

NOTARY'S REPORT ON TITLE (QUEBEC ONLY)

Notary's Ref. No. _____ Lender's Ref. No. _____

TO:

THE BANK OF NOVA SCOTIA/SCOTIA MORTGAGE CORPORATION
Retail Service Centre
1800 McGill College Avenue, 10th floor
Montreal, QC H3A 3K9
Transit 71001

Details:

Hypothecary Debtor(s)/Borrower(s): _____

Guarantor(s): _____

Registered Owner(s): _____

Legal Address of Property: _____

Registration #: _____

Registration Date: _____

Land Title/ Registry Office: _____

PIN/PID, Title number or
Parcel Number details: _____

Fire Insurance Details: Policy #:* _____

Amount of Coverage:* _____

Insurance Company:* _____

Company Address: _____

Expiration Date of Coverage:* _____

* Mandatory for Non-Condominium Properties.

Title Insurance for lender coverage:

Title Insurer Name: _____

Policy #: _____ Amount: _____ Date: _____

The undersigned hereby certifies as follows:

All terms and conditions as set out in your Requisition to Notary for Hypothecary Loan (the "Requisition"), have been fulfilled and, where required, supporting documentation has been obtained.

A valid and legally binding **1st Hypothecary loan** or charge, if applicable, (the "Hypothecary loan"), on the form provided with your Requisition, has been registered over the lands described in the Hypothecary loan. The priority of the Hypothecary loan is as shown in your Requisition. Your Hypothecary loan is not subject to other prior encumbrances, other than minor defects which do not negatively affect the marketability of title.

OR

A valid and legally binding **1st Hypothecary loan** or charge, if applicable, (the "Hypothecary loan"), on the form provided with your Requisition, has been registered over the lands described in the Hypothecary loan. The priority of the Hypothecary loan is as shown in your Requisition. A policy of Lender Title Insurance has been obtained from one of the providers in the Requisition.

OR

A valid and legally binding **2nd Hypothecary loan** or charge, if applicable, (the "Hypothecary loan"), on the form provided with your Requisition, has been registered over the lands described in the Hypothecary loan. Your Hypothecary loan is subject only to the existing 1st Hypothecary loan as described in your Requisition, and other minor defects which do not negatively affect the marketability of title.

OR

A valid and legally binding **2nd Hypothecary loan** or charge, if applicable, (the "Hypothecary loan"), on the form provided with your Requisition, has been registered over the lands described in the Hypothecary loan. Your Hypothecary loan is subject only to the existing 1st Hypothecary loan as described in your Requisition. A policy of Lender Title Insurance has been obtained from one of the providers in the Requisition.

Insurance to protect the mortgaged property, as described in the Requisition, has been obtained and evidence of insurance will remain in our file. Scotiabank is endorsed as loss payee on the insurance.

Where a confirmation from the appropriate authority that the water is safe for human consumption is required, as described in the Requisition, it has been obtained and a copy will remain in our file. In addition, for new construction properties, confirmation that the water is adequate in flow has been obtained and a copy will remain in our file.

Where a copy of the new home warranty Certificate of Completion and Possession is required, as described in the Requisition, it has been obtained and the certificate number has been provided in the 'Other' section.

Where a survey (and Declaration, where applicable) is required, as described in the Requisition, it has been obtained, and the survey (and Declaration) will remain in our file. I confirm that there are no defects which negatively affect the marketability of title.

Documents provided:

- Evidence of registered Hypothecary loan or charge (refer to the Requisition for requirements for jurisdictions with electronic registration), Deed of Loan & Hypothec and if applicable, Registered Amending Agreement.
- Verification of RDPRM registration.
- Certificate(s) of Independent Legal Advice.
- Guarantee Agreement. Form 1345419 where the borrower is a corporation.
- Title Insurance Policy in favour of the Lender.
- Power of Attorney (POA): Fully completed Power of Attorney Information form together with photocopies of identification of attorney, response to the Third Party Determination Question and copies of the POA and registered POA (if applicable).
- Remote Signing Identification Form.
- Where Bank Approval Documents are signed in notary's office - Broker Mortgage Unit only (signed originals)
 - Personal Credit Agreement (only required if Requisition to Notary was issued before February 2, 2014)
 - Demand Note, Bridge Loan Schedule and Assignment of Sales Proceeds and Direction
- Other** (please specify): _____

Notary Signature

Date