



REQUEST FOR COMMERCIAL TITLE INSURANCE
FOR FIRST NATIONS LAND - FREEHOLD

To: FCT
Attention: Commercial Title Insurance Services
Date:
Tel: 905.287.3112 / 1.866.804.3112
Fax: 905.287.1009 / 1.866.566.8599
Email: commercialsolutions@fct.ca

LAW FIRM INFORMATION:

ACTING FOR THE PURCHASER/BORROWER:

Solicitor: Contact:
Law Firm:
Address: (new customers only)
Email Address:
Telephone Number: Fax Number:

OTHER LAWYERS INVOLVED IN THE TRANSACTION (i.e. lender's lawyer):

Solicitor: Contact:
Law Firm:
Address:
Email Address:
Telephone Number: Fax Number:

Invoicing Party: Purchaser/Borrower's Solicitor Lender's Solicitor

POLICIES REQUIRED

Loan Policy Owner's Policy FCT Reference # (if we provided you with a quote)

TRANSACTION INFORMATION

Closing Date: Purchase Price: \$
Property Purchase Property Purchase and Mortgage Share Purchase Cannabis Deal
Energy Deal New Mortgage/Refinance CMHC Insured, Number of Units (if CMHC insured)
Interest Held: Fee Simple Leasehold * Easement
Property Type: Apartment Building Bed and Breakfast Church Gas Station/Garage Hotel/Motel
Industrial Building Office Building Restaurant/Bar Condo Retirement Home
Trailer Park Medical Practice Educational Facility Salon/Aesthetics
Mixed Use (commercial with residential) Retail First Nations Land
Vacant Agricultural Land (income generating) Agricultural Land (income generating) with Residential Home
Vacant Land (non-farm) Other (please specify)

Would you like to add the Deal Protection coverage? (additional premium applies) Yes No

Has an order for this transaction previously been placed with another title insurer? Yes No

May we contact any additional lawyer/notary involved in this transaction? Yes No

* If Leasehold, please provide name of Landlord and Lease registration particulars
Please provide term of lease

PROPERTY INFORMATION

Municipal Address:
Legal vehicular and pedestrian access to the property is via: or Unknown
Legal Description:

Is the property contiguous? Yes No If no, please provide details:

Does the legal description describe the same property as that identified by the assessment roll number? Yes No



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Additional properties (attach schedule if necessary):

Municipal Address: _____

Legal vehicular and pedestrian access to the property is via: _____ or Unknown

Legal Description: _____

Is the property contiguous? Yes No If no, please provide details: _____

Does the legal description describe the same property as that identified by the assessment roll number? Yes No

PURCHASER/MORTGAGOR INFORMATION

Purchaser/Mortgagor Name: _____

Address for Service: _____

Beneficial Owner (if applicable): _____

Are you acting for the Purchaser/Mortgagor? Yes No

If mortgagor is a Corporation has a notice of change been filed within the past 12 months that changes the Officers, Directors or Shareholders?

Yes* No

*If yes please provide copy of Notice of Change and Corporate Profile.

MORTGAGE INFORMATION (If an additional mortgage is to be insured, provide the same details in a schedule)

Mortgagee: _____

Custodian (if applicable): _____

Address for service: _____

Mortgage Amount: \$ _____ Insured Amount: \$ _____ Mortgage Reference No. _____

Loan to value is 75% or less: Yes No

Priority: 1st 2nd 3rd Other _____

Would you like to add the extended Super Priority Liens coverage? (additional premium applies) Yes No

Would you like to add the Post-Policy Date - Encroachments, Restrictions & Work Orders coverage? (additional premium applies) Yes No

Does the Loan Agreement allow for the following? Construction Advances Subsequent Advances up to Amount of Insurance

Subsequent Advances exceeding Amount of Insurance Revolving Credit Facility Variable Rate of Interest

PURCHASE TRANSACTIONS

1. If a Real Property Report is available, does it reveal any defects? Yes* No Unavailable

*If Yes, please provide the details: _____

Has a Survey or Plan showing the dimensions and extent of the land to be insured and the location of buildings, improvements and facilities thereon been obtained. Please provide a copy Yes No

Does a physical inspection of the property reveal persons in possession or using any portion of the land? (e.g. unregistered lease or driveways servicing other lands) Yes* No

(*If Yes, please provide the details) _____

2. Please provide the name and phone number of the Real Estate Agent involved in this transaction. Company/Agent Name: _____

Telephone Number: (____) _____

No Agent (please send a copy of the Agreement of Purchase and Sale and title along with your order request.)

3. Was any portion of the deposit paid directly to the vendor? Yes** No

(Do not answer "Yes" if the deposit was paid to the vendor's solicitor and is retained in his trust account)

4. Have there been any Amendments with respect to the purchase price and/or deposit after the date of signing the Agreement of Purchase and Sale, which exceed the sum of \$30,000.00? Yes** No

5. Is there a mortgage on title that will be paid out with the sale proceeds? Yes No

a. Is the mortgage to be paid out held by a private lender? Yes No

b. Will you have the discharge available on closing? Yes No

6. Are the net mortgage proceeds (after payments to any secured or unsecured creditor for which there is evidence of a debt) being paid by lender's borrower's or vendor's counsel to all registered owners? Yes No* No Net Proceeds

7. Are any Vendors signing by way of Power of Attorney? Yes** No



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- 8. Have there been any transfers of title/conveyances or discharges of mortgages registered within the last 6 months?
9. If the property is a condo, does the estoppel certificate indicate any adverse matters that will not be clear on closing?
10. Name of Vendor's Solicitor: Phone number:

MORTGAGE ONLY TRANSACTIONS (not in conjunction with a purchase)

- 1. Are any of the borrowers signing by way of Power of Attorney?
2. Will a portion of the proceeds be used to pay out all existing mortgages?
3. Are the net mortgage proceeds (after payments to any secured or unsecured creditor for which there is evidence of a debt) being paid by lender's or borrower's counsel to all registered owners?
4. Have any transfers of title/conveyances or discharges of mortgage been registered within the last 6 months, including transfers of title registered immediately prior to this mortgage?

*Please provide an explanation if applicable and attach pertinent documentation to this order (e.g. Title Search, Real Property Report, Encroachment Agreement, Estoppel Certificate, Direction re Funds, Statement of Adjustments)

**Please attach the Agreement of Purchase and Sale with all amendments, Title Search and Power of Attorney, as applicable)

***We may require additional information or clarification in order to issue a policy on First Nations Land. This will allow us to provide the best coverage possible by providing additional endorsements.

SEARCH AND OFF TITLE INFORMATION

A. Designated Land

- 1. Confirmation that an Order-In Council has been issued by the Governor General of Canada accepting a designation pursuant to Section 38 of the Indian Act (the "Designation", "Designated Land"). If so, please provide a copy of the Order-In Council.
2. Confirmation that you have reviewed the head lease granted by the Crown to the special purpose entity ("Bandco) formed by the Band for the purpose of holding title to the Designated Land.
3. Does the head lease conform with the terms and limitations of the Designation and the Order-in-Council
4. Does the sublease from Bandco to the proposed insured conform with the terms and limitations of the Order-in Council and the head lease. In particular that the intended use of the property conforms with uses permitted under:

B. Land Code/Constitution - The provisions of the Land Code or Constitution must be reviewed in detail

- 1. Is the Land Code or Constitution in place
2. Where the interest is granted by a Band member, the head lease was approved and granted in compliance with the terms of the Land Code or Constitution
3. Where the interest is granted by the Bandco the head lease was approved and granted in compliance with the terms of the Land Code or Constitution

C. Locatee Land/Allotted Land

- 1. The band member is in possession of the land pursuant to a certificate of possession, certificate of occupation, notice of entitlement, location ticket granted by the Crown or the Band (whichever is applicable will depend which statutory framework the land falls within).
2. The above interest in 1. has been registered in the applicable Register. Please confirm that you have undertaken an up to date search to confirm title as mentioned in C 1. Above
3. All necessary approvals have been obtained in order for the Band member to grant an interest in the land including the following, if applicable: Crown approval and/or Bandco Approval.

Applicable to all matters:

- 1. Will taxes be paid up to date on closing?
2. To the extent utilities form a lien, will they be paid up to date on closing?
3. Are there any unregistered commercial leases or agreements to lease?
4. Does the intended use comply with the Designation, Land Code or Constitution (if applicable)



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5. Have Certificates of Corporate Status with respect to Bandco, Sublessee and/or Developer been obtained. [] Yes [] No

Please provide copies

6. Have all requisite consents under the terms of the head lease and sublease been obtained with respect to: (a) the granting of the sublease? (b) the mortgage of the sublease? [] Yes [] No

7. Are there any known disputes or controversy within the Band or elsewhere which could conceivably develop into litigation or other challenges to the validity of the interest to be granted or mortgaged? Please obtain an Affidavit from an officer of the Band Council that there are no such disputes or controversy. [] Yes [] No

8. Confirmation that Estoppel certificates from the Crown and from Bandco re the status of the head lease have been obtained and that the certificates do not disclose any adverse matters. Please provide copies

9. Has a zoning compliance certificate from the Band Council or other competent authority been obtained. [] Yes [] No [] Unknown

Please provide a copy

10. Confirm location of access roads and, where applicable, evidence that all rights of way and easements appurtenant to the land are in place.

[] Yes [] No [] Unknown

11. List details of all registered instruments or other matters affecting the property (or attach the title search), including but not limited to easements, restrictive covenants, development agreements, etc.

Table with 3 columns: Instrument Type, Instrument Number, Registration Date. Includes placeholder lines and date format examples (M.M / D.D / Y.Y.Y.Y).

12. Have all agreements, restrictive covenants and conditions been complied with? [] Yes* [] No

If no, please provide details:

If yes, please provide evidence

13. List any other matters that would normally qualify your opinion (including but not limited to title matters, judgments, liens, etc.):

STATEMENTS

Please review the following statements prior to submitting your request. If you are unable to confirm the following statements, please provide additional details when submitting your request, or alternatively, contact our office for instructions.

- 1. I will obtain a corporate profile dated no more than 30 days prior to the Date of Policy showing an active status for the borrower and/or vendor and predecessor to vendor, if applicable; and
2. Where the transaction relates to a purchase of a condominium, I will obtain a clear status/estoppel certificate dated no more than 30 days prior to the Date of Policy.
3. I confirm that I have obtained consent from the parties to the transaction (purchasers, vendors, borrowers, lenders, as applicable) in compliance with all applicable laws to have their personal information provided to FCT for the purposes of issuing and administering a title insurance policy, and any other ancillary policy relating thereto, including for underwriting purposes and assessing and controlling risks. For FCT's corporate Privacy Policy, including information about service providers located outside of Canada, visit our website at www.fct.ca.

FCT is committed to protecting your client's privacy and personal information. The personal information you provide is kept confidential and is used to underwrite, assess and control risks, and issue and administer policies of title insurance. For our complete corporate Privacy Policy, please visit our website at www.fct.ca.