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## **ADDITIONAL INSTRUCTIONS TO SOLICITOR**

### **General Guidelines:**

Your Law Firm has been requested to act on behalf of one of our Lenders, with respect to the attached Instructions.

***Please Note:*** Any addition, deletion or alteration to mortgage documentation requires prior approval or must be in compliance with the terms of the Lender's instruction. It is the Solicitors responsibility to ensure that all conditions pursuant to the Lender's instruction have been reviewed & met, and unless otherwise indicated no secondary financing is to be placed on subject property.

### **Document Preparation:**

All mortgage documents should be registered in the **Name of the lender as indicated on our instruction sheet**, address is C/O Spectrum Canada Mortgage Services Inc. 201-3920 Norland Avenue, Burnaby BC V4G 4K7.

For all mortgages please use the Prescribed Mortgage/Charge forms, (for your applicable province) Please email the appropriate underwriter as indicated on the fax cover for Prescribed Mortgage charge forms, (for your applicable province) and 1<sup>st</sup> Mortgage Notification letter (If applicable)

Any questions with respect to the preparation of documents should be directed to the Underwriter at Spectrum-Canada Mortgage Services Inc.

### **Title Insurance:**

Please note that you have also been instructed by Spectrum-Canada Mortgage Services Inc. to obtain Title Insurance for all transactions. Gap insurance is required for all Alberta mortgages.

### **Funding:**

We will require notice of at least two (2) business days prior to funding the mortgage. When requesting funds please complete the Solicitor's Interim Report/Request for funds along with a copy of a voided cheque for your Trust Account.

It will be your responsibility to obtain up to date pay out statements for any and all debts to be paid from the mortgage advance, secured or otherwise as set out in the Lender's instructions and ensure that such debts are paid out.

**Please ensure that all conditions of the mortgage have been reviewed and met. If this is a Second Mortgage please ensure that the first Mortgage does not exceed the maximum allowable by Spectrum-Canada. Please confirm only prior charge is for the person /company named in instructions and send the 1<sup>st</sup> registry notification letter as per our format requested by registered mail.**

As soon as possible after funding, the Solicitor is to forward to the borrower a copy of the following:

- The registered mortgage
- The certificate of title for the property affected by the mortgage
- The solicitor's report, if any, with respect to the registration and the effect of the transaction
- Any title insurance or real property report obtained

**Final Reporting:**

Confirmation of registration particulars for the mortgage should be forwarded to Spectrum-Canada within 48 hours of the date of registration and the final report with a copy of the documents should be sent to: Spectrum-Canada Mortgage Services Inc. 201 – 3920 Norland Avenue, Burnaby BC V5G 4K7 Att: Liz Demelo

- 1) Solicitor's Opinion
- 2) Notification of Mortgage Registration
- 3) Registered Mortgage w/ Additional Provisions attached
- 4) Signed Payers PAP Agreement w/ a copy of void cheque from client
- 5) Fire Insurance
- 6) Title Insurance Confirmation
- 7) Customer Identification Form
- 8) Direction to Pay
- 9) Property Tax Confirmation
- 10) First Mtg. Re-advance ability notification letter & receipt of registered mail
- 11) Statement of Title Certificate
- 12) Others: (As required)

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