**AGENT EXAMINATION OF IDENTIFICATION FORM**

(Individual Borrower/Guarantor/Beneficial Owner)

**CMLS FINANCIAL LTD. LOAN NO.:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**BORROWER NAME**:

**GUARANTOR(S) NAME:**

**PROPERTY ADDRESS:**

I, the undersigned, attest that (i) I understand and accept that I am acting as an agent on behalf of the mortgagee for the purpose of ascertaining the identity of the **Borrower, Guarantor, Consenting Spouse and/or Signing Officer** listed below; (ii) I am currently in good standing and entitled to practice law without any restrictions; (iii) I have personally met with each individual; (iv) I have examined **two valid and current (unexpired)** original identification documents from the list in Appendix A as recorded below, which includes a photograph of the individual and is from Appendix A, and has been verified by me in accordance with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations* of Canada and (v) **I attach a clear and legible photocopy or scanned copy of both sides of each ID hereto**.

|  |  |  |  |
| --- | --- | --- | --- |
| **FULL NAME** of Borrower/Guarantor/Beneficial Owner/Consenting Spouse/Signing Officer | | | |
| **JOB TITLE AND OCCUPATION**1 | | **EMPLOYER NAME** | **DATE OF BIRTH** |
| **IDENTIFICATION TAKEN – List A** (specify ID type and number) | | **EXPIRY DATE** | **PLACE OF ISSUANCE** |
| **IDENTIFICATION TAKEN – List A or B** (specify ID type and number) | | **EXPIRY DATE** | **PLACE OF ISSUANCE** |
| **BORROWER THIRD PARTY CERTIFICATION** (not required for guarantor): | | | |
| I hereby certify that the mortgage is for:   * my/our benefit and is not for the benefit of any third party | * the benefit of a third party\*\* | | |
| **POLITICALLY EXPOSED PERSON CERTIFICATION:**  To the best of the borrower’s knowledge, has the borrower, their family members2, or close associates3 held any of the following positions? Record all that apply in the table below.  **Politically Exposed Foreign Person (PEPF) – (living or deceased, current or ever held)**   **NO**  **YES** | | | |
| * Member of the executive council of government * President (head) of a state-owned company * President (head) of a state-owned bank * Deputy minister (or equivalent rank) in government * Ambassador * Counsellor of an Ambassador * Attaché * Leader (or president) of a political party represented in a legislature | * Head of state * Head of government * Head of government agency * Judge of a supreme court, constitutional court or other court of last resort * Military officer with rank of general or higher * Member of a legislature | | |
| |  |  |  |  | | --- | --- | --- | --- | | First name (of PEPF) | Middle initial | Last name | Relationship to borrower | | Country where position held | Organization or institution | Position held | | | | | |
| **Politically Exposed Domestic Person (PEPD) – (living or deceased, current or held in last 5 years)**   **NO**  **YES** | | | |
| * Governor general * Lieutenant governor * Member of the senate * Member of the house of commons * Member of the legislature * Deputy minister (or equivalent rank) in government * Ambassador * Counsellor of an ambassador * Attaché | * Military officer with rank of general or higher * Head of government agency * President of a corporation that is wholly owned directly by the Crown * Judge of an appellate court in a province * Judge of the federal court of appeal * Judge of a supreme court of Canada * Leader (or president) of a political party represented in a legislature * Mayor   (continued on next page) | | |
| |  |  |  |  | | --- | --- | --- | --- | | First name (of PEPD) | Middle initial | Last name | Relationship to borrower | | Country where position held | Organization or institution | Position held | | | | | |
|  | | | |
| **Head of an International Organization (HIO) – (currently held)**   **NO**  **YES**  An individual is an HIO if the individual is the head of an international organization or the head of an institution established by an international organization. An international organization is an organization set up by the governments or more than one country and established by means of a formal signed agreement between those governments. Examples of international organizations include, but not limited to:   * North Atlantic Treaty Organization (NATO) * Organization for Economic Co-Operation and Development (OECD) * International Monetary Fund (IMF) * World Bank Group * World Health Organization (WHO) * La Francophonie  |  |  |  |  | | --- | --- | --- | --- | | First name (HIO) if not borrower | Middle initial | Last name | Relationship to borrower | | Country where position held | Organization or institution | Position held | | | | | |
| **BORROWER SIGNATURE:** | | | |

1Vague description such as “Business-for-Self”, “self-employed”, “consultant”, “investor”, “business owner”, “businessman”, “entrepreneur” or “Signing Officer” is **not acceptable**. The job title and occupation must clearly reflect the nature of the work and the industry in which it is performed.

2Family member means spouse or common-law partner, children/step-children, sibling/half-sibling/step-sibling of the borrower, or biological/adoptive/step-parent of the borrower.

3Close associate refers to someone who is closely associated with the borrower for personal or business reasons. Examples of circumstances that may lead to the determination that someone is closely associated with the borrower include, but are not limited to:

* Transactions that occur between a PEP or HIO and the borrower;
* Business activities between a PEP or HIO and the borrower;
* Media coverage linking a PEP or an HIO and the borrower; or
* A personal relationship such as a romantic relationship or close friendship between a PEP and an HIO and the borrower.

\*\*If this section is selected, please complete “Appendix B – Third Party Verification Form”

**I, the undersigned hereby certify that I have been advised by each of the above-noted individuals that he/she is not a “politically exposed foreign person” as that term is defined in the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*.**

**I hereby certify that the identification provided by each of the above individuals and attached hereto is valid and has not expired and I have verified that the person shown in the photo ID is, in each case, the person who appeared before me.**

**Signature of Notary or Solicitor or Agent \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Name (please print) Date:**

**APPENDIX A – AGENT’S INSTRUCTIONS TO COMPLETING THE AGENT’S EXAMINATION OF IDENTIFICATON FORM**

CMLS requires the solicitor/notary/agent to confirm having met with and verified the identity of all borrower(s), and if applicable, consenting spouse(s), guarantor(s), and/or third parties. One Agent Examination of Identification Form must be completed for each individual involved in the transaction.

The verification of identity must occur in person, with one piece of identification that has been issued by a Canadian federal, territorial or provincial government, and contains a clear photograph. The identification must also include the name of the individual being identified, and a unique identifier number.

**NOTE: No other form of identification other than what is listed below is acceptable. All identification must be original, valid, completely legible and in good condition. Dark or illegible copies will not be accepted. The identification must be reviewed by the agent to ensure there are no signs that it has been forged or falsified in any way.**

**Acceptable Forms of Identification** **– List A**

|  |  |
| --- | --- |
| **Type of card or document** | **Issuing jurisdiction/country** |
| Canadian passport | Canada |
| Permanent resident card | Canada |
| Citizenship card | Canada |
| Nexus | Canada |
| **Driver’s licenses1** |  |
| British Columbia Driver’s License | British Columbia, Canada |
| Alberta Operators License | Alberta, Canada |
| Saskatchewan Driver’s License | Saskatchewan, Canada |
| Manitoba Driver’s License | Manitoba, Canada |
| Ontario Driver’s License | Ontario, Canada |
| Quebec Driver’s License | Quebec, Canada |
| New Brunswick Driver’s License | New Brunswick, Canada |
| Nova Scotia Driver’s License | Nova Scotia, Canada |
| Prince Edward Island Driver’s License | Prince Edward Island, Canada |
| Newfoundland and Labrador Driver’s License | Newfoundland and Labrador, Canada |
| Yukon Driver’s License | Yukon, Canada |
| Northwest Territories Driver’s License | Northwest Territories, Canada |
| Nunavut Driver’s License | Nunavut, Canada |
| The DND 404 Driver’s License | The Department of National Defense, Canada |
| **Provincial or territorial identity cards** |  |
| British Columbia Enhanced ID | British Columbia, Canada |
| Alberta Photo Identification Card | Alberta, Canada |
| Saskatchewan Non-driver photo ID | Saskatchewan, Canada |
| Manitoba Enhanced Identification Card | Manitoba, Canada |
| Ontario Photo Card | Ontario, Canada |
| New Brunswick Photo ID Card | New Brunswick, Canada |
| Nova Scotia Identification Card | Nova Scotia, Canada |
| Prince Edward Island Voluntary ID | Prince Edward Island, Canada |
| Newfoundland and Labrador Photo Identification Card | Newfoundland and Labrador, Canada |
| Yukon General Identification Card | Yukon, Canada |
| Northwest Territories General Identification | Northwest Territories, Canada |
| Nunavut General Identification Card | Nunavut, Canada |
| **Provincial Services Cards** |  |
| British Columbia Services Card | British Columbia, Canada |

**Acceptable Forms of Identification** **– List B**

|  |
| --- |
| **Type of card or document** |
| Birth Certificate issued in Canada (must be issued by a provincial, territorial or federal government) |
| Provincial Health Insurance Card2 |
| Old Age Security card issued by the Government of Canada |
| Signed automated banking machine (ABM) card or client card issued by a member of the Canadian Payments Association3 |
| Signed credit card issued by a member of the Canadian Payments Association3 |
| Signed Canadian Institute for the Blind (CNIB) client card with photograph |
| Social Insurance Number (SIN) card issued by the Government of Canada4 |

**NOTES:**

In Quebec, driver’s license may not be requested but can be used if offered.

2 In Manitoba, Ontario and Prince Edward Island, provincial health card may not be used for identification purposes; in Quebec, provincial health card may not be requested but can be used if offered.

3 For a list of CPA members, refer to [www.cdnpay.ca](http://www.cdnpay.ca). The name of the financial institution issuing the card must be noted on the Agent Examination of Identification form.

4  The Social Insurance Number card may not be requested, but can be used if offered.

5 Government of Canada or Provincial or Municipal Government ID cards are not acceptable as forms of identification for this purpose. These pieces of identification are considered employer ID’s, and not government issued ID’s.

**APPENDIX B – THIRD PARTY VERIFICATION FORM**

**PLEASE COMPLETE ONLY IF YOU HAVE INDICATED THAT THE MORTGAGE IS FOR THE BENEFIT OF A THIRD PARTY, AS INDICATED ON THE AGENT EXAMINATION OF IDENTIFICATION FORM**

**Complete for an Individual**:

|  |  |
| --- | --- |
| **Full Name:** | |
| **Address:** | |
| **City:** | **Province:** |
| **Country:** | **Postal Code:** |
| **Occupation**1**:** | **Date of Birth:** |

1 Vague description such as “Business-for-Self”, “self-employed”, “consultant”, “investor”, “business owner”, “businessman”, “entrepreneur” or “Signing Officer” is **not acceptable**. The occupation must clearly reflect the nature of the work and the industry in which it is performed

**OR**

**Complete for a Corporation**:

|  |  |
| --- | --- |
| **Name of Business:** | |
| **Nature of Business:** | |
| **Incorporation Number and Place of Issue:** | |
| **Address:** | **City:** |
| **Country:** | **Postal Code:** |

What is the relationship between the registered owner of the property on closing and the Third Party?

□ Agent □ Borrower □ Employee □ Friend □ Relative □ Trustee

□ Power of Attorney □ Other (specify)

Additional Comments:

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

|  |  |
| --- | --- |
| **Name of Person and Firm completing this Form:** | |
| **Signature:** | **Date:** |