

Signatory #2		
FULL NAME of Borrower/Guarantor/Beneficial Owner/Consenting Spouse/Signing Officer	DATE OF BIRTH	OCCUPATION & SPECIFIC FIELD OF WORK ¹
IDENTIFICATION TAKEN (specify ID type and number)	EXPIRY	PLACE OF ISSUANCE
IDENTIFICATION TAKEN (specify ID type and number)	EXPIRY	PLACE OF ISSUANCE
BORROWER THIRD PARTY CERTIFICATION (not required for guarantor): I hereby certify that the mortgage is for: <input type="checkbox"/> my/our benefit and is <u>not</u> for the benefit of any third party <input type="checkbox"/> the benefit of a third party**		
POLITICALLY EXPOSED PERSON CERTIFICATION: I hereby certify that I or members of my family are: <input type="checkbox"/> A Politically Exposed Person (PEP), as defined in Appendix A <input type="checkbox"/> NOT a Politically Exposed Person (PEP), as defined in Appendix A		
SIGNATORY #2 SIGNATURE:		

Signatory #3		
FULL NAME of Borrower/Guarantor/Beneficial Owner/Consenting Spouse/Signing Officer	DATE OF BIRTH	OCCUPATION & SPECIFIC FIELD OF WORK ¹
IDENTIFICATION TAKEN (specify ID type and number)	EXPIRY	PLACE OF ISSUANCE
IDENTIFICATION TAKEN (specify ID type and number)	EXPIRY	PLACE OF ISSUANCE
BORROWER THIRD PARTY CERTIFICATION (not required for guarantor): I hereby certify that the mortgage is for: <input type="checkbox"/> my/our benefit and is <u>not</u> for the benefit of any third party <input type="checkbox"/> the benefit of a third party**		
POLITICALLY EXPOSED PERSON CERTIFICATION: I hereby certify that I or members of my family are: <input type="checkbox"/> A Politically Exposed Person (PEP), as defined in Appendix A <input type="checkbox"/> NOT a Politically Exposed Person (PEP), as defined in Appendix A		
SIGNATORY #3 SIGNATURE:		

Signatory #4		
FULL NAME of Borrower/Guarantor/Beneficial Owner/Consenting Spouse/Signing Officer	DATE OF BIRTH	OCCUPATION & SPECIFIC FIELD OF WORK ¹
IDENTIFICATION TAKEN (specify ID type and number)	EXPIRY	PLACE OF ISSUANCE
IDENTIFICATION TAKEN (specify ID type and number)	EXPIRY	PLACE OF ISSUANCE
BORROWER THIRD PARTY CERTIFICATION (not required for guarantor): I hereby certify that the mortgage is for: <input type="checkbox"/> my/our benefit and is <u>not</u> for the benefit of any third party <input type="checkbox"/> the benefit of a third party**		
POLITICALLY EXPOSED PERSON CERTIFICATION: I hereby certify that I or members of my family are: <input type="checkbox"/> A Politically Exposed Person (PEP), as defined in Appendix A <input type="checkbox"/> NOT a Politically Exposed Person (PEP), as defined in Appendix A		
SIGNATORY #4 SIGNATURE:		

¹Vague description such as "Business-for-Self", "self-employed", "consultant", "investor", "business owner", "businessman", "entrepreneur" or "Signing Officer" is **not acceptable**. The occupation must clearly reflect the nature of the work and the industry in which it is performed.

**If this section is selected, please complete "Appendix B – Third Party Verification Form"

I, the undersigned hereby certify that I have been advised by each of the above-noted individuals that he/she is not a "politically exposed foreign person" as that term is defined in the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*.

I hereby certify that the identification provided by each of the above individuals and attached hereto is valid and has not expired and I have verified that the person shown in the photo ID is, in each case, the person who appeared before me.

Signature of Notary, Solicitor or Agent _____

Name (please print) _____ **Date:** _____

APPENDIX A – LIST OF ACCEPTABLE IDENTIFICATION DOCUMENTS

Obtain two pieces of identification, at least one of which contains a photograph and is from List A. The other one can be from either List A or List B.

NOTE: No other form of identification is acceptable. All identification must be original, valid, completely legible and in good condition. Dark or illegible copies will not be accepted.

PLEASE REFER TO NOTES BELOW

List A.

- Driver's License issued in Canada¹
- Canadian Passport
- Certificate of Canadian Citizenship/Certification of Naturalization
- Permanent Resident Card or Citizenship and Immigration Canada Form IMM5292, IMM1000 (prior to June 28th, 2002) or IMM1442
- Unexpired Firearms Acquisition Certificate (FAC) or a license — either a Possession Only or a Possession and Acquisition License (PAL) — issued by the Canadian Federal government under the *Firearms Act*.
- Armed Forces ID issued by the Government of Canada
- NEXUS Card/FAST Express Card³
- A document or card with the individual's signature and photograph on it issued by any of the following:
 - The Ministry of Transportation of Ontario (Ontario Photo Card)
 - The Insurance Corporation of British Columbia
 - Alberta Registries
 - Saskatchewan Government Insurance
 - The Department of Service Nova Scotia and Municipal Relations
 - The Department of Transportation and Public Works of the Province of Prince Edward Island
 - Service New Brunswick
 - The Department of Government Services and Lands of the Province of Newfoundland and Labrador
 - The Department of Transportation of the Northwest Territories
 - The Department of Community Government and Transportation of the Territory of Nunavut

List B.

- Birth certificate issued in Canada (must be issued by a provincial, territorial or federal government)
- Provincial health insurance card²
- Certificate of Indian Status issued by the Government of Canada
- Old Age Security card issued by the Government of Canada
- Signed automated banking machine (ABM) card or client card issued by a member of the Canadian Payments Association⁴
- Signed credit card issued by a member of the Canadian Payments Association⁴
- Signed Canadian Institute for the Blind (CNIB) client card with a photograph
- Social Insurance Number (SIN) card issued by the Government of Canada⁵

NOTES:

¹ In Quebec, driver's license may not be requested but can be used if offered.

² In Manitoba, Ontario and Prince Edward Island, provincial health card may not be used for identification purposes; in Quebec, provincial health card may not be requested but can be used if offered.

³ The card, issued by the Canadian Border Agency, is used to expedite the delivery of goods back and forth between Canada and the U.S. It includes the borrower's name, date of birth, gender, citizenship, a photo, expiry date and a unique identifier number, and is issued for a five year period.

⁴ For a list of CPA members, refer to www.cdnpay.ca. Name of financial institution issuing credit card to be noted on Agent Examination of Identification Form.

⁵ The Social Insurance Number card may not be requested but can be used if offered.

Politically Exposed Person (PEP):

A PEP is a person who is a "senior political figure", or is a member of a senior political figure's immediate family (spouse, common-law partner, parents and in-laws, sibling, child). This includes any individual who holds, or has ever held in the past, one of the following offices or positions in or on behalf of a foreign country or Canada:

- Head of state of government
- Member of executive council or legislature
- Deputy minister (or equivalent)
- Ambassador or an ambassador's attaché or counselor
- Military general (or higher rank)
- President of a state owned company or bank
- Head of a government agency
- Judge
- Leader or president of a political party in a legislature

In the event a signatory is a PEP, please contact CMLS Financial immediately and provide details with respect to same.

APPENDIX B – THIRD PARTY VERIFICATION FORM

PLEASE COMPLETE ONLY IF YOU HAVE INDICATED THAT THE MORTGAGE IS FOR THE BENEFIT OF A THIRD PARTY, AS INDICATED ON THE AGENT EXAMINATION OF IDENTIFICATION FORM

Complete for an Individual	
Full Name:	
Address:	
City:	Province:
Country:	Postal Code:
Occupation ¹ :	Date of Birth:

¹ Vague description such as "Business-for-Self", "self-employed", "consultant", "investor", "business owner", "businessman", "entrepreneur" or "Signing Officer" is **not acceptable**. The occupation must clearly reflect the nature of the work and the industry in which it is performed.

OR

Complete for a Corporation	
Name of Business:	
Nature of Business:	
Incorporation Number and Place of Issue:	
Address:	City:
Country:	Postal Code:

What is the relationship between the registered owner of the property on closing and the Third Party?

Agent
 Borrower
 Employee
 Friend
 Relative
 Trustee

Power of Attorney
 Other (specify) _____

Additional Comments

Name of Person and Firm completing this Form:	
Signature:	Date: