**Mortgagor’s Annual Form Certificate of Compliance**

**Affordability Criteria pursuant to the Social Outcome Covenant**

For the Year Ended December 31, 20XX

TO: CMLS Financial Ltd. (the “**Approved Lender**”)

AND TO: CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)

RE: Mortgage loan from **CMLS Financial Ltd.** to **[INSERT MORTGAGOR]** secured by a mortgage (the “**Mortgage**”) insured pursuant to the National Housing Act in respect of the Property known as **[INSERT PROJECT NAME]** located at **[INSERT FULL ADDRESS]** (the "**Project**")

CMHC Reference Number: **[INSERT CMHC COI #]**

Capitalized terms and expressions used in this Certificate have the meanings set out in the above referenced Mortgage. This certificate is given for the purpose of confirming and verifying compliance with those covenants of the Mortgage.

I, the undersigned **[title]** of ( the "**Mortgagor**"), certify, without personal liability, to the Approved Lender and CMHC, that:

1. I am the duly appointed **[title]** of the Mortgagor and, as such, I am providing this certificate for and on behalf of the Mortgagor pursuant to the Social Outcome Covenant. I have read the terms of the Mortgage and have made such examinations or investigations as are necessary or appropriate to make the statements in this certificate.
2. The Mortgagor has fulfilled all requirements of the Affordability Criteria and the Project was during the calendar year and continues to be in compliance with each of the terms and conditions of the Mortgage including the Affordability Criteria pursuant to the Social Outcome Covenant.
3. No default of event of default under the Mortgage exists or is projected to exist in the ensuing 12 months.

**DATED** the [X] day of [month], 20[X].

Name:

 Title: