



# COMMERCIAL TITLE INSURANCE

## POLICY ORDER FORM

Over \$50 Million - Atlantic Canada

Date: \_\_\_\_\_ Tel No.: 289-562-5216 / 1-888-868-4853  
Email: [policyrequest@ctic.ca](mailto:policyrequest@ctic.ca) Fax No.: 289-562-2478 / 1-866-214-1953

**Law Firm Information:**  
Solicitor: \_\_\_\_\_ Assistant: \_\_\_\_\_  
Law Firm: \_\_\_\_\_  
Tel.: \_\_\_\_\_ Email: \_\_\_\_\_

**Transaction Information:**  
Purchase ..... Purchase Price: \$ \_\_\_\_\_  
Share Purchase ..... % of Shares being purchased: \_\_\_\_\_ Purchase Price: \$ \_\_\_\_\_  
Refinance / New Mortgage ..... Mortgagors are purchasing the property: Yes No  
Existing Owner Policy ..... Original Purchase Price / Appraised Value: \$ \_\_\_\_\_  
Existing Owner Policy & Refinance ..... Original Transfer Date: \_\_\_\_\_  
Other - Please provide details: \_\_\_\_\_  
Closing Date: \_\_\_\_\_ Your File No.: \_\_\_\_\_ Quote No.: \_\_\_\_\_

**Policies Required:**  
Both Loan Policy Owner Policy

**Purchaser / Mortgagor Information** (if more than two purchaser/mortgagor(s), please provide the below noted information for each purchaser/mortgagor(s) as a schedule to this order form):

First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_ Last Name: \_\_\_\_\_  
We are requesting CTIC to conduct an ID Verification\* search: Yes No  
If Yes, please provide: Phone No. \_\_\_\_\_ Email : \_\_\_\_\_  
Current Address: \_\_\_\_\_

First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_ Last Name: \_\_\_\_\_  
We are requesting CTIC to conduct an ID Verification\* search: Yes No  
If Yes, please provide: Phone No. \_\_\_\_\_ Email : \_\_\_\_\_  
Current Address: \_\_\_\_\_

**Corporation Name:** \_\_\_\_\_  
We are requesting CTIC to conduct an ID Verification\* search on the Individual(s) Executing the Documents: Yes No  
If Yes, please provide:  
First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_ Last Name: \_\_\_\_\_  
Phone No.: \_\_\_\_\_ Email : \_\_\_\_\_  
Current Address: \_\_\_\_\_

**Beneficial Owner:** \_\_\_\_\_  
We are requesting CTIC to conduct an ID Veri ication\* search: Yes No  
If Yes, please provide: Phone No. \_\_\_\_\_ Email : \_\_\_\_\_  
Current Address: \_\_\_\_\_

\* Chicago Title will conduct the identity verification using a process that utilizes information from a third party provider to help validate the identity. There is a fee for this service.

**Property Information** (if more than one property is being Insured, please provide the below noted information for each property as a schedule to this order form):  
Municipal Address: \_\_\_\_\_  
Legal Description: PID: \_\_\_\_\_  
Described as: \_\_\_\_\_



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Interest Held:

Fee Simple

Fee Simple, as to surface rights only

Fee Simple, together with easement/right of way

Leasehold, Landlord:

Registration Date:

Instrument No.:

Other, please provide details:

Property Type:

Apartment building\*

Commercial / Industrial / Office building

Condominium / Strata

Energy Project

Farm, over 2 acres & income generating

Hotel/Motel

Mixed Use (residential & commercial)

Land under development

Rooming / Student House

Vacant Land

Other (please specify):

\*The transaction is CMHC insured:

Yes, Number of units:

No

1.

The Land is located on Indigenous lands:

Yes\*

No

*\*Please note that an underwriter will contact you to discuss this transaction as further information is required in order to underwrite.*
2.

The property is connected to municipal sewer and water services:

Yes

No

N/A

If no, evidence that a use/building permit was obtained from the relevant authority for the septic system:

Yes

No

No septic system

Improvements have been made to the Land since the septic system was installed:

Yes

No

Unknown

If yes or unknown, please provide details:
3.

The Land is waterfront:

Yes

No
4.

This property is being purchased under power of sale, foreclosure or judicial sale:

Yes

No
5.

Real estate taxes (including utilities to the extent they form a lien) will be paid up to the Date of Policy and/or an undertaking will be obtained:

Yes

No

Requesting CTIC to obtain the tax verification\*

*\*Notwithstanding this request, an undertaking to readjust is needed. There is an additional charge for this service.*

If a tax verification is required, please provide the assessment account/parcel number or parcel identifier:
6.

The legal description of the Land matches the property associated with the assessment account/parcel number or parcel identifier:

Yes

No

Unknown
7.

A search with the municipality/region confirms that all agreements, restrictive covenants and conditions registered against the Land have been complied with:

Yes

No

Search not done

Statutory Declaration confirms compliance

No, representations and warranties from the vendor contained in the purchase agreement
8.

If a loan policy is required, there are private charges or assessments; options to purchase; rights of first refusal; or rights of prior approval of a future purchaser or occupant affecting Title to the Land.

Yes

No

Statutory Declaration confirms there are none

If yes, please provide details:
9.

All existing mortgages will be discharged on closing or an undertaking\*\* will be obtained:

Yes

One or more existing mortgage(s) will remain on title\*

No mortgage(s) currently registered on title

*\*Please provide a copy of the Certificate of Registered Ownership/Title Search/Parcel Register.*

*\*\*Private mortgages must be discharged on closing as an undertaking is not acceptable.*
10.

There have been transfers, mortgages or discharges within the last 6 months which were not registered by our firm:

Yes

No

If yes, please provide details or provide a copy of the Certificate of Registered Ownership/Title Search/Parcel Register:
11.

The Real Property Report/Location Certificate reveals defects:

Yes

No

No Real Property Report/Location Certificate is available

If yes, please provide details or provide a copy of the Real Property Report/Location Certificate:
12.

The Land consists of one contiguous parcel of land or if multiple parcels, they are contiguous to each other:

Yes

No



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13. The Land has actual vehicular and pedestrian access to and from a physically open and publicly maintained access route:  
Yes No
14. Current use of the Land: \_\_\_\_\_  
If vacant or land under development then the intended use of the Land: \_\_\_\_\_
15. The current use of the Land is permitted by the zoning classification contained in the municipal zoning by-laws:  
Yes No Unknown  
If vacant or land under development, the intended use of the Land is permitted by the zoning classification as per the municipal zoning by-laws:  
Yes No Unknown
16. The use of the Land has changed from when it was originally built: Yes No Unknown  
If yes, please provide details: \_\_\_\_\_
17. If a loan policy is required, a search shows outstanding work orders with the building department, fire department or any other quasi-governmental authority:  
Yes No Unknown Statutory Declaration confirms no work orders
18. List all registered instruments affecting the Land which **will not** be discharged on closing or attach a copy of the current historical Title:  
Encumbrance: \_\_\_\_\_ Instrument No.: \_\_\_\_\_ Registration Date: \_\_\_\_\_ In Favour Of: \_\_\_\_\_  
Encumbrance: \_\_\_\_\_ Instrument No.: \_\_\_\_\_ Registration Date: \_\_\_\_\_ In Favour Of: \_\_\_\_\_  
Encumbrance: \_\_\_\_\_ Instrument No.: \_\_\_\_\_ Registration Date: \_\_\_\_\_ In Favour Of: \_\_\_\_\_

## Lender Information (if additional lenders are to be insured, provide the below noted information as a schedule to this order):

Lender: \_\_\_\_\_

The Insured Lender is an administrative agent\* and different from the lender listed on the loan agreement: Yes No

\*Certain lenders will register their mortgage in the name of an administrative agent, such as Computershare. These agents are not the true lender.

If yes, please provide the name of the lender listed on the loan agreement: \_\_\_\_\_

Mortgage Closing Date: \_\_\_\_\_

Mortgage Amount: \$ \_\_\_\_\_ Mortgage Ref. No.: \_\_\_\_\_

Priority: 1<sup>st</sup> 2<sup>nd</sup> 3<sup>rd</sup> 4<sup>th</sup> Other: \_\_\_\_\_

Construction Loan: Yes No

Type of Mortgage: Standard Loan Private Lender\* Vendor Take Back Mortgage Other

\*A private lender is any lender which is not a Chartered Bank, Trust Company, Credit Union, Insurance Company or Mortgage Finance Corporation.

If a private lender, to your knowledge has the private lender submitted a title insurance claim to any title insurer in the past 5 years? If unknown, please inquire with the private lender or their solicitor:

Yes No

If yes, please provide details: \_\_\_\_\_

If a private lender, the proceeds will be paid to the registered owner or their solicitor (solicitor must undertake to pay balance to registered owner), secured creditors, institutions for registered owner's unsecured debts or to pay transaction disbursements:

Yes No

If no, please provide details: \_\_\_\_\_

19. The loan to value ratio is less than 75%: Yes No

If no, the percentage of the loan to value ratio: \_\_\_\_\_

20. The terms of the loan / credit agreement allow for:

Construction Advances Revolving line of credit Variable interest rate None

21. If a purchase and the mortgage amount is higher than the purchase price it is because:

The mortgage is a line of credit and/or the funds being advanced are less than the purchase price.

The mortgage appraisal value is higher than the purchase price and the funds being advanced are less than the purchase price.

The Land is a new construction and/or the excess funds will be used for renovations.

The mortgage amount is no more than 25% over the purchase price.

Other, please provide details: \_\_\_\_\_



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22. The Super Priority Liens / Deemed Trust Endorsement is required:      Yes\*      No

*\*Not available for private lenders that are not 1st or 2nd priority*

23. The Insured requires the Encroachments, Restrictions and Work Orders – Post Date of Policy Endorsement:

Yes\*      No

*\*Not available for private lenders; the Insured mortgage priority must be either 1st or 2nd priority and there is an additional fee.*

24. If there are existing/uninsured mortgages, please provide details:

Lender: \_\_\_\_\_ Registered Amount: \_\_\_\_\_ Priority: \_\_\_\_\_

Lender: \_\_\_\_\_ Registered Amount: \_\_\_\_\_ Priority: \_\_\_\_\_

Lender: \_\_\_\_\_ Registered Amount: \_\_\_\_\_ Priority: \_\_\_\_\_

25. This firm represents the following parties (and is allowed under the Rules of Professional Conduct of the Law Society to do so):

Purchaser/Mortgagor(s)\*      Lender      Both\*

\*I have acted for the purchaser / mortgagor(s) before:      Yes      No\*

\*Purchaser / Mortgagor(s) were referred by:

Another solicitor acting in the transaction

Broker who I have worked with previously

Existing client(s)

Family member/friend

Lender

Real estate agent who I have worked with previously

Other\*, please provide details: \_\_\_\_\_

*\*Please provide a copy of the current historical title.*

If Broker / Real estate agent, please provide the name and phone number:

Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

If not acting for both parties, please provide the full name and phone number of the other lawyer:

Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

26. If a private lender, the Lender has done business with the mortgagor(s) before.      Yes      No

27. If a private lender, the lender has verified ALL of the following: a) income, b) employment and c) performed a credit bureau check on the mortgagor(s).

Yes      No

28. A notice of change has been filed in the past 12 months that changes the officers, directors or shareholders for the mortgagors(s) and/or vendor(s):

Yes\*      No      N/A

If yes, please provide details: \_\_\_\_\_

*\*Please provide a copy of the corporate registry search.*

29. A corporate borrowing resolution signed by authorized officers/directors has been obtained for the purposes of this transaction:

Yes      No      N/A

If no, please provide details: \_\_\_\_\_

30. The borrowing resolution contains details of the transaction and to the best of my knowledge complies with provincial/federal requirements:

Yes      No\*      N/A

If no, please provide details: \_\_\_\_\_

*\*Please provide a copy of the borrowing resolution.*

31. All other required corporate consents for this transaction (including from any shareholders) has been obtained:

Yes      No      N/A

If no, please provide details: \_\_\_\_\_



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32. Title insurance as been applied for or this transaction has been discussed with another title insurance provider:  
Yes      No  
If yes, please provide details: \_\_\_\_\_
33. A party to this transaction is signing by way of Power of Attorney:      Yes      No  
If yes, I confirm that I have prepared the power of attorney or that the power of attorney has been prepared by a Lawyer authorized to practice in this jurisdiction:  
Yes      No
34. If a purchase, I confirm that I have reviewed the agreement of purchase and sale.  
Yes, and there are no concerns/ issues to disclose      Yes, and I have concerns/issues to disclose  
No, I have not reviewed the agreement of purchase and sale  
If yes, please provide details: \_\_\_\_\_
35. If a purchase, a portion of the deposit was paid to someone other than the Lawyer, Real Estate Agent/Broker or Builder:  
Yes      No  
If yes, please provide details: \_\_\_\_\_
36. There are matters or issues not addressed in this form that Chicago Title should be made aware of:      Yes      No  
If yes, please provide details: \_\_\_\_\_

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**By submitting this order, it is acknowledged that:**

*Note: A law clerk or paralegal may submit the order on behalf of the solicitor, provided they have been specifically instructed by the solicitor. The statements contained herein are as if the lawyer made them himself/herself.*

- Title (and off title searches, where applicable) to the Land has been investigated in accordance with Chicago Title Insurance Company's Search Guideline;**
- The necessary inquiries have been made to provide the information in this form;**
- Identification of the purchaser(s) and/or of the signing officers/directors has been/will be verified before closing by reviewing a piece of Canadian Federal or Provincial Government issued PHOTO identification and confirm the validity to the best of your ability; and**
- Consent has been obtained from my client to have their personal information provided to the Company for the purpose of issuing a title insurance policy and, where applicable, to have their personal information transmitted electronically.**

*If needed, additional qualifications or details can be attached to this form.*

All policies ordered but not issued are subject to a cancellation fee. Your order will be processed in sequence, during our business hours of 9 am to 5 pm EST Monday to Friday. If you have any inquiries please feel free to call us at 1-877-849-3113. Chicago Title Insurance Company Canada is committed to protecting your client's privacy and personal information. The personal information you provide is kept confidential and is used to underwrite, assess and control risks, and issue and administer policies of title insurance. For our complete corporate Privacy Policy, please visit our website at [www.chicagotitle.ca](http://www.chicagotitle.ca) or contact our Privacy Officer at 1-888-868-4853.