



33 Yonge Street Unit 700 Toronto, ON M5E 1G4 Telephone 416-865-1511 Toll Free 1-800-387-2020

Loan Closer Addendum - 5 Year Term
to be signed for all rebates

Mortgage Number:

Client(s):

Property Address:

Upon funding of the above noted mortgage, CIBC Mortgages Inc. (“us” or “we”) will advance _____% of the total mortgage amount to the Solicitor. Provided the Client(s) remain with CIBC Mortgages Inc. for the full term of the mortgage, under the terms of the attached commitment, this amount is for the sole use of the above noted Client(s).

Repaying the cash back amount

The Client(s) will be required to repay us the full cash back amount of \$ _____ if, for any reason, any of the following occurs before the maturity date of the mortgage:

- any of the terms and conditions of the mortgage are changed;
- the Client(s) refinance the mortgage, convert the mortgage or renew the mortgage early;
- the mortgage is paid out, transferred or assigned by us at the Client(s) request, or discharged;
- title to the property is transferred or the mortgage is assumed;
- the Client(s) sell the property and buy another property and we finance the new property under the “Portability” provision of the mortgage documents; or
- the property is sold under power of sale or foreclosure.

The repayment of the cash back amount is separate from any prepayment charges, other charges or fees that apply to the mortgage.

Dated this _____ day of _____

✍ Witness

✍ Client

✍ Witness

✍ Client



33 Yonge Street Unit 700 Toronto, ON M5E 1G4 Telephone 416-865-1511 Toll Free 1-800-387-2020

Loan Closer Addendum - 7 Year Term

to be signed for all rebates

Mortgage Number:

Client(s):

Property Address:

Upon funding of the above noted mortgage, CIBC Mortgages Inc. ("us" or "we") will advance _____% of the total mortgage amount to the Solicitor. Provided the Client(s) remain with CIBC Mortgages Inc. for the full term of the mortgage, under the terms of the attached commitment, this amount is for the sole use of the above noted Client(s).

Repaying the cash back amount

The Client(s) will be required to repay us the full cash back amount of \$ _____ if, for any reason, any of the following occurs before the maturity date of the mortgage:

- any of the terms and conditions of the mortgage are changed;
- the Client(s) refinance the mortgage, convert the mortgage or renew the mortgage early;
- the mortgage is paid out, transferred or assigned by us at the Client(s) request, or discharged;
- title to the property is transferred or the mortgage is assumed;
- the Client(s) sell the property and buy another property and we finance the new property under the "Portability" provision of the mortgage documents; or
- the property is sold under power of sale or foreclosure.

The repayment of the cash back amount is separate from any prepayment charges, other charges or fees that apply to the mortgage.

Dated this _____ day of _____

✍ Witness

✍ Client

✍ Witness

✍ Client



33 Yonge Street Unit 700 Toronto, ON M5E 1G4 Telephone 416-865-1511 Toll Free 1-800-387-2020

Loan Closer Addendum - 10 Year Term

to be signed for all rebates

Mortgage Number:

Client(s):

Property Address:

Upon funding of the above noted mortgage, CIBC Mortgages Inc. (“us” or “we”) will advance _____% of the total mortgage amount to the Solicitor. Provided the Client(s) remain with CIBC Mortgages Inc. for the full term of the mortgage, under the terms of the attached commitment, this amount is for the sole use of the above noted Client(s).

Repaying the cash back amount

The Client(s) will be required to repay us the full cash back amount of \$ _____ if, for any reason, any of the following occurs before the maturity date of the mortgage:

- any of the terms and conditions of the mortgage are changed;
- the Client(s) refinance the mortgage, convert the mortgage or renew the mortgage early;
- the mortgage is paid out, transferred or assigned by us at the Client(s) request, or discharged;
- title to the property is transferred or the mortgage is assumed;
- the Client(s) sell the property and buy another property and we finance the new property under the “Portability” provision of the mortgage documents; or
- the property is sold under power of sale or foreclosure.

The repayment of the cash back amount is separate from any prepayment charges, other charges or fees that apply to the mortgage.

Dated this _____ day of _____

✍ Witness

✍ Client

✍ Witness

✍ Client