



## GENERAL INSTRUCTIONS TO LAWYER/NOTARY

### Collateral Mortgages/Hypothecs

**NOTE: WHEN CALLING OR CORRESPONDING WITH US, ALWAYS QUOTE OUR SERVICE REFERENCE FILE (SRF) NUMBER**

We are retaining you to act on behalf of the Royal Bank of Canada, (the "Mortgagee", "we" or "our") in this mortgage transaction. Prepare the Mortgage ("Hypothec" in Quebec) in accordance with these General Instructions, our Specific Instructions and any additional instructions applicable to the transaction. You are to assume sole responsibility for the accuracy and validity of all documents and the preparation and registration of the Mortgage. You are to confirm the identity of the Mortgagor(s) ("Grantor(s)" in Quebec), Guarantor(s) and any consenting spouse, register the Mortgage, investigate title and perform all usual searches relating to the property to ensure that there are no rights or other claims having priority over the Mortgage (unless consented to by us). Obtain all customary certificates and keep them in your file. Do not send copies to the Mortgagee. In lieu of your title opinion we will accept a title insurance policy issued by one of Chicago Title Insurance Company, FCT Insurance Company Ltd. (carrying on business under the name First Canadian Title), Lawyers' Professional Indemnity Company (TitlePlus), Travellers Guarantee Company of Canada or Stewart Title Guaranty Company. Once you have agreed to act on our behalf, you may not advise or counsel the Mortgagor(s) to renegotiate any terms of the underlying loans or Mortgage or to investigate the availability of alternative lending arrangements. If there is an actual conflict of interest, we will seek alternative counsel. **Your account for this matter will be paid by our mutual client.**

**We will not review nor approve any draft documents. We will not review the final documents sent to us. If the documents are not prepared in accordance with our instructions or the Mortgage does not have the priority indicated in our Specific Instructions and, as a result, we suffer a loss, then we will seek to recover any such loss from you. You are to take all steps that would be taken by a careful and prudent solicitor/notary on behalf of a client. This includes, without limitation, advising the Mortgagee of any material fact known to you that might affect its decision to advance the loan. If the funds will be used to purchase the property, you must verify that the purchase price in the Agreement of Purchase and Sale is the same as the price indicated in our Specific Instructions. You must also advise us if: (i) the property value significantly escalated over a short period of time; (ii) the vendor under the Agreement of Purchase and Sale (Contract of Sale) was not the registered owner at the time the Agreement of Purchase and Sale was signed; (iii) the Agreement of Purchase and Sale has been amended to provide for significant repairs to be made by the purchaser; or (iv) there are any unusual credits on the statement of adjustments in favour of the Mortgagor(s), including any deposits not required or referred to in the Agreement of Purchase and Sale.**

**To report any unusual or suspected fraudulent activity relating to the transaction or the subject property, call during regular business hours at 1-888-215-8687, with the following exceptions: in BC and the Prairie provinces call 1- 866-665-0272 and in Quebec call 1-877-673-4858.**

**For mortgages registered electronically, you are to ensure that the registration of the mortgage is in accordance with our instructions and is properly authorized by the mortgagor (and his/her spouse, where applicable).**

**If you have any questions on the transaction or to report issues relating to title that may affect our security or priority or which are contrary to our instructions, you are to contact our Personal Service Centre at the number indicated in clause 15.**

Our mortgage documents are available at our legal documents web site at [www.rbcroyalbank.com/legalforms](http://www.rbcroyalbank.com/legalforms). You are responsible for downloading the applicable document(s),

completing them, arranging execution and providing copies to the Mortgagor(s). Please note amendments are not to be made to any of our forms without our prior written approval. **Note:** For electronic mandates transmitted through Assyst Real Estate (the "Platform"), all required documents are available on the Platform. This means you should not download documents from our legal documents web site. By accepting an electronic mandate transmitted through the Platform, you are consenting (for your and your client's behalf, if appropriate) to receive the relevant documents electronically; please arrange for a copy of this confirmation to be retained for future reference.

#### **ADDITIONAL INSTRUCTIONS FOR ELECTRONIC MANDATES TRANSMITTED THROUGH ASSYST REAL ESTATE (All provinces including Quebec):**

Unless otherwise indicated, all instructions applicable to non-electronic transactions also apply to electronic transactions. In addition:

- (i) For electronic mandates transmitted through Assyst Real Estate (the "Platform"), the mandate is deemed to have been received by you at the time of acceptance by you via the Platform.
- (ii) Unless otherwise indicated, all documents you require, including the Mortgage and related documentation, and, in Quebec, the resolution of Royal Bank of Canada ("the Bank"), are available on the Platform and may be relied upon by you as the most current version. Do not download any documents from our legal documents web site.
- (iii) When you accept an electronic mandate you are representing to the Mortgagee that you are a lawyer in good standing with your provincial law society (or, in B.C., a notary in good standing with the Society of Notaries Public of British Columbia) (in Quebec, that you are a notary in good standing with the Chambre des notaires) and that you have been issued a valid digital signature by:
  - (a) In Ontario, Alberta, Saskatchewan, Manitoba, New Brunswick, Nova Scotia, Prince Edward Island and Newfoundland and Labrador: Telus Certification Authority;
  - (b) In British Columbia, the Law Society of British Columbia, through Juricert;
  - (c) In Québec, the Chambre des notaires.

Throughout these instructions, all references to a « digital signature » mean a valid digital signature issued by the above bodies/organization shown for your province.

You undertake to notify the Mortgagee and Telus Corporation (the company that owns and operates Assyst Real Estate) immediately in the event you are no longer a lawyer or notary in good standing or if the digital signature issued to you is compromised or no longer in force.

- (iv) You are responsible for complying with these and any other instructions applicable to the transaction and ensuring that the Mortgage and all related documents comply with them. The Mortgage for each mandate transmitted through the Platform will have already been completed with the Mortgagor's information. Please review the contents of the Mortgage and any other documents received through the Platform to ensure they have been completed in accordance with these and any other instructions applicable to the transaction. Please ensure the information displayed in the Mortgage conforms with the information displayed in clause 1 of the Specific Instructions. Please also refer to section 3 of these General Instructions.
- (v) You must activate the Request Final Lender Update tab on the Platform, at least 3 working days before the Mortgagor signs the Mortgage, or the RBC Homeline Plan® Agreement (Form 243) where the Specific Instructions require that you have the Mortgagor sign the latter. You must return the signed copy of the RBC Homeline Plan Agreement to us.
- (vi) Complete an RBC Homeline Plan Request for Funds (Form 3958), sign it by digital signature and send it via the Platform, at least 3 days before funds are required. **In submitting an RBC Homeline Plan Request for Funds through the Platform, you are representing to the Mortgagee that you have searched the**

**title to the property, that the Mortgagor(s) have, or will have, good and marketable title when the Mortgage is registered, that you have complied with these and any other instructions applicable to the transaction and are satisfied that all matters referred to in these documents, other than signature and registration of the Mortgage and forwarding of the documents, are completed.**

- (vii) If you have indicated on the RBC Homeline Plan Request for Funds (Form 3958) that a cheque be delivered to your branch, you are authorized to deposit the cheque representing the mortgage proceeds into your trust account once all pre-disbursement conditions, except for signature and registration (in Quebec, publication) of the Mortgage, have been met.
- (viii) Funds must not be disbursed until you are satisfied that all matters referred to in these and any other instructions applicable to the transaction have been followed, including registration of the Transfer/Deed of Land/Deed of Sale (for purchase transactions) and our first-ranking Mortgage, and you have undertaken (or, for purchase transactions in all provinces except Quebec, you have received a valid and enforceable undertaking from the vendor's solicitor/notary) to register a discharge of the rights of any existing mortgagee/hypothecary creditor, as soon as possible;
- (ix) You must complete the RBC Homeline Plan - Notice of Registration (Form 3958), where applicable, and enter the registration number of the mortgage in the appropriate field on the Platform immediately once known;
- (x) Your Report on Title and Security (form 4177, except in Quebec, Form 3955) is available on the Platform and should be signed using your digital signature and returned to us via the Platform. Please note that we do not require a Report on Title and Security Update for electronic mandates completed through the Platform;
- (xi) Section 18 (a) – For all provinces other than New Brunswick, do not return the requested documentation. Please retain in your file. For New Brunswick, you must return the requested documentation. In all provinces, you must ensure that the registration number of the mortgage/hypothec is entered on the Platform;
- (xii) Sections 18 (b), 18 (e), 18 (f), 18 (g), 18 (h) and 18 (i) – Please return the signed paper original to us.

**FOR ELECTRONIC MANDATES IN QUEBEC ONLY:**

- (i) The partner or employee of the notary, who receives an electronic mandate through the Platform from the Bank, is authorized to execute the Mortgage and related documents on behalf of the Bank. If you have no employee or partner, any other notary who is a member in good standing of the Chambre des notaires du Québec (the "Chambre") is authorized to sign. If there is no employee, partner or other notary who can sign, you must make an appointment with the branch for signature of the documents.
- (ii) If the person designated by the Bank resolution to execute the Mortgage and related documentation is not a member of the Chambre, you must:
  - **ensure that the designated person signs a confidentiality agreement before signing the Mortgage or related documents; and**
  - **obtain client consent for the designated person authorized by you, if not a notary, to sign the Mortgage and related documentation on behalf of the Bank.**
 The confidentiality agreement and the consent form are available on the Platform. In both cases, please retain the signed documents in your file. We do not require copies of them.
- (iii) You, and not the designated signatory, are responsible for complying with these and any other instructions applicable to the transaction and ensuring that the Mortgage and all related documents comply with them. Unless otherwise indicated, all instructions applicable to non-electronic mandates, also apply to electronic mandates.

## 1. IDENTIFICATION OF THE PARTIES

We will identify the Mortgagor(s), Mortgagor's spouse and Customer(s) in our Specific Instructions. However, please note that we have not confirmed who holds title to the property. If title is held otherwise than in the Mortgagor(s) name, please contact the Personal Service Centre at the number indicated in clause 15.

If a Mortgagor or consenting spouse is not personally known to you, verify the identity of the person by examining at least one piece of photo identification. You may want to contact the person in advance to advise of this requirement. Make a photocopy of the identification card or document for your file, but do not send it to the Mortgagee.

## 2. SEARCH OF TITLE / TITLE INSURANCE

### (a) Full Search Requirement

We require your opinion that the Mortgagor(s) has/have good and marketable title to the property or is/are the registered owner(s), as applicable in the province or territory in which the mortgaged property is located, and the priority of the Mortgage. You are to obtain written confirmation of the good standing of any prior mortgages, charges/liens/hypothecs and the amount owing under them. You do not need to confirm the good standing of a prior mortgage in favour of the Mortgagee, Royal Trust Corporation of Canada or The Royal Trust Company (collectively "the Bank"). You are to undertake such searches as are generally conducted in connection with the delivery of a title opinion and prepare a Report on Title and Security (in Quebec Form 3955 and in the other provinces and territories Form 4177) and, if applicable, a Report on Title and Security Update (in Quebec Form 3939 and in the other provinces and territories Form 3938) available on our legal documents web site. Alternatively, you may obtain a lender's title insurance policy. Please note that we do not require a Report on Title and Security Update for electronic mandates completed through the Platform.

### (b) Summary Search Requirements - Ontario and Atlantic Canada only

Notwithstanding clause 2(a) above, if the property is subject to an existing mortgage in favour of RBC and the property is located in Ontario or Atlantic Canada, your report on title may be based upon a summary search of title. If that is the case, you are to report using the Report on Title and Security (Form 4177) and, if applicable, a Report on Title and Security Update (Form 3938) available on our legal documents web site, with the amendments required to reflect a summary search of title. You are still required to determine the status of realty taxes, utilities or other charges that may claim a lien against the property in priority to the Mortgage and determine if there are outstanding work orders. Alternatively, you may obtain a lender's title insurance policy.

### (c) Summary Search Requirements (Limited Mandate) – Quebec only

Notwithstanding clause 2(a) above, if the property is subject to an existing first-ranking hypothec in favour of RBC and the property is located in Quebec, you may do the following:

- (i) Your examination of title shall date back only to the date of registration of our first-ranking hypothec;
- (ii) You are not required to check the status of property taxes;
- (iii) Notwithstanding clause 4(a) below, a Plan and Certificate of Location prepared by a qualified Quebec land surveyor prepared at the time we obtained the first-ranking hypothec is acceptable. If a title insurance policy was issued at that time, obtain either a new title insurance policy or a current Plan and Certificate of Location prepared by a qualified Quebec land surveyor;
- (iv) Notwithstanding clause 4(b) below, you are not required to verify building or zoning requirements;
- (v) Notwithstanding clause 5 below, you are not required to check the status of insurance on the property;
- (vi) If you need an account statement to reimburse the first-ranking hypothec, you must request it at least 72 hours before the transaction.

- (vii) We do not require our first-ranking hypothec to be cancelled (discharged) at this stage. But you must ensure that there is no other subsequent registration to this first-ranking hypothec on the land register.
- (viii) Complete the Report on Title and Security (Form 3955) with the appropriate modifications: delete the taxes, insurance and certificate of location clauses. If our first-ranking hypothec has not been cancelled, complete clause 1E. (If our first-ranking hypothec has been cancelled, complete clause 1D.) Alternatively, you may obtain a lender's title insurance policy from an approved title insurer (clause 1F).

**d) Special Instructions for Leasehold Mortgages**

- (i) If this is a leasehold mortgage on First Nation land, please see our legal documents web site for further instructions.
- (ii) If this is a leasehold mortgage on non-First Nation land and the term of the lease is for a period of less than 100 years, you are required to obtain a lender's title insurance policy from an approved title insurer.
- (iii) For leasehold mortgages on non-First Nation land with a term of more than 100 years, undertake such searches as are generally conducted in order to deliver title opinion and prepare a Report on Title and Security (Form 3955 in Quebec or Form 4177 in the other provinces and territories) and, if applicable, a Report on Title and Security Update (Form 3939 in Quebec or Form 3938 in the other provinces and territories) available on our legal documents web site. Alternatively, you may obtain a lender's title insurance policy from an approved title insurer.

**(e) Special Instructions on Title Insurance – “Gap coverage” – B.C., Alberta, Manitoba, Saskatchewan**

If title insurance is used, funds may be advanced prior to the registration of the Mortgage, provided:

- (i) a policy of title insurance has been confirmed, bearing a date either prior to or the same as the date of the advance; and
- (ii) the executed Mortgage and transfer of land (if the Mortgage is in conjunction with a purchase) in registrable form have been forwarded to the Land Titles Office for registration.

**(f) Instructions re Western Law Societies Conveyancing Protocol – applicable to B.C., Alberta, Manitoba and Saskatchewan**

The Mortgagee acknowledges that collateral mortgage transactions in B.C., Alberta, Manitoba and Saskatchewan may close in accordance with the Western Law Societies Conveyancing Protocol (referred to, for each province in which the mortgaged property is situated, as the “Protocol”). For transactions to which the Protocol applies you are authorized to advance funds in accordance with terms of the Protocol, subject to the following:

- (i) We require no written opinion from you prior to requesting mortgage funds. If the Mortgage secures an RBC Homeline Plan Agreement, you should submit an RBC Homeline Plan Request for Funds – Notice of Registration (Form 3958). In requesting the funds, you represent to us that you have complied with the Protocol in the conduct of this transaction with respect to the real property described in the Specific Instructions. For all other collateral mortgages, fax a Notice of Registration to the Customer's branch to have the funds released. In faxing us the Notice of Registration, you represent to us that you have complied with the Protocol in the conduct of this transaction with respect to the real property described in the Specific Instructions.
- (ii) Please provide your opinion in the ordinary course. You will note that our final Report on Title and Security (Form 4177) includes an amended Protocol opinion.
- (iii) by issuing the Protocol opinion you acknowledge and agree that if there is:
  - (A) an intervening registered (or unregistered of which you are aware) encumbrance not noted therein which takes priority over the mortgage contrary to the instructions (in Alberta, Manitoba and Saskatchewan, only); or

- (B) a survey problem or defect not noted therein which would have been disclosed by an appropriate surveyor's certificate prepared prior to the disbursement of mortgage funds (in all Protocol provinces),

then you will be responsible to the Mortgagee for any actual losses (including the cost of repairs) that it suffers as a result.

### 3. MORTGAGE PREPARATION

#### (a) Alberta

- (i) Download the Standard Mortgage Terms and Mortgage from our legal documents web site [www.rbcroyalbank.com/legalforms](http://www.rbcroyalbank.com/legalforms);
- (ii) Prepare the Mortgage using the information from our Specific Instructions.
- (iii) For the address of the Mortgagee in Box 2 of the Mortgage, insert the address of the Personal Service Centre provided in our Specific Instructions;
- (iv) If the Customer is not the same as the Mortgagor, insert the Customer(s) name(s) into Box 9 of the Mortgage;
- (v) Please note that if a Guarantee is taken, it must be signed at the same time as the Mortgage.
- (vi) If the property is located in a provincial park or on an Indian reserve, contact the Mortgagee for further instructions.

#### (b) British Columbia

- (i) If the Mortgagor is a married person and the Mortgagor's spouse is not or will not be the registered owner of the land, have the unregistered spouse sign a Postponement of Entitlement under the Family Relations Act (Form 3950) and, if appropriate, a Solicitor's Certificate of Independent Legal Advice (Form 3949). These documents are available at our legal documents web site;
- (ii) If the property is on leased aboriginal land, please contact us at the number indicated in clause 15 for further instructions;
- (iii) Obtain and prepare the Form B Mortgage - Part 1 (and Form E Schedule, if required) using the information from our Specific Instructions;
- (iv) Download the applicable Standard Mortgage Terms from our legal documents web site [www.rbcroyalbank.com/legalforms](http://www.rbcroyalbank.com/legalforms);
- (v) At Item 5, state the following:
  - Items 5(a) Principal Amount and 5(b) Interest Rate, insert the amounts from the Specific Instructions;
  - Items 5(c) Interest Adjustment Date, 5(f) First Payment Date, 5(g) Amount of each periodic payment, 5(h) Interest Act Statement and 5(i) Last Payment Date, answer "N/A";
  - For Item 5(d) Interest Calculation Period, answer "Monthly, not in advance";
  - Items 5(e) Payment Date and 5(l) Balance Due Date, answer "On Demand";
  - Item 5(j), Assignment of Rents: if this is an Investor Mortgage, state "Yes" and insert the registration number of the Standard Mortgage Terms and the page number on which Section 15(6) is found. All other mortgages, insert "No".
  - Item 5(k) Place of Payment, state: "Postal Address in Item 4".
- (vi) At Item 7, select "Yes".

- (vii) At Item 10, Additional or Modified Terms, insert the following:  
 "10.1 The Mortgage Terms forming Part 2 of this Mortgage are amended by deleting Paragraph (2) of Section 1 and replacing it with the following words: "**Customer** means [insert name of principal debtor]. The term **Customer** may also include you, if you owe us money and you have agreed that your obligation to repay the money will be secured by the mortgage.  
 10.2 The Mortgage is payable on demand."
- (viii) Download the Acknowledgement (Form 4178) from our legal documents web site and have it signed by the Mortgagee to acknowledge receipt of all documents.
- (ix) If the property is a strata lot, also register the Mortgagee's interest on a stratified parking stall by way of an inter alia Mortgage.

**(c) Manitoba**

**(A) All Mandates**

- (i) Download the Standard Charge Mortgage Terms from our legal documents web site [www.rbcroyalbank.com/legalforms](http://www.rbcroyalbank.com/legalforms);
- (ii) Obtain Mortgage Form 11.4 and complete it using the information from our Specific Instructions.
- (iii) Download the applicable schedule to the Mortgage Form 11.4 from our legal documents web site, either Schedule A - Fixed Rate (Form 3989) or Schedule A - Prime Rate (Form 3990), and complete it using the information in our Specific Instructions.
- (iv) In Item 6(b) of Mortgage Form 11.4 related to the Interest Rate, insert the words "See Schedule A". Also, in the box which follows the words "see schedule" of Item 6, insert the letter "A".
- (v) You are to insert the following in the Additional Provisions field of section 6 of Form 11.4: "This Mortgage secures the last dollars owed by the Mortgagor. The standard charge mortgage terms contain a revolving feature."
- (vi) If the property is located in a national or provincial park or on an Indian reserve, contact the Mortgagee at the number indicated in clause 15 for alternative instructions.

**(d) New Brunswick**

- (i) Download the Optional Mortgage Covenants from our legal documents web site [www.rbcroyalbank.com/legalforms](http://www.rbcroyalbank.com/legalforms);
- (ii) Download the appropriate Form 15.1 Collateral Mortgage from the same legal documents web site or complete the registration of the mortgage electronically. In the case of an electronically registered mortgage, you are authorized to complete, submit and deliver it for registration on our behalf.
- (iii) Complete the Form 15.1 Collateral Mortgage using the information in our Specific Instructions. For electronically registered mortgages, you must also ensure that all the information contained in the appropriate Form 15.1 Collateral Mortgage from the legal documents web site and in our Specific Instructions is reproduced in the mortgage.
- (iv) Use the full name of each Mortgagor and the spouse of the Mortgagor in accordance with the *Naming Conventions Regulation* under the *Land Titles Act*, NB;
- (v) The address of the Mortgagee is the following: Royal Bank of Canada, Transit # 00884, Main Branch – Fredericton, 504 Queen Street, Fredericton, N.B. E3B 5G1.
- (vi) Insert the identifying number of the Optional Mortgage Covenant - Collateral Mortgages in the blank space provided on Form 15.1;

- (vii) Insert the Customer's name in the space provided in Schedule D attached to Form 15.1;
  - (viii) If the Mortgagor is a corporation and has a corporate seal, it should be affixed to the Mortgage upon signature.
  - (ix) If the Mortgage is insured under the NHA, you must indicate this in the top right hand corner of the applicable Form 15.1. Otherwise, remove all reference to the NHA from the top right hand corner.
  - (x) For electronically registered mortgages, a duplicate paper mortgage and a copy of the Form 47 certificate of Registered Ownership confirming registration should be included with your report.
- (e) Newfoundland and Labrador**
- (i) Download the applicable Mortgage (either Fixed or Prime Rate) from our legal documents web site [www.rbcroyalbank.com/legalforms](http://www.rbcroyalbank.com/legalforms) and complete it using the information in our Specific Instructions.
  - (ii) The *Family Law Act*, Newfoundland, provides for an automatic and immediate vesting of a one-half joint interest of a spouse in a matrimonial home. Accordingly, even if the Registry of Deeds discloses that title is in the name of one spouse only, both spouses must be the Mortgagors. If there is a written agreement between the spouses stating that property rights will follow the name stated in the Registry of Deeds, the non-owning spouse must sign as guarantor not as Mortgagor.
- (f) North West Territories/Nunavut**
- (i) Download the applicable Mortgage (either Fixed or Prime Rate) from our legal documents web site [www.rbcroyalbank.com/legalforms](http://www.rbcroyalbank.com/legalforms) and complete it using the information in our Specific Instructions.
  - (ii) If the property is located in a national or provincial park or on an Indian reserve, contact the Mortgagee at the number indicated in clause 15 for alternative instructions.
- (g) Nova Scotia**
- (i) Download the applicable Mortgage (either Fixed or Prime Rate) from our legal documents web site [www.rbcroyalbank.com/legalforms](http://www.rbcroyalbank.com/legalforms) and complete it using the information in our Specific Instructions.
  - (ii) Ensure that the parcel is registered and the mortgage recorded using forms and cover pages prescribed by Regulations under the *Land Registration Act*, N.S., where applicable.
- (h) Ontario**
- (A) All Mandates**
- (i) Obtain and prepare Form 2 or complete the registration of the mortgage electronically ("E-Reg mortgage"). In the case of an E-Reg mortgage, you are authorized to complete, submit and deliver it for registration on our behalf.
  - (ii) Download the Standard Charge Terms (SCT) from our legal documents web site [www.rbcroyalbank.com/legalforms](http://www.rbcroyalbank.com/legalforms) and insert the SCT Number in Form 2 or in the E-Reg mortgage.
  - (iii) Download the applicable rate Schedule Form 5 (Form 3926 for Fixed Rate or Form 3952 for Prime Rate) from our legal documents web site [www.rbcroyalbank.com/legalforms](http://www.rbcroyalbank.com/legalforms) and complete it using the information in our Specific Instructions. **A Schedule Form 5 must be completed and submitted as part of each E-Reg mortgage. If you fail to attach and submit the required Schedule, we will require you to rectify the error at no cost to either us or the Mortgagor.**
  - (iv) For all E-Reg mortgages, the Chargor(s) and his/her spouse must execute an Authorization and Direction, generated by the electronic registration system authorizing the registration of an E-Reg mortgage on the terms set out in the Specific Instructions.

- (v) A copy of the computer print out confirming the registration of the E-Reg mortgage should be included with your report.

**(B) Additional Instructions for Electronic Mandates Transmitted through the Platform**

- (i) Clause 3(h)(A)(v) above does not apply. However, you must ensure that the registration number of the mortgage is immediately entered on the Platform.

**(i) Prince Edward Island**

- (i) Download the applicable Mortgage (either Fixed or Prime Rate) from our legal documents website [www.rbcroyalbank.com/legalforms](http://www.rbcroyalbank.com/legalforms) and complete it using the information in our Specific Instructions.

**(j) Quebec**

**(A) All Mandates**

- (i) Download the applicable Mortgage (either Fixed or Prime Rate and either all or specific indebtedness) from our legal documents web site [www.rbcroyalbank.com/legalforms](http://www.rbcroyalbank.com/legalforms) and complete it, using the information in our Specific Instructions.
- (ii) Your examination of title must cover a period of at least 30 years (or from the date of acquisition of title if dating back more than thirty years) from the date of your examination. In lieu of your title opinion the Mortgagee will accept a title insurance policy. Keep any searches or insurance policies in your file.
- (iii) If the spouse of the grantor is a non-owner and the property is the family residence, the non-owner spouse must also intervene in the Deed. If the property is registered in the name of both spouses, ensure both sign the Deed as grantors. In such case, the clause regarding the intervening spouse must be deleted from the Deed.
- (iv) If the hypothec is granted by a woman married under the community of property regime and she hypothecates her private or reserved property she must so declare it and show under what circumstances the property given as security has become her private or reserved property. If reserved property is involved, obtain the spouse's consent. If the husband hypothecates the property of the community, obtain the spouse's consent.
- (v) For all land registry districts, the Notice of Address number for Royal Bank – Personal Service Centre, located at 4010 Tupper, 2<sup>nd</sup> Floor, Westmount, QC H3Z 2Y3 is **6000850**.
- (vi) Please have the Deed signed and register the rights in the Land Register. In order to avoid unnecessary delay, we strongly suggest that you make an appointment with the Customer's branch for the signing of the Deed of Hypothec and to obtain the appropriate resolution. Please bring the credit or loan agreement with you to the branch when you attend for the signature of the Deed.
- (vii) You are not required to register the hypothec over insurance proceeds with respect to the Property in the Register of Personal and Movable Real Rights (RDPRM).

**(B) Additional Instructions for Electronic Mandates transmitted through the Platform**

- (i) Notwithstanding sub-clause 3(j)(A)(vi) above, you are not required to attend at the branch for signature of the Mortgage by the Bank, since you are authorized to have it signed in accordance with the resolution.

**(k) Saskatchewan**

- (i) Download the applicable Mortgage (either Fixed or Prime Rate) from our legal documents web site [www.rbcroyalbank.com/legalforms](http://www.rbcroyalbank.com/legalforms) and complete it using the information in the Specific Instructions.
- (ii) For any mortgage being registered pursuant to the LAND System in Saskatchewan, you must insert the following client number – **102218958**.
- (iii) For mortgages registered using the LAND System, a copy of the executed mortgage must be scanned into your computer system and attached to the Application for Interest Registration.
- (iv) Ascertain through discussions with the Mortgagor whether the Home Quarter protection provisions of the *Saskatchewan Farm Security Act* could apply. If so, obtain the necessary exclusion order.
- (v) If the property is located in a provincial park or an Indian reserve, contact the Mortgagee for further instructions.

**(l) Yukon**

- (i) Download the applicable Mortgage (either Fixed or Prime Rate) from our legal documents web site [www.rbcroyalbank.com/legalforms](http://www.rbcroyalbank.com/legalforms) and complete it using the information in our Specific Instructions.

**4. SURVEY / ZONING****(a) Survey**

Obtain a current Survey/Surveyor's Certificate/Real Property Report/Location Certificate (the "survey") prepared by a qualified land surveyor showing the location of the existing building(s) and showing that these buildings are contained entirely within the limits of the land and that there are no encroachments on the land from adjoining properties. If an up-to-date survey is not available, we will accept the existing survey provided that the Mortgagor signs a statutory declaration stating that there have been no additions or improvements to the property since the date of the survey. You are to review the survey to confirm that there are no encroachments to or from the property and that all improvements situated on the property are located within the lot lines. You are also to confirm that the improvements comply with applicable by-laws relating to lot line, frontage and setback requirements and advise as to the zoning of the property. A copy of the survey is not required by the Mortgagee. Alternatively, a title insurance policy will be accepted in lieu of a survey. A survey is not required for condominium properties or for Protocol transactions.

**(b) Zoning**

Where possible obtain a letter from the appropriate municipal officer stating the buildings comply with all applicable building or zoning requirements. A copy of this document is not required by the Mortgagee. If a title insurance policy is obtained a letter is not required. This letter need not be obtained for Protocol transactions.

**(c) Special Instructions on Subdivision of Land or Land-Use Planning**

If applicable, obtain confirmation from the Mortgagor that that the Mortgage is given in compliance with any statute or regulation relating to the subdivision of land or land use planning.

**5. INSURANCE**

Obtain evidence of insurance. For all insurance policies ensure that the policy contains the Insurance Bureau of Canada standard mortgage clause. If the property is held "in trust", ensure that the policy lists the registered and beneficial owners of the property as co-insured. Do not provide a copy of the policy to the Mortgagee.

- (a) For Homeowner insurance: Ensure there is a Broad Form or Comprehensive Form Package for at least the amount of the Mortgage or the replacement cost of the buildings, whichever is the lesser, with loss payable to the Mortgagee. If this is a mortgage of bare land, no insurance is required.
- (b) For Condominium/Strata Corporation insurance: Ensure there is a Broad Form or Comprehensive Form Condominium/Strata Corporation Master Insurance Policy providing for the full replacement cost of the Condominium/Strata Corporation buildings, structures and all common elements.

For Condominium/Strata Unit insurance: Ensure there is a Broad Form or Comprehensive Form Condominium Unit Owner Package Policy covering the full replacement cost of improvements and betterments made to the unit by the owner of the unit.

## 6. SEPTIC SYSTEMS

Applicable only to properties not serviced by municipal sewage systems: If the funds will be used to construct a dwelling or to purchase a newly constructed dwelling, obtain a certificate or letter from a municipality or other regulatory authority regarding the installation and/or use of a septic system in accordance with relevant standards. If the funds will be secured by a mortgage on a previously occupied dwelling, we require either such a certificate or letter, or confirmation from the Mortgagor(s) that to the best of their knowledge the septic system is operating satisfactorily. The confirmation from the Mortgagor(s) may be given by way of statutory declaration or other evidence satisfactory to you. For refinancing transactions, we require a certificate, a statutory declaration, or a septic system endorsement from a title insurer approved by us. The certificates and confirmations are to be retained in your file.

## 7. CONDOMINIUM/STRATA UNITS

If the property is a condominium/strata unit, obtain an estoppel /status /information /disclosure certificate. Retain the certificate in your file.

## 8. PREDISBURSEMENT CONDITIONS FOR ADVANCES – RBC Homeline Plan only

The following conditions apply to mortgages that secure loans under an RBC Homeline Plan only. Funds should not be disbursed until:

- (a) You are satisfied that the matters referred to in the Specific Instructions, these and any additional instructions applicable to the transaction are completed.
- (b) No construction liens/legal hypothecs are registered at the time of the advance.
- (c) The RBC Homeline Plan Agreement (Form 243) has been signed by all borrowers and returned to us at the address shown in section 15.
- (d) If this is a purchase transaction and the property is a newly constructed home, you have obtained the following certificate. (The certificate is to be retained in your file. We do not require a copy of the certificate.)
- (i) in Alberta - a Certificate of Possession. For RBC Homeline Plan mortgages, please see our RBC Homeline Plan Mortgage Additional Instructions (Form 00630);
  - (ii) in B.C. - a completion certificate from a third party home warranty under the *Homeowner Protection Act*, B.C.;
  - (iii) in Manitoba - a New Home Warranty Certificate and a Possession Certificate;
  - (iv) in Ontario - a Tarion Warranty Corporation Certificate of Completion;

- (v) in Quebec - the registration number of the builder and the unit, as well as a new home warranty completion certificate from the APCHQ, ACP or Maître Bâtitseur; or
  - (vi) in all other provinces and territories - a new home warranty certificate. For RBC Homeline Plan mortgages please see our RBC Homeline Plan Mortgage Additional Instructions (Form 00630).
- (e) For electronic mandates, please see the section entitled "Additional Instructions for Electronic Mandates Transmitted through Assyst Real Estate."

## 9. DISBURSEMENT OF FUNDS

### (a) Applicable to RBC Homeline Plan Mortgages only:

(i) Advance in the form of credit to your trust account – If funds are required, you are to download from our legal documents web site an RBC Homeline Plan Request for Funds (Form 3958), prepare and fax it to the Personal Service Centre at the number in clause 15, at least 3 days before the funds are required.

We will advise you by fax when we have arranged for the loan proceeds to be credited to your trust account. Please verify that the information contained in this fax is correct. The amount deposited bears interest from the day of the deposit. The amount will be credited to your trust account on the express condition that it not be disbursed except in accordance with the Specific Instructions; these and any additional instructions applicable to the transaction and you are satisfied that all matters referred to herein and therein (other than forwarding final documents) are completed.

(ii) Advance in the form of Cheque – If the funds are required in less than 3 days notice contact the Personal Service Centre at the phone number indicated in section 15, or complete the RBC Homeline Plan Request for Funds (Form 3958) by indicating that you will pick up a cheque at your branch. If there are two cheques, one constitutes the proceeds of the RBC Homeline Plan and the second, if applicable, represents an incentive amount as disclosed in the RBC Homeline Plan Agreement. Prior to depositing the cheque(s) into your trust account, you must comply with all instructions in this document relating to pre-disbursement conditions. The cheque(s) must not be deposited into your trust account until all pre-disbursement conditions have been met.

When you negotiate the cheque(s), we will consider the funds to have been advanced in accordance with the Specific Instructions; these and any additional instructions applicable to the transaction and interest will accrue upon the funds advanced. **You may not negotiate any cheque(s) in excess of 5 business days after the commitment or advance date and the cheque(s) must be returned to the Personal Service Centre or delivered to the nearest RBC Royal Bank branch immediately, unless you receive instructions to the contrary from the Mortgagee.**

(iii) Additional funds – To request additional funds, you are to download from our legal documents web site an RBC Homeline Plan Request for Funds (Form 3958), prepare and fax it to the Personal Service Centre at least 3 days before the funds are required.

(iv) Change in closing date – If the closing date is extended beyond the commitment or advance date noted in the Agreement(s), you must advise the Customer(s) to contact the Personal Banker or Mortgage Specialist immediately. If the closing date cannot be met at the last minute, please note that **the Mortgagee will honour the rate commitment for up to 5 business days from the commitment or advance date.** If the closing date changes or if at any time the Customer(s) indicate(s) that they do not intend to proceed with the transaction

- (a) if you have already faxed the Request for Funds to us - notify the Personal Service Centre at least 24 hours prior to the original closing date; or
- (b) if the funds have already been disbursed - the Personal Service Centre must receive a cheque refunding the funds within 5 business days, otherwise per diem interest will be payable. You may also deliver a cheque to the nearest RBC Royal Bank branch.

(v) Activation of other loan segments – For the Customer to activate other loan segments, complete the RBC Homeline Plan – Notice of Registration (Form 3958) confirming registration of the Mortgage (or acceptance for registration in Protocol provinces) and fax it to the Personal Service Centre at the number in clause 15.

**(b) Applicable to all Collateral Mortgages, except collateral mortgages securing RBC Homeline Plan:**

(i) Disbursement of funds - Ensure that you complete the Notice of Registration confirming registration of the Mortgage (or acceptance for registration in Protocol provinces) and requesting advancement of the funds to the Customer. Please fax it to the Customer's branch.

**(c) Applicable to all Collateral Mortgages, including RBC Homeline Plan:**

(i) Deductions from the Advance – Mortgage default insurance premiums. If the mortgage is insured by a mortgage default insurer, the mortgage default insurance premium, application fee, and any applicable sales and service taxes will be deducted from the advance. The amount of the deduction appears in the Agreement(s). No deduction is taken from the advance of a refinanced Mortgage and should be paid by you from the funds received. Please see any special conditions in the Agreement(s) for any exceptions to the above.

(ii) Payment of liens and legal hypothecs. Any realty taxes or other charges or levies constituting a lien (legal hypothec in Quebec) upon the property, which have or will become due and payable on or before the date of the advance and are unpaid at the date of any advance must be paid from the proceeds of the advance.

**10. LEASEHOLD PROPERTY – not applicable to Quebec or to RBC Homeline Plan mortgages**

If this is a leasehold mortgage on First Nations land, please see our legal documents web site for alternative instructions. If this is a leasehold mortgage on non-First Nations land, obtain a copy and review the lease to confirm that the remaining term of the lease exceeds the amortization period of the Mortgage. If this is an NHA mortgage, the remaining term of the lease must exceed the amortization period by 5 years. You must also advise the Mortgagee of the amount of the rental payments. Obtain all necessary consents of the landlord and its acknowledgment that the lease is in good standing.

If the property to be charged is a unit within a life lease development, a notice of the life lease interest must be registered on the title prior to the registration of the Mortgage. Since this is a mortgage of a leasehold interest, ensure the Mortgage indicates the leasehold interest and that it is being mortgaged by the Mortgagor(s). In lieu of your opinion regarding title and priority, you must obtain a lenders' title insurance policy with a life lease endorsement.

**11. CORPORATION AS MORTGAGOR**

If a corporation owns the property, obtain appropriate certificates confirming the existence and good standing of the corporation and confirm that it is qualified to own the property. We require your opinion as to the due authorization, execution and delivery of the Mortgage and, if applicable, an opinion as to compliance of the Mortgage or guarantee, with the financial assistance provisions of the incorporating statute governing the Mortgagor. Confirm the identity of each signing officer, by obtaining at a minimum one piece of photographic identification with signature. Make a photocopy of them for your file.

**12. PROPERTY HELD "IN TRUST"**

You will know if the property is held "in trust", by the use of those words next to the Mortgagor's name in our Specific Instructions. If the words "in trust" or "trustee for" are not used in connection with the Mortgagor's name and the property is held in trust, contact the Mortgagee immediately at the telephone number indicated in clause 15.

**For all provinces and territories, except Quebec:**

If the trustee acts on the direction of the beneficial owner(s), the trustee and the beneficial owner(s) must execute a Trustee and Beneficial Owner Agreement (Form 3946). Pursuant to the agreement, the beneficial owner(s) will mortgage the beneficial interest in the subject property. Form 3946 is available on our legal documents web site

at [www.rbcroyalbank.com/legalforms](http://www.rbcroyalbank.com/legalforms). If the mortgaged property is owned by a true trust under which the trustees act independently, a Trustee and Beneficial Owner Agreement is not required. However, you will be required to provide your opinion as to the due authorization, execution and delivery of the Mortgage by the trustee(s).

**Quebec, only**

The Mortgagee requires evidence that the loan and the Hypothec have been duly authorized and executed by the trustees of the trust. The Mortgagee must obtain an opinion from a lawyer or notary acting for the trust indicating the identity of the trustees and of the beneficiaries, the number of trustees required to bind the trust, confirmation that the loan and Hypothec fall within the purposes for which the trust was constituted and that the trustees are authorized to enter into the loan agreement and to grant the hypothec. In addition, the notary retained by the bank to prepare and register the Hypothec must obtain the written consent of the beneficiaries (or their representatives, where applicable) to the loan and to the granting of the Hypothec.

**13. MORTGAGE EXECUTED UNDER A POWER OF ATTORNEY OR PROPERTY BEING PURCHASED UNDER A POWER OF ATTORNEY**

If our Specific Instructions indicate the Mortgage will be executed under a power of attorney:

- (a) Confirm the identity of the attorney, as required by applicable law or your professional body. You must obtain at a minimum one piece of photographic identification with signature. Make a photocopy of it for your file and do not include a copy with your report.
- (b) Review the power of attorney and determine if, regardless of where it is executed, the power of attorney is valid for the purpose of granting the Mortgage and the Mortgage is duly authorized under the power of attorney.
- (c) Review the power of attorney to determine if there are any restrictions or limitations that may adversely impact the validity or enforceability of the Mortgage or otherwise limit the Mortgagee's ability to recover the mortgage funds. If there are any such restrictions or limitations, please contact us immediately.
- (d) For all mortgages executed under a power of attorney, a lender's title insurance policy issued by an approved title insurer mentioned above, must be obtained.

If our Specific Instructions do not refer to the Mortgage being executed under a power of attorney and the Mortgage will be executed under a power of attorney, contact us immediately at the number indicated in clause 15 to receive further instructions.

**Ontario only:**

If the proceeds of the Mortgage will be used to finance the purchase of the property and the transfer/deed will be executed under a power of attorney, you must complete the following additional due diligence:

- (e) Obtain and review the power of attorney and determine if, regardless of where it is executed, the power of attorney is valid for the purpose of transferring the property to the Mortgagor.
- (f) Obtain written confirmation from the vendor's solicitor that the power of attorney has not been revoked, the donor of the power of attorney is not deceased and that the vendor's solicitor has confirmed the identity of the attorney and the donor.
- (g) a lender's title insurance policy issued by an approved title insurer mentioned above, must be obtained.

**Quebec only**

In addition to verifying the identity, quality and capacity of all parties as required by law, where applicable you must ensure that the power of attorney conforms with all relevant provisions of the Civil Code of Quebec regarding foreign powers of attorney. Otherwise, the directions above apply to Powers of Attorney in Quebec.

**14. FAMILY LAW PROVISIONS**

You are to make sure that the Mortgage contains any statements required under the applicable marital property or matrimonial home legislation and that any required spousal/domestic partner consent to the Mortgage is properly given.

**15. INQUIRIES AND CORRESPONDENCE**

Inquiries relating to the mortgage, the disbursement of funds and other matters specified in these instructions, should be made by telephone to our Personal Service Centres at the following telephone numbers:

Atlantic Provinces and Ontario:	1-800-974-1163
B.C. and the Yukon:	1-877-717-4619
Prairie Provinces, N.W.T., Nunavut:	1-877-359-4711
Quebec:	1-800-361-5600

If you need to fax documents to the Personal Service Centres, the fax numbers are:

For RBC Homeline Plan mortgages in:

Quebec:	1-866-718-1577
All other provinces and territories:	1-866-363-3356

For all other collateral mortgages in:

Atlantic Provinces and Ontario:	1-866-812-7828
Quebec:	1-800-267-2106
All other provinces and territories:	1-888-410-3956

**When calling or corresponding, please quote the SRF number indicated in the Specific Instructions.**

**16. COPIES OF THE MORTGAGE DOCUMENTS**

If this Mortgage secures a loan under an RBC Homeline Plan Agreement, the Agreement will have been signed at the branch, unless you have been told otherwise in the Specific Instructions.

If you are in a province where standard charge/mortgage terms or optional mortgage covenants are used, the Mortgagor(s) must be given a copy of the applicable terms or covenants before executing the Mortgage, and they must acknowledge receipt of the document, where required.

**17. NOTICE OF CONSENT**

We consent to your acting on behalf of the Customer(s), Mortgagor(s) and/or Guarantor(s) in connection with the Mortgage. We understand that you are obliged to raise all issues, which may be of importance to us or to the Customer(s), Mortgagor(s) and/or Guarantor(s), and to explain the legal effect of such issues to each party that may be affected by the issue. We also understand that any information received in connection with this matter from us or from the Customer(s), Mortgagor(s) and/or Guarantor(s) cannot be treated as confidential so far as the other party is concerned and if a conflict of interest arises between us and the Customer(s), Mortgagor(s) and/or Guarantor(s) which cannot be resolved, you will thereafter be unable to act for either party regarding this matter.

**18. FINAL REPORT AND SUPPORTING DOCUMENTS**

You will forward the original Mortgage and other supporting documentation to the Personal Service Centre within six (6) weeks of the registration of the Mortgage. If you are unable to provide the final documentation within this time frame, please advise our office in writing by fax as to the delay. Should you have any questions or require clarification of these instructions, please notify our office at the numbers in clause 15 above.

For electronic mandates, please see the section entitled “Additional Instructions for Electronic Mandates Transmitted through Assyst Real Estate.”

**The documents required are:**

- (a) Duplicate Registered Mortgage (in Manitoba, Certified Copy of Registered Mortgage and a status of details registration confirming registration of the mortgage) or confirmation of registration (electronic registration). For electronic registrations in New Brunswick, you must return to the Bank a copy of the executed paper Mortgage and related affidavits and declarations and certificates to which the electronic mortgage was authenticated, in addition to the confirmation of electronic registration;
- (b) Guarantee (Fixed Rate Form 3936 and Prime Rate Form 3937) or in Quebec, Suretyship (Fixed Rate Form 3922 and Prime Rate Form 4164) (if applicable);
- (c) Report on Title and Security (in Quebec Form 3955 and in the other provinces and territories Form 4177, including a corporate or trust opinion, if applicable). If a title insurance policy is obtained, do not complete the title opinion section of the Report. Complete Title Insurance box;
- (d) Report on Title and Security Update (in Quebec Form 3939 and in the other provinces and territories Form 3938);
- (e) Acknowledgement of receipt of Standard Mortgage/Charge Terms (where applicable);
- (f) Landlord's consent if this is a leasehold mortgage and consent to assignment is required by the terms of the lease, as well as a copy of the lease and any amendments to it;
- (g) Assignment of Rents (if applicable);
- (h) Please provide the following, if applicable:
  - Manitoba – Certified Status of Title;
  - New Brunswick – A Certificate of Registered Ownership;
  - Nova Scotia – a Statement of Registered and Recorded Interest (Registrar Certified);
  - Saskatchewan – copy of title as downloaded from Information Services Corporation;
  - Yukon – certified copy of Title
- (i) Other province/territorial specific documents.

**19. WHERE TO OBTAIN THE FORMS**

Most forms are available on our legal documents web site at [www.rbcroyalbank.com/legalforms](http://www.rbcroyalbank.com/legalforms) and are to be downloaded and completed by you. If this is an electronic mandate transmitted through Assyst Real Estate, our legal documents are provided directly to you on the Platform.

The following forms are not on our legal documents web site and must be obtained by you independently:

- (a) B.C. Form B Mortgage - Part 1 and Form E Schedule (if applicable);
- (b) Manitoba Mortgage Form 11.4 and Schedule Form 3 (if applicable);
- (c) Ontario Form 2.