



**Sample Search Requirements for Properties Containing Stores, Restaurants and/or Offices  
With or Without 1 to 4 Residential Dwelling Units in Ontario<sup>1</sup>**

This chart shows the searches and due diligence usually required for applications for TitlePLUS® policies for properties containing stores, restaurants and/or offices, with or without 1 to 4 residential dwelling units. This chart is a sample for information purposes only. These types of properties differ and may involve risks other than those addressed by the requirements in this chart. To obtain search and due diligence requirements for specific transactions, please contact the TitlePLUS Customer Service Centre at 1-800-410-1013 or 416-598-5899.

	<b>Mortgage-Only 80% of value or less, up to \$1 million</b>	<b>Mortgage-Only over 80% of value, up to \$1 million</b>	<b>Purchase up to \$1 million</b>	<b>Purchase or Mortgage-Only, \$1-\$2 million</b>
Title (including deleted instruments and, where part lot, abutting lands)	Back to later of registered mortgage being replaced or last transfer	Back to later of registered mortgage being replaced or last transfer	Yes	Yes
Executions on vendor and/or where mortgage, on borrower and guarantor	Yes	Yes	Yes	Yes
Realty taxes and local improvements	No	Yes	Yes	Yes
Municipal water and sewage	No	No	Yes	Yes
Building department work order search; for new buildings, confirmation of permission to occupy accepted as an alternative	No	Yes	Yes	Yes
Electrical compliance and work orders; for new buildings, confirmation of permission to occupy accepted as an alternative	No	Yes	Yes	Yes
Fire compliance and work orders; for new buildings, confirmation of permission to occupy accepted as an alternative	No	Yes	Yes	Yes
Zoning, if zoning coverage to be provided in Non-Residential Endorsement	Yes	Yes	Yes	Yes
Corporate status on corporate vendor and/or borrower	Yes	Yes	Yes	Yes

(cont'd...)

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If corporate borrower, corporate resolution authorizing borrowing and mortgage security	Yes	Yes	Yes	Yes
Survey	No	No	No, unless property in Registry, not a TitlePLUS “whole of a lot” and no declaration of possession for 10+ years	Yes
On-line search for Record of Site Condition	No	Yes	Yes	Yes
Private septic system approval	No	Yes	Yes	Yes
Potability certificate	No	Yes	Yes	Yes
<i>Clean Water Act</i> search, if risk factors exist re: possible contamination of drinking water	Yes	Yes	Yes	Yes
Conservation, if risk factors exist	No	No	Yes	Yes
Unregistered hydro easements, if risk factors exist	No	Yes	Yes	Yes
Highway access permit, where property fronts on highway	No	No	Yes	Yes
Compliance with private agreements or restrictive covenants, where no grounds to believe non-compliance exists	No	No	No	No
Compliance with private agreements or restrictive covenants, where have grounds to believe non-compliance exists	Yes	Yes	Yes	Yes
Commercial lease review and/or tenant estoppel certificates, where tenancies assumed and retainer includes	Yes	Yes	Yes	Yes
Postponement of existing commercial leases or tenancies to mortgage being insured, unless lender instructs not to obtain	Yes	Yes	Yes	Yes
GST/HST issues, if retainer includes	No	No	Yes	Yes
Technical Standards and Safety Authority search re: elevating device licence search, if any on premises	No	Yes	Yes	Yes

(cont'd...)

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Technical Standards and Safety Authority search re: registration of underground oil tank, where risk factors exist	No	Yes	Yes	Yes
Technical Standards and Safety Authority search re: compliance with requirements re: gas tanks, where risk factors exist	No	Yes	Yes	Yes
Ministry of Environment letter search, where risk factors exist	No	Yes	Yes	Yes
Subdivision/Development agreement compliance	No	No	No	No
Compliance with site plan control or other site-specific agreements with governmental authorities or utilities	No	Yes	Yes	Yes

**If the property includes 1 to 4 residential dwelling units in addition to stores, restaurants and/or offices:**

Opinion re: legality of rents, where residential tenancies assumed and retainer includes	Yes	Yes	Yes	Yes
Residential tenant estoppel certificates, where residential tenancies assumed and retainer includes	Yes	Yes	Yes	Yes

<sup>1</sup> The TitlePLUS policy is underwritten by Lawyers' Professional Indemnity Company (LAWPRO®). Please refer to the policy for full details, including actual terms and conditions.

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