

Olympia Trust Company ("Olympia") is pleased to offer the ability to hold mortgage investments within your self-directed accounts. To proceed with funding, the following documents are required to be uploaded to the Mortgage Dashboard for review and approval:

**1. Copy of mortgage or hypothec.**

- A draft copy is acceptable if funding to a lawyer.
- The mortgage must be registered to:  
*Olympia Trust Company  
PO Box 2581, STN Central  
Calgary, AB T2P 1C8*
- The mortgage must include a face value, first payment date, maturity date, interest adjustment date, interest rate, payment amount, and payment frequency.
- If there are other lenders in addition to Olympia Trust Company, include a breakdown by percentage, fraction, or dollar amount.
- The mortgage amount registered must remain within 90% loan-to-value ratio. Olympia reserves the right to change the loan-to-value ratio accepted based on fluctuations in the real estate market.
- If the property is located in British Columbia, the registration must include Olympia's Extra-Provincial Number A50545, and a Declaration of Trust (*if applicable*), which can be obtained from Olympia.
- If the property is located in Québec, it must include Olympia's Notice of Address 6824811.

**2. Copy of transfer/assignment of mortgage (*if applicable*).**

- The mortgage must be current and at arm's length.
- If the transferor is a corporation, additional documents may be required for review and subject to approval.

**3. Valuation of property.**

- Olympia will accept one of the following documents showing the property valuation:
  - Tax assessment from the current year. Ontario MPAC statements are subject to approval.
  - Certified appraisal addressed to Olympia Trust Company dated within the last 12 months with a current "as-is" value. Future and "as-if complete" values are not acceptable. Additional documents may be required upon review.

**4. Information statement of prior encumbrances (*if applicable*).**

- Olympia will use the full amount registered on title for any line of credit products secured against the property.
- Olympia will accept one of the following:
  - Information statement from the financial institution dated within the last 30 days.
  - Screenshot from the institution within the last 30 days showing the name of the institution, date, balance owing, and property address.
  - Copy of the signed commitment showing the property address and amount being registered, and/or draft mortgage.
  - Copy of a new mortgage registered within the last 60 days.

**5. Copy of title.**

- The title must be dated within the last 30 days.
- For properties in Ontario, *Parcel Register for Property Identifier (PIN)*.
- For properties in New Brunswick, *Certificate of Registered Ownership*.

**6. Mortgage Payment Authorization form (Olympia form).**

- Any changes or amendments made to the terms entered on this form must be initialed by the borrower.
- Payments scheduled for the 28<sup>th</sup> of the month or later will be coded as being taken on the last day of the month.

**7. Corporate search with a list of shareholders (when the borrower is a corporation or private company).**

**8. Estoppel certificate (if the property is a condominium).**

- The document must be dated within the last 30 days.
- For properties in British Columbia, *Strata Form B*.
- For properties in Ontario, *Status Certificate*.

Once all documents have been uploaded and approved, all lenders will be required to log into their Olympia Client Portal to sign a **Mortgage Investment Direction, Waiver & Indemnity Agreement**.

Funds will be advanced within two business days after receipt of all required, fully completed documents.

Olympia can advance funds by:

**1. Wire transfer:** funds will be transferred directly from Olympia's account to the lawyer's trust account.

- Olympia does not charge a fee for this option. The receiving institution, however, may charge a fee to the lawyer for receiving the wire.
- To set up this option, a **Wire Information Request Form** must be completed by the lawyer's office, which also requires a VOID cheque of the trust account.
- The daily wire cut-off time is 12:30pm MT.

**Documents required to be received within 45 days after funding:**

1. Copy of the **registered mortgage or hypothec**.
2. Certified **copy of title** indicating Olympia Trust Company registered in the correct position.
3. Copy of the **registered transfer of mortgage**, if applicable.
4. Copy of the **title insurance certificate**, if required by you.