

(PLEASE DELETE THE CLAUSES THAT ARE NOT APPLICABLE)

AFFIDAVIT

CANADA	)	IN THE MATTER OF A MORTGAGE
	)	LOAN FROM CIBC MORTGAGES INC.
PROVINCE OF	)	TO:
	)	PROPERTY:
	)	
	)	
	)	
	)	

I/We \_\_\_\_\_, of

The \_\_\_\_\_ in the \_\_\_\_\_,

SOLEMNLY DECLARE AS FOLLOWS:

- 1. I am/We are the borrower(s) in connection with the above noted mortgage loan and as such have knowledge of the matters hereinafter deposed to.
- 2. I/We will occupy the above property personally on or before the date of the above described mortgage advance and thereafter as my/our principal residence and will keep CIBC Mortgages Inc. informed of the status of occupancy.
- 3. The above property will be occupied as a single-family dwelling in compliance with all by-laws and zoning and that no part of the dwelling will be rented,
- 4. I/We have not owned jointly or otherwise my/our principal residence at all during the past 5 years. (First-time home buyers only)
- 5. The down payment for the above property was paid from my/our own funds and not borrowed funds and there has been no material change in our financial status since our acceptance of the commitment.
- 6. I/We hereby acknowledge, confirm and agree that the funds committed by CIBC Mortgages Inc. to me/us pursuant to this loan are not intended to be utilized for the purposes of securing financing of any improvements whatsoever with regard to the subject lands on the security of which the funds shall be advanced pursuant to the Mortgage, nor for the purposes of repaying any financing, charge or otherwise, which was utilized or intended for the financing of an improvement with regard to the subject lands or buildings.
- 7. This declaration is made for no improper purposes whatsoever.
- 8. I/We are not, an on deliver of the mortgage to CIBC Mortgages Inc. will not be non-residents of Canada with the meaning of Section 116 Income Tax Act, Canada.

AND I/WE MAKE this solemn declaration conscientiously believing it to be true and knowing that it is of the same force and effect as if made under oath.

DECLARED before me at the _____	)	
	)	
	)	
this _____ day of _____ 20 _____	)	_____
	)	
	)	
	)	_____
	)	
	)	

\_\_\_\_\_  
A Commissioner, etc.