

AGENT EXAMINATION OF IDENTIFICATION FORM

(Individual Borrower/Guarantor/Consenting Spouse/Beneficial Owner)

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

BORROWER NAME: \_\_\_\_\_

GUARANTOR(S) NAME: \_\_\_\_\_

PROPERTY ADDRESS: \_\_\_\_\_

I, \_\_\_\_\_, attest that (i) I understand and accept that I am acting as an agent on behalf of the mortgagee/hypothecary creditor 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 **one 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 <sup>1</sup>		EMPLOYER NAME	DATE OF BIRTH																
IDENTIFICATION TAKEN (specify ID type and number)		EXPIRY DATE	PLACE OF ISSUANCE																
<b>BORROWER THIRD PARTY CERTIFICATION</b> (not required for guarantor): I hereby certify that the mortgage/hypothecary loan is for: <div><input type="radio"/> my/our benefit and is not for the benefit of any third party</div> <div><input type="radio"/> the benefit of a third party**</div>																			
<b>POLITICALLY EXPOSED PERSON CERTIFICATION:</b> To the best of the borrower's knowledge, has the borrower, their family members <sup>2</sup> , or close associates <sup>3</sup> held any of the following positions? Record all that apply in the table below. <b>Politically Exposed Foreign Person (PEPF) – (living or deceased, current or ever held)</b> <input type="checkbox"/> NO <input type="checkbox"/> YES <div><div><ul style="list-style-type: none"><li>Member of the executive council of government</li><li>President (head) of a state-owned company</li><li>President (head) of a state-owned bank</li><li>Deputy minister (or equivalent rank) in government</li><li>Ambassador</li><li>Counsellor of an Ambassador</li><li>Attaché</li><li>Leader (or president) of a political party represented in a legislature</li></ul></div><div><ul style="list-style-type: none"><li>Head of state</li><li>Head of government</li><li>Head of government agency</li><li>Judge of a supreme court, constitutional court or other court of last resort</li><li>Military officer with rank of general or higher</li><li>Member of a legislature</li></ul></div></div> <table><tr><td>First name (of PEPF)</td><td>Middle initial</td><td>Last name</td><td>Relationship to borrower</td></tr><tr><td>Country where position held</td><td>Organization or institution</td><td colspan="2">Position held</td></tr></table> <b>Politically Exposed Domestic Person (PEPD) – (living or deceased, current or held in last 5 years)</b> <input type="checkbox"/> NO <input type="checkbox"/> YES <div><div><ul style="list-style-type: none"><li>Governor general</li><li>Lieutenant governor</li><li>Member of the senate</li><li>Member of the house of commons</li><li>Member of the legislature</li><li>Deputy minister (or equivalent rank) in government</li><li>Ambassador</li><li>Counsellor of an ambassador</li><li>Attaché</li></ul></div><div><ul style="list-style-type: none"><li>Military officer with rank of general or higher</li><li>Head of government agency</li><li>President of a corporation that is wholly owned directly by the Crown</li><li>Judge of an appellate court in a province</li><li>Judge of the federal court of appeal</li><li>Judge of a supreme court of Canada</li><li>Leader (or president) of a political party represented in a legislature</li><li>Mayor</li></ul></div></div> <table><tr><td>First name (of PEPD)</td><td>Middle initial</td><td>Last name</td><td>Relationship to borrower</td></tr><tr><td>Country where position held</td><td>Organization or institution</td><td colspan="2">Position held</td></tr></table>				First name (of PEPF)	Middle initial	Last name	Relationship to borrower	Country where position held	Organization or institution	Position held		First name (of PEPD)	Middle initial	Last name	Relationship to borrower	Country where position held	Organization or institution	Position held	
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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:

<sup>1</sup>Vague 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.

<sup>2</sup>Family 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.

<sup>3</sup>Close 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.

Type of card or document	Issuing jurisdiction/country
Canadian passport	Canada
Permanent resident card	Canada
Citizenship card	Canada
Secure Certificate of Indian Status	Canada
Nexus	Canada
<b>Driver’s licenses</b>	
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
<b>Provincial or territorial identity cards</b>	
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
<b>Provincial Services Cards</b>	
British Columbia Services Card	British Columbia, Canada

NOTES:

- 1

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

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/HYPOTHECARY LOAN 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 <sup>1</sup> :	Date of Birth:

<sup>1</sup> 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: