

RESIDENTIAL TITLE INSURANCE ORDER FORM (Ontario Form)

*****STREAMLINED PROCESS*****

Please Note: This Streamlined Service is Not Available for *Commercial Transactions* or for *Existing Owner Transactions* (A separate Report on Title will be provided with your confirmation package)

TO:	Stewart Title Guaranty Company – Residential Operations	DATE:	Total Pages
ATTN:		EMAIL:	Online@order.com
TEL:	416-307-3300 / 888-667-5151	FAX:	416-307-3305

LAW FIRM INFORMATION

Solicitor: _____ Contact: _____

Firm: _____

Address: _____

Tel: _____ Fax: _____

Email: _____ Your File No: _____

Have you ordered from Stewart Title before? Yes No

Do you prefer documents to be sent by: Fax Email* No Preference

*Lawyer acknowledges that they have obtained consent from their clients to have their personal information transmitted over the internet, being a non-secure transmission route.

If no selection is made, policy(ies) will be delived by fax.

Are you/your firm acting for: The Borrower/Purchaser The Lender

Please list the names of any other solicitors acting on this transaction (ie. Vendor's Solicitor):

Have you received a quote regarding this transaction? Yes No If yes please provide the quote reference number

POLICY INFORMATION **CLOSING DATE:** _____

Transaction Type:

New Home Purchase Resale Home Purchase Refinance Existing Owner

Property Type:

Single Family Residential Condominium Yes No Vacant Land Yes No

2 to 6 unit Residential Number of Units: _____

Building & Zoning Search Conducted Yes No Legal Number of Units (revealed by zoning search): _____

Fire Work Order Search Conducted Yes No

Farm Property With residential house? Yes No Other:

Policies Required: Owner Lender Both Existing Owner

StewartPROTECT™ Yes No (Not available for existing owner policies)

PURCHASE PRICE: \$ _____

Interest In Land:

Fee Simple Leasehold (If Assignment of Lease, the original Lease was registered on _____ as Instrument Number _____)

Other:

OWNER / PROPERTY INFORMATION

Purchaser / Borrower Name(s) (Last Name, First Name): _____

Current Vendor Name(s) (if Purchase transaction): _____

Municipal Address of Property to be Insured (For additional properties, please attach a Blanket Properties Form):

Full Legal Description of Property to be Insured: (OR PROVIDE COPY OF PARCEL PAGE OR METES & BOUNDS DESCRIPTION)

P.I.N. (LT) (R)

MORTGAGE INFORMATION - For additional Lender Policies, please attach a separate page.

If the mortgage blankets over additional properties please complete and attach our "Blanket Properties Form" (available on request)

Private Lender? Yes No

If Private Lender, what is the term of the mortgage? _____ What is the mortgage interest rate? _____

Lender: _____

MORTGAGE AMOUNT: \$ _____ **PRIORITY** First Second Third

Reference/Loan Number: _____ Construction Mortgage VTB

TITLE SEARCH RESULTS

1. Does the vendor or borrower own abutting lands? Yes No

2. Existing Mortgages: [NOTE: Private mortgages must be discharged prior to or on closing]

To Be Discharged (please specify which mortgages are being discharged)

No Existing Mortgages on Title

Remaining on Title (Please list details below and add separate sheet if required)

Lender: _____

Date of Registration: _____ Instrument Number: _____

Original Principal: _____ Priority: First Second Third

Other (Specify): _____

3. How long has the Borrower and / or Vendor owned the property? _____

4. Details of ALL other Registered Instruments (attach additional instruments, the Parcel Page or General Register when applicable):

Instrument Number	Registration Date	Type of Document
_____	_____	_____
_____	_____	_____
_____	_____	_____

Are there any other matters affecting title which you would qualify on your opinion? Yes No

If "Yes", please explain: _____

SURVEY INFORMATION

Do you have a survey? Yes No

Does the survey disclose any defects or are you aware of any changes made since the survey date? Yes No

If "Yes", please explain (and provide a copy of the survey): _____

OFF-TITLE SEARCH RESULTS Please refer to our residential search requirements (available on request or on our website).

1. **Tenants**: Will there be any tenants? (Answer for single family residential properties only) Yes No

2. **Tax Search Results** Paid To Date Arrears to be Paid from Closing Funds Other (Specify): _____

Taxes not assessed, but undertaking to pay obtained? Yes No

3. **Execution Search Results** (search Borrower and/or Vendor, when applicable)

Clear Execution(s) against current parties being paid out and lifted

Similar Name Execution(s) Client affidavit being obtained for writs under \$50K

Solicitor affidavit being obtained for writs over \$50K

4. **Utility Search Results** (to the extent that they may form a lien against the property)

Paid To Date Arrears to be Paid using closing funds There are no arrears forming a lien

5. **Condominium Status Certificate**

Clear Certificate Not Clear (Please fax a copy for our review) Not Required: Refinance

ADDITIONAL ENDORSEMENTS

Do you require a septic system endorsement? Yes No

Do you require a water potability endorsement? (lender only) Yes No

ADDITIONAL QUESTIONS

1. **FOR ALL TRANSACTIONS**

Will you be obtaining Canadian/Provincial government issued photo ID of the borrower/purchaser prior to closing and keeping a legible copy in your file? Yes No

Please note – if the purchaser/borrower is a corporation, photo ID must be obtained for the Signing Officer.

If "No", is the borrower/purchaser a long term client of yours? (ie. Have you known the client for at least 1 year?) Yes No

If the borrower/purchaser is not a long term client and you have not obtained Canadian/Provincial government issued photo ID please explain: _____

If you are acting for the Lender, you are still required to verify that proper Photo ID has been obtained.

2. **IF PURCHASE**

Was any portion of the deposit paid DIRECTLY to the Vendor? Yes No

If "Yes", please explain: _____

3. **IF REFINANCE**

Are the mortgage proceeds being paid to anyone OTHER than an existing lender, the borrower directly, or the solicitor in trust?

Yes No

If "Yes", please explain: _____

4. **FOR ALL TRANSACTIONS**

Have there been any transfers of title or discharges of mortgages registered within the last 6 months?

Yes No

If "Yes", please explain: _____

5. **FOR ALL TRANSACTIONS**

Has another title insurance company refused to issue a title insurance policy for this transaction? Yes No

If "Yes", please explain: _____

6. **FOR ALL TRANSACTIONS**

Is a Power of Attorney being used in this transaction? Yes No *If "Yes", please fax a copy of the Power of Attorney to our office for review*

7. **FOR ALL TRANSACTIONS**

Is a Private Lender providing the new mortgage? Yes No

a) Is the subject property mortgage free? (ie. Presently no mortgages on title) Yes No

b) Is the subject property vacant land? Yes No

c) Is the transfer to the borrower for nominal consideration? (If the transfer is an estate conveyance or transfer from trustee to beneficiary, or an inter-family/inter-spousal transfer, please answer "Yes" to this question) Yes No

REPORT ON TITLE: I have investigated title to the insured land in the manner prescribed by my Law Society, excluding, however, those searches not required by Stewart Title Guaranty Company; and in my opinion, in so far as that investigation revealed each named insured will obtain a good marketable interest in the insured land referred to in Schedule "A" of the Policy. I also confirm the following:

1. I will comply with any and all requirements of the mortgage lender as set out in its Instructions to Solicitor prior to funding;
2. I have disclosed all title matters which would otherwise qualify my opinion on title;
3. I will advise Stewart Title of any additional registrations or matters affecting title, changes to the status of the property and/or the insured's interest prior to closing. If I become aware of any of these circumstances arising after closing but prior to payment remittance, I will advise Stewart Title immediately;
4. I will advise Stewart Title of any changes in the Scheduled Closing Date; and
5. I will disclose all Schedule B exceptions to coverage to the purchaser/mortgagor and mortgagee as applicable. If I have chosen StewartPROTECT™ and I am obtaining an owner policy, I will have all purchasers sign the Purchaser Acknowledgment form provided by Stewart Title.

I understand that Stewart Title Guaranty Company waives any rights of subrogation it may have against me in respect of any and all of the foregoing and I shall be liable to Stewart Title Guaranty Company for any loss resulting from my intentional act or omission or gross negligence and/or any fraudulent act or omission by me.

If this transaction has already closed – please provide the registration information on a separate page. Whenever possible, Stewart Title requires policies be ordered prior to closing. *Please Note: Stewart Title reserves the right to refuse to issue policies that are ordered after closing.*

Solicitor Signature: _____

Dated: _____

Stewart Title is committed to protecting the privacy and personal information of those insured under Stewart Title policies. The information provided about them is kept confidential and used for the purposes set out in our privacy policy, including but not limited to, the underwriting and issuing of policies and administering of claims. For a copy of our complete privacy policy, please visit our website at www.stewart.ca, or contact our Privacy Officer at 1-888-667-5151.

For purposes of the *Insurance Companies Act* (Canada), this document was issued in the course of Stewart Title Guaranty Company's insurance business in Canada.