



SCHEDULE "A"

**PERMITTED ENCUMBRANCES AS SET OUT ON THE ATTACHED SCHEDULE
OR IN THE COPY OF TITLE, ATTACHED AS SCHEDULE "A"**

Listing the permitted encumbrances is important. A copy of title is the easiest way to show what is allowed.

SCHEDULE "B"

COPY OF AGREEMENT OF PURCHASE AND SALE

SCHEDULE "C"

SPECIAL POWER OF ATTORNEY

Ultra-important in a low equity or no equity situation. On the other hand if the Seller has lots of equity he has lots of motivation to make sure he does what he is supposed to do.

Have your lawyer draft a province-appropriate Power of Attorney



SCHEDULE "D"

AUTHORIZATION TO RELEASE INFORMATION

Important for you so that you can get information from the Seller's lender. With your lawyer you may want to expand the scope of this authorization to include other service or information providers. Especially important if you don't get a Power of Attorney.

To: _____

(the mortgage lender)

RE: Mortgage to (name) _____

Mortgage # (if available) _____

I/We, the undersigned, the registered owners of the property located at _____, which we have mortgaged to you, hereby authorize the release of any and all information relating to the said mortgage to:

Please provide your full cooperation.

Signed on the _____ day of _____, 20____,

(signature)

(signature)

(name, please print)

(name, please print)

(SIN #)

(SIN #)

Witness

Witness

For more authority, consider adding witnessing by Notary or Commissioner For Oaths