

**MULTI-UNIT INSURANCE PRODUCT FLEXIBILITIES - ANNUAL CERTIFICATE**

**Mortgagor's Annual Form Certificate of Compliance –  
Affordability Criteria pursuant to the Social Outcome Covenant  
For the Year Ended December 31, 20\_\_\_\_**

TO: First National Financial LP (the “**Approved Lender**”)

AND TO: CANADA MORTGAGE AND HOUSING CORPORATION (**CMHC**)

RE: Mortgage loan from First National Financial LP to [**Borrower**] \_\_\_\_\_  
secured by a mortgage/hypothec insured pursuant to the *National Housing Act (Canada)* in  
respect of the property located at \_\_\_\_\_ (the  
“Property”)

Capitalized terms and expressions used in this Certificate have the meanings set out in the So\_\_\_\_cial  
Outcome Covenant in the above-referenced mortgage.

I, the undersigned \_\_\_\_\_ (**Full name, title**) of  
\_\_\_\_\_(the “**Borrower**”), certify, without  
personal liability, to the Approved Lender and CMHC, that:

1. I am the duly appointed \_\_\_\_\_ [**title**] of the Mortgagor and as such I am  
providing this certificate for and on behalf of the Mortgagor pursuant to the Social Outcome  
Covenant.
2. The Mortgagor has fulfilled all requirements pursuant to the Affordability Criteria and the  
Property was during the calendar year and continues to be in compliance with each of the terms  
and conditions of the Affordability Criteria pursuant to the Social Outcome Covenant.
3. DATED the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_