

REPORT ON TITLE AND SECURITY

- ROYAL BANK OF CANADA**
- THE ROYAL TRUST COMPANY**
- ROYAL TRUST CORPORATION OF CANADA**
 [Insert address of Personal Service Centre - see Instructions]

- PRELIMINARY
- FINAL

REFERENCE NUMBER:
DATE:

In accordance with your instructions, we have registered a [insert rank of mortgage] mortgage on the property as described in your instructions and report as follows.

MORTGAGOR(S)			
GUARANTOR(S) (if any)			
MORTGAGED PROPERTY	CIVIC ADDRESS		
	BRIEF LEGAL DESCRIPTION		
MORTGAGE	AMOUNT	REGISTRATION NUMBER*	REGISTRATION DATE
TAXES	PAID IN FULL TO (DATE)	Fire Insurance – Coverage as specified in your instructions is in force.	
	PROPERTY CODE NO.		
TITLE OPINION (not applicable if title insurance obtained)	It is my opinion that the Mortgagor(s) has a good and marketable title to the mortgaged property/is the registered owner of the mortgaged property (delete inapplicable provision), free and clear of all encumbrances, judgements, liens and other charges and that there are no rights or other claims having priority over your mortgage on the mortgaged property or otherwise affecting its validity except as noted in the Report. You have a valid [insert rank of mortgage] charge against the property, subject only to the exceptions shown below. There are no builders/mechanics/construction liens registered against the mortgaged property.		

- Documents enclosed as requested in your instructions.
- Title Insurance Policy # _____ Title Insurer Name: _____
- PROTOCOL CLOSINGS** (AB, BC, MB & SK only, where applicable): I have complied with the Western Law Societies' Conveyancing Protocol (**) in the conduct of this transaction, and have acted and issued this opinion in accordance with your instructions (which are incorporated herein) with respect to the real property mortgage described above subject to any qualifications noted below, which have been accepted by you.

 NAME AND SIGNATURE OF LAWYER

If the mortgage funds were used to payout an existing mortgage or charge our Report on Title and Security Update (Form 3938) will follow after the registration of the discharge.

EXCEPTIONS:

NOTE: The following reservations need not to be listed or, if preferred, may be recorded briefly in descriptive terms: EASEMENTS, etc, for utilities servicing the property providing the building does not encroach thereon and is not affected thereby, OCCUPANCY or USE RESTRICTIONS which would not be violated by normal use of the property for the purposes intended or for which it is adaptable.

* Province of Saskatchewan Only - Royal Bank of Canada requires the Interest Register Number, all other provinces please provide registration number.

** Insert province where real property is located.