

**Solicitor's FINAL Report on Title**

Date:

TO: CANADIAN WESTERN Bank ("CWB")

RE: Your Mortgage Loan to: \_\_\_\_\_ (the "Mortgagors")

Mortgage Loan No.: \_\_\_\_\_

Dear Sirs:

Further to our Interim Report on Title and Request for Funds dated the \_\_\_ day of \_\_\_\_\_, 20\_\_ we provide our Final Report as follows:

1. The Mortgagors executed and delivered to the Bank, as security for the Mortgage Loan, a Mortgage made pursuant to the Land Titles Act of Ontario, dated the \_\_\_ day of \_\_\_\_\_, 20\_\_, to secure the payment of the principal sum of \_\_\_\_\_ together with interest at the rate of \_\_\_\_\_% per annum calculated semi-annually not in advance. The Mortgage was registered against property situated at \_\_\_\_\_ and legally described as follows:

\_\_\_\_\_  
\_\_\_\_\_  
("the Lands")

at the Land Titles Office for the \_\_\_\_\_ Ontario Land Registration District on the \_\_\_ day of \_\_\_\_\_, 20\_\_ as Instrument No. \_\_\_\_\_.

2. As at the \_\_\_ day of \_\_\_\_\_, 20\_\_, the Lands were registered in the name(s) of the Mortgagor(s), subject only to the following:

(a) Such conditions, reservations, exceptions, encumbrances and interests as need not be registered pursuant of the Land Titles Act for the Province of Ontario, copies of which Sections are appended hereto, and

(b) \_\_\_\_\_

The Mortgage is a valid and effective charge against the Lands subject only to:

(a) Such of the items listed in paragraph 2 above as are registered in priority to the Mortgage; and

(b) Any applicable bankruptcy, insolvency or other laws affecting creditor's rights generally.

At the time of registration of the Mortgage, there were no executions, decrees, or orders registered against the Mortgagor(s) which take priority over the Mortgage.

**Enclosures:**

We enclose the following:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Yours very truly,

LAW FIRM: \_\_\_\_\_

Per: \_\_\_\_\_  
Solicitor: