

Identification Verification Requirements

To Protect Your Client's Privacy Do Not Forward Copies of Identification outlined in Appendix 1 "For Individuals". Complete Appendix 2 in full and retain copies in your client's file. Only in situations where the borrower is a corporation or entities other than a corporation and you relied on paper documents to confirm the identity, the record or copy of it must be sent to us with your final report.

This document and the attached Appendices form part of the Instructions to Bank of Montreal's Mortgage Solicitors to fulfill the requirement for you to ascertain the client's identification as set out in the Mortgage Commitment and Disclosure Statement.

Prior to disbursement of funds, we require your assistance to enable us to satisfy the ascertaining identity requirements under the Government of Canada's Proceeds of Crime (Money Laundering) and Terrorist Financing Act and Regulations, by meeting with the individual (s), and providing us with your confirmation that you have ascertained the identity of each mortgagor and guarantor as follows:

For individuals:

We require you to examine Acceptable Identification as defined in Appendix 1 ("Acceptable Forms of Identification"), for each mortgagor, guarantor, and that you complete Appendix 2 ("Identification Verification Document"). You are required to record the full name, address, date of birth, occupation, identification type, identification number, expiry date (if applicable) and place of issue of the identification for each mortgagor and guarantor.

For corporations or entities other than a corporation:

- A.** Confirm the existence of the corporation, its name and address and the names of its directors, by referring to its certificate of corporate status, a record that it is required to file annually under the applicable provincial securities legislation or any other record that ascertains its existence as a corporation; **OR** confirm the existence of the entity by referring to a partnership agreement, articles of association or other similar record that ascertains its existence.

In either case, the record may be in paper form or in an electronic version that is obtained from a source that is accessible to the public.

Where the information has been ascertained by referring to a paper copy of a record, the record or copy of it must be sent to us with your final report. Where the information has been ascertained by referring to an electronic version of a record that is obtained from a source accessible to the public, you are required to document on Appendix "2" and the particulars of the electronic record are to be recorded on the Identification Verification Document in the manner set out therein; **AND**

- B.** Ascertain the identity of each authorized signing officer(s) who executes the mortgage in the manner as indicated above for Individuals. Where a corporation or entity has more than three signing officers, you are only required to ascertain the identity of three signing officers who execute the mortgage.

Each mortgagor, guarantor, and signing officer must present to you for examination:

One piece of government issued photo ID.

All identification must be original, valid, and must not be substantially defaced. Each mortgagor, guarantor and signing officer is required to be physically present when you ascertain his or her identity.

You are required to return the following as part of your final report (i) in all cases, the fully completed Identification Verification Document, and (ii) if you relied upon paper documents to ascertain the identity of any mortgagor or guarantor which is a corporation or other entity, the original or a copy of the paper records.

Appendix 1

Acceptable Forms of Identification

Prior to disbursement of funds, we require you to ascertain the identity of each mortgagor, guarantor and, where applicable, signing officer.

Each mortgagor, guarantor and signing officer, where applicable, must present to you for examination:

One piece of Government Issued Photo ID. Place of Issuance Country and Province/Territory/State are required, as applicable for federal or provincial/territorial/state issued ID. Expiry Date is required if present (dd/mmm/yyyy)

No other form of identification is acceptable. All identification must be original, valid and legible and in good condition. Each mortgagor, guarantor and signing officer, where applicable, is required to be physically present when you ascertain his or her identity.

Canadian Residents

Each mortgagor, guarantor and, where applicable, signing officer must present to you for examination:

One piece of Canadian issued federal government identification with a Photo. Documenting the Place of Issuance Country and Province/Territory is required (as applicable for Provincial/Territorial issued ID). Expiry Date is required if present on the ID. Acceptable forms of identification are:

Photo ID

- **Certificate of Canadian Citizenship**
- **Certificate of Indian Status**
- **Driver's Licence**
- **Firearms Licence**
- **Government Issued ID card/Document**
- **Immigration Canada Documents**
- **Nexus Card**
- **Passport**
- **Permanent Resident Card**
- **Provincial/Territorial Health Insurance Card**

NB:

¹ In Quebec, never request a driver's licence. Accept and record the number only if offered. An Alberta temporary driver's license is not acceptable as identification ² In Ontario, Manitoba, and Prince Edward Island, health cards cannot be used as identification. In Quebec, never ask to see a health card. If offered, record the particulars.

United States Residents

Each mortgagor, guarantor and, where applicable, signing officer must present to you for examination:

One piece of U.S.A. federal or state government issued identification with a Photo. Documenting the Place of Issue Country and State is required (as applicable for State issued ID). Expiry Date is required if present on the ID. Acceptable forms of identification are:

- **Driver's Licence**
- **Government Issued ID card/Document**
- **Nexus Card**
- **Passport**
- **Permanent Resident Card**

All Other Residents

Each mortgagor, guarantor and, where applicable, signing officer must present to you for examination:

One piece of government issued (state/provincial or federal level) Photo identification. Documenting the Place of Issue Country is required. Expiry Date is required if present on the ID.

Acceptable forms of identification are:

- **Driver's Licence**
- **Government Issued ID card/Document**
- **Passport**
- **Permanent Resident Card**

Note: Foreign identification is only acceptable if the type of acceptable foreign identification is recognized by the lawyer, can be read and assessed as valid identified.

Appendix 2
Identification Verification Document

Mortgage No. _____

Property Address _____

Prior to advancing funds, we require that you ascertain the identity of each mortgagor, guarantor and signing officer, where applicable, in accordance with our Mortgage Commitment and Disclosure Statement, Instructions to Bank of Montreal's Mortgage Solicitors, and the Identification Verification Requirements. Each mortgagor, guarantor and signing officer, where applicable, is required to be physically present at the time you ascertain his or her identity.

1. **For individuals**, you must record in (1) below the following information for each mortgagor, guarantor and, where applicable, signing officer:

- Full Name
- Full Address
- Date of Birth
- Particulars of the Acceptable Identification (as defined in Appendix 1 – Acceptable Form of Identification) provided to you by the individual
- Occupation

2. **For corporations and other entities**, you must record in (2) below the corporation's or entity's registration number, the type of record referred to and, where applicable, the source of the electronic record, (for corporations, Names of all Directors and their occupation details).

(1) **Individuals and corporate/other entity signing officers.** Particulars of identification produced by each mortgagor, guarantor and, where applicable, signing officer:

Mortgagor/Guarantor Full Name or Signing Officer Full Name and Title

Mortgagor/Guarantor/Signing Officer Date of Birth

Mortgagor/Guarantor Full address

Identification Viewed from Appendix 1 - Acceptable Forms of Identification

Type _____ Number _____

Place of Issue Country and/or Province/Terr/State:

Expiry Date DD/MMM/YYYY _____

Occupation _____

Employment Status _____

Mortgagor/Guarantor Full Name or Signing Officer Full Name and Title

Mortgagor/Guarantor/Signing Officer Date of Birth

Mortgagor/Guarantor Full address

Identification Viewed from Appendix 1 - Acceptable Forms of Identification

Type _____ Number _____

Place of Issue Country and/or Province/Terr/State:

Expiry Date DD/MMM/YYYY _____

Occupation _____

Employment Status _____

Mortgagor/Guarantor Full Name or Signing Officer Full Name and Title

Mortgagor/Guarantor/Signing Officer Date of Birth

Mortgagor/Guarantor Full address

Identification Viewed from Appendix 1 - Acceptable Forms of Identification

Type _____ Number _____

Place of Issue Country and/or Province/Terr/State:

Expiry Date: DD/MMM/YYYY _____

Occupation _____

Employment Status _____

(2) **Corporations and other entities.** Particulars of information ascertained for each mortgagor and guarantor which is a corporation or other entity:

Name and Address of Corporation or other entity

Type of entity (e.g., corporation, partnership, other entity [specify]) Registration Number Place of Registration Province/State and Country

(If applicable): Source of the electronic version of the record (must be a source which is accessible to the public) Type of Record referred to

Nature or Description of the Business

Name and Address of Corporation or other entity

Type of entity (e.g., corporation, partnership, other entity [specify]) Registration Number Place of Registration Province/State and Country

(If applicable): Source of the electronic version of the record (must be a source which is accessible to the public) Type of Record referred to

Nature or Description of the Business

Name and Address of Corporation or other entity

Type of entity (e.g., corporation, partnership, other entity [specify]) Registration Number Place of Registration Province/State and Country

(If applicable): Source of the electronic version of the record (must be a source which is accessible to the public) Type of Record referred to

Nature or Description of the Business

I confirm having ascertained the identity of the above individual(s)/corporation and other entity in accordance with the instructions set out above and in the Identification Verification Requirements document.

Signature

Name (please print)

Date

Return this completed form as instructed in the Instructions to Bank of Montreal's Mortgage Solicitors – Deliveries to the Bank