

Solicitor Preliminary Report Re: Identification (Broker Channel)

Please be advised that The Toronto-Dominion Bank will not provide funds or allow the Mortgagor(s) access to funds until it has received a completed Preliminary Report and the Request for Funds/ Information form (found in our Solicitor/Notary Instructions) used for requesting funds.
Each Identification document reviewed must be authentic, valid and not expired. Do not make any copies.

To: THE TORONTO DOMINION BANK (the "Bank")
Attention:

Fax:
E-mail:

Date:
Re:
Mortgage Reference Number:
Mortgagor(s):
Guarantor(s) (if any):
Property Address:

Solicitor Telephone #:
Solicitor Fax #:
Solicitor Email:

Legal Description of Property:

I (the solicitor) have verified the identity of each Mortgagor, Guarantor, and Attorney in accordance with the Bank's Instructions.

Note: CHANGES to identification requirement Scripting for taking ID during COVID-19 Pandemic Environment:

We need to review the following **2** copies of the below documents in order to validate your identity:

1. One Canadian government issued photo identification (authentic, valid and unexpired)

AND

2. One Canadian government issued identification (authentic, valid and unexpired) **that is different from first ID provided** OR a most recent (within 60 days) Canadian Financial Institution (other than TD) financial statement OR a most recent (within 60 days) utility bill statement (no mobile phone bills permitted)

AND

Both documents are to be copies of original documents.

In order to complete this process, you are required to provide a copy of these identification documents to me (*Solicitor*) for the purpose of verifying your identity. Once I (*Solicitor*) have reviewed the documents in person, I (*Solicitor*) will destroy the copied documents. Do I have your consent to collect this information?

SOLICITOR INSTRUCTIONS:

- **If you are unable to meet face to face with your client, our expectation is that you will use electronic signing or video conferencing as may be allowed in your jurisdiction. In addition, for purposes of identification we will require a video conference with the client.**
- For the video conference, please proceed as follows:
 - When setting the virtual meeting with your client, please outline the identification requirements as outlined above.
 - Please ask that the client provide you with a copy of their identification documents in advance of the virtual meeting.
 - Obtain details of the client identification (type, place of issue, and reference number etc.) prior to your virtual meeting and document on this form prior to the video session.
 - During your video session:
 - Please have your client present on the video monitor the front and back of the identification indicated during initial phone conversation so you:
 - can assess for authenticity and;
 - compare the details on the screen with details obtained during the telephone call.
 - Please ensure you visually witness each client signing all documents
- Please complete the identification particulars below for each mortgagor/guarantor/attorney with the information from the copies of the identification documents provided. Do not use the particulars viewed during the video session.
- Return these pages with the document package to TDMS.
- **Do not include the copies of the original ID.**

IDENTIFICATION PARTICULARS:

You are required to review copies of two documentation as outlined below:

1. One of the identification documents reviewed must be a **Photo ID** (authentic, valid and unexpired), and
2. **The second identification document must be different from the first.**

Using the Chart provided below, you (the solicitor) are required to verify the individual's identity by matching:

- i. the name from the Mortgage Loan Agreement and **date of birth** from the Cover Sheet to one of the acceptable identification documents listed in **Chart A AND**
- ii. the name and **address** from the TD Mortgage Loan Agreement to one of the acceptable identification documents listed in **Chart B AND**
- iii. Record the below information for each client

Prior to disbursement of funds, you are required to verify the identity of each Mortgagor, Guarantor, and where applicable, the Attorney under Power of Attorney

Acceptable ID Combinations

As per the below chart the following are acceptable combinations of copy identification documents

<u>Chart A: Identification Documents with Name and Date of Birth</u>	<u>Chart B: Identification Documents with Name and Address</u>
<p>One of the following Canadian Government issued Identification Documents:</p> <ul style="list-style-type: none">• Canadian Birth Certification - If using this ID for chart A second ID needs to be photo ID• Permanent Resident Card• Canadian Citizenship or Naturalization Card/Certification• Canadian Passport• Canadian Driver's License• Provincial or Territorial Identity Card (including BC Services Card)• Nexus Card (US issued)• Canadian Certificate of Indian Status• Canadian Secure Certificate of Indian Status• DND Military Identification Card• Provincial Health Card for the following provinces:<ul style="list-style-type: none">○ BC, ALB, NL, NB, YK, NU, NT○ QC – only where offered by the customer	<p>One of the following:</p> <ul style="list-style-type: none">• Canadian Driver's License• Provincial or Territorial Identity Card (including BC Services Card)• Recent (within 60 days) Canadian Financial Institution (other than TD) Financial statement• Recent (within 60 days) utility bill (i.e electricity, water)<ul style="list-style-type: none">○ No mobile phone bills permitted
<p>Note: Exceptions for expired ID's will be considered in accordance with provincial guidelines – please refer to TDMS.</p>	

Guidance for Source of Government ID's

Type of ID	Source
Driver's License	Name of Provincial or Territorial and Ministry of Transportation (Example: Ontario Ministry of Transportation)
Canadian Birth Certificate	Name of Provincial or Territorial Government registration department (Example: Ontario Office of the Registrar General)
Canadian Citizenship or Naturalization Card/Certification	Immigration, Refugees and Citizenship Canada (IRCC)
Health Card where permitted	Name of Provincial or Territorial Health Department (Example: Alberta – AHCIP)
Canadian Certificate of Indian Status	Department of Indigenous and Northern Affairs Canada
Canadian Secure Certificate of Indian Status	Department of Indigenous and Northern Affairs Canada
OFI bank statement	Name of Canadian Financial Institution
Utility statement	Name of service provider
Permanent Resident Card	Citizenship and Immigration Canada
Nexus Card	Canada Border Services Agency and U.S. Customs and Border Protection
Canadian Passport	Immigration, Refugees and Citizenship Canada (IRCC)
Provincial or Territorial Identity Card	Name of Provincial or Territorial issuing ID Card. (Example: Government ID – Province of BC)
DND Military ID Card	Canadian Department of National Defense

This section is for record keeping purposes and accuracy is required

#1 Mortgagor's Name:			
1) Verification of Name and Date of Birth . Refer to Chart A for acceptable identification documents.			
Type of ID (ex. Passport):			
Source of ID (ex. IRCC) refer to <i>Guidance on p. 4</i>			
Client's Name as appears on ID:			
Date of Birth as appears on ID (MM/DD/YY):			
Identification Number:			
Date of Issuance (MM/DD/YY):			
Place of Issuance:			
Expiry Date (MM/DD/YY):			
Name of Date of Birth Match: Y/N			
2) Verification of Name and Address . Refer to Chart B for acceptable identification documents.			
a. If using Driver's License or Provincial/Territorial ID Card, complete this section. (must be different than first ID used above):		OR	b. If using financial statement or utility bill, complete this section:
Type of ID: (ex. Driver's License):			Type of Account (deposit, loan, or utility bill):
Source of ID (ex. Ontario Ministry of Transportation):			Name of OFI /Service Provider on Statement:
Client's Name as appears on ID:			Account / Ref #:
Address as appears on ID:			Statement Period Date:
			Client's Name as appears on Statement:
Identification Number:			Address as appears on Statement:
Date of Issuance (MM/DD/YY):			
Place of Issuance:			
Expiry Date (MM/DD/YY):			
Name and Address Match: Y/N		Name and Address Match: Y/N	
Date Solicitor verified the identity of the client (MM/DD/YY):			

This section is for record keeping purposes and accuracy is required

#2 Mortgagor's Name:			
1) Verification of Name and Date of Birth . Refer to Chart A for acceptable identification documents.			
Type of ID (ex. Passport):			
Source of ID (ex. IRCC) refer to Guidance on p. 4			
Client's Name as appears on ID:			
Date of Birth as appears on ID (MM/DD/YY):			
Identification Number:			
Date of Issuance (MM/DD/YY):			
Place of Issuance:			
Expiry Date (MM/DD/YY):			
Name of Date of Birth Match: Y/N			
2) Verification of Name and Address . Refer to Chart B for acceptable identification documents.			
a. If using Driver's License or Provincial/Territorial ID Card, complete this section. (must be different than first ID used above):		OR	b. If using financial statement or utility bill, complete this section:
Type of ID: (ex. Driver's License):			Type of Account (deposit, loan, or utility bill):
Source of ID (ex. Ontario Ministry of Transportation):			Name of OFI /Service Provider on Statement:
Client's Name as appears on ID:			Account / Ref #:
Address as appears on ID:			Statement Period Date:
Identification Number:			Client's Name as appears on Statement:
Date of Issuance (MM/DD/YY):			
Place of Issuance:			Address as appears on Statement:
Expiry Date (MM/DD/YY):			
Name and Address Match: Y/N		Name and Address Match: Y/N	
Date Solicitor verified the identity of the client (MM/DD/YY):			

This section is for record keeping purposes and accuracy is required

#3 Mortgagor's Name:			
1) Verification of Name and Date of Birth . Refer to Chart A for acceptable identification documents.			
Type of ID (ex. Passport):			
Source of ID (ex. IRCC) refer to Guidance on p. 4			
Client's Name as appears on ID:			
Date of Birth as appears on ID (MM/DD/YY):			
Identification Number:			
Date of Issuance (MM/DD/YY):			
Place of Issuance:			
Expiry Date (MM/DD/YY):			
Name of Date of Birth Match: Y/N			
2) Verification of Name and Address . Refer to Chart B for acceptable identification documents.			
a. If using Driver's License or Provincial/Territorial ID Card, complete this section. (must be different than first ID used above):		OR	b. If using financial statement or utility bill, complete this section:
Type of ID: (ex. Driver's License):			Type of Account (deposit, loan, or utility bill):
Source of ID (ex. Ontario Ministry of Transportation):			Name of OFI /Service Provider on Statement:
Client's Name as appears on ID:			Account / Ref #:
Address as appears on ID:			Statement Period Date:
Identification Number:			Client's Name as appears on Statement:
Date of Issuance (MM/DD/YY):			Address as appears on Statement:
Place of Issuance:			
Expiry Date (MM/DD/YY):			
Name and Address Match: Y/N		Name and Address Match: Y/N	
Date Solicitor verified the identity of the client (MM/DD/YY):			

This section is for record keeping purposes and accuracy is required

#4 Mortgagor's Name:				
1) Verification of Name and Date of Birth . Refer to Chart A for acceptable identification documents.				
Type of ID (ex. Passport):				
Source of ID (ex. IRCC) refer to <i>Guidance on p. 4</i>				
Client's Name as appears on ID:				
Date of Birth as appears on ID (MM/DD/YY):				
Identification Number:				
Date of Issuance (MM/DD/YY):				
Place of Issuance:				
Expiry Date (MM/DD/YY):				
Name of Date of Birth Match: Y/N				
2) Verification of Name and Address . Refer to Chart B for acceptable identification documents.				
a. If using Driver's License or Provincial/Territorial ID Card, complete this section. (must be different than first ID used above):		OR	b. If using financial statement or utility bill, complete this section:	
Type of ID: (ex. Driver's License):			Type of Account (deposit, loan, or utility bill):	
Source of ID (ex. Ontario Ministry of Transportation):			Name of OFI /Service Provider on Statement:	
Client's Name as appears on ID:			Account / Ref #:	
Address as appears on ID:			Statement Period Date:	
Identification Number:			Client's Name as appears on Statement:	
Date of Issuance (MM/DD/YY):			Address as appears on Statement:	
Place of Issuance:			Name and Address Match: Y/N	
Expiry Date (MM/DD/YY):				
Name and Address Match: Y/N				
Date Solicitor verified the identity of the client (MM/DD/YY):				

Solicitor: _____
Name

Date

Note: Please send this form along with the Request for Funds/Information form to TD Canada Trust at the e-mail or fax details found in the Solicitor/Notary Instructions Re: Customer Details

You the solicitor are required to keep a record of the below for the two identification documents:

Required Records	
Record Keeping Requirements:	
1.	The individual's name;
2.	The date the solicitor verified the individual's identity;
3.	The names of the two different sources that were used to verify the identity of the individual;
4.	The type of information consulted (for example bank statement);
5.	The details reviewed on the document (i.e. DRL – validated Name and Address)
6.	The number associated with the information (for example, DRL number; account number or if there is no account number, a number that is associated with the information, which could be a reference number or certificate number, etc.);



Important Information for Co-Borrowers of TD Canada Trust Residential Mortgages

Dear Customer,

At TD Canada Trust, we are committed to keeping you informed about any matters that affect your account. We are writing to inform you that, as a co-borrower of a TD Canada Trust residential mortgage, you have the right to receive your own cost of borrowing disclosure documents. This would include annual statements, renewals or any amendments made to the residential mortgage.

We are pleased to offer you the option to have all cost of borrowing disclosure information provided to the Primary Recipient (identified as the first name on the Mortgage Loan Agreement) or to receive your own cost of borrowing disclosure information.

You may select your method of disclosure by calling us at 1-866-222-3456 or by visiting any TD Canada Trust branch.

As always, thank you for doing business with TD Canada Trust.