IDENTITY VERIFICATION FORM AND AGENT / MANDATARY AGREEMENT

Loan Number: _____

Borrower Name(s): _____

Guarantor(s) Name (If applicable): _____

Property Address: _____

IDENTIFICATION AGENT / MANDATARY AGREEMENT

An identification agent or mandatary may complete verification on Nesto Inc.'s behalf. This written agreement must be completed and in place before Nesto Inc. can rely on the identification agent or mandatary to identify the client on its behalf.

To Whom It May Concern

In order to fulfill its legal and regulatory obligations under the ***Proceeds of Crime (Money Laundering) and Terrorist Financing Act*** (Canada) and the regulations in connection with that statute (the "Regulations"), Nesto Inc. must take certain steps to identify its customers or, in the case of corporate customers, certain of its customers' authorized signatories.

In that connection, Nesto Inc. appoints the undersigned as *Identification Agent* or *Mandatary* for the sole purpose of identifying the prospective customer, or in the case of a corporate customer, identifying one or more of the authorized signatories of the corporate customer. The Identification Agent or Mandatary hereby accepts the appointment, and for good and valuable consideration (the receipt and sufficiency of which is hereby acknowledged), the Identification Agent or Mandatary agrees to identify the prospective customer or authorized signatory or signatories, as the case may be, on behalf of Nesto Inc. in accordance with this Agreement. For greater certainty, this appointment relates solely to verification of identity under the Regulations and the terms "agent" and "mandatary" as used therein, and does not relate to general legal principles of agency beyond that scope. The Identification Agent or Mandatary does not legally bind Nesto Inc. in any respect.

The Identification Agent or Mandatary acknowledges that it has no discretionary power as it relates to identifying the individual on behalf of Nesto Inc., and that it cannot delegate its responsibilities hereunder.

The Identification Agent or Mandatary agrees to act as Identification Agent or Mandatary for Nesto Inc. and certify that, in accordance with the Government-Issued Photo Identification Method in accordance with the PCMLTFR, I either (select as applicable):

_____ **In Person** - Personally met with the individual(s) as identified above and determined the authenticity of their Government-Issued Photo Identification document by looking at the characteristics of the original physical document and its security features (or markers, as applicable) and was satisfied that it is authentic as issued by the competent authority (federal, provincial, territorial government) that it is valid (unaltered, not counterfeit) and current (not expired).

Or,

_____ **Not In Person** - Did not physically meet with the individual but received their Government-Issued Photo Identification **and**:

• Assessed its authenticity by using a method or technology capable of comparing its characteristics or security features and was satisfied that it is authentic as issued by the competent authority (federal, provincial, territorial government), that it is valid (unaltered, not counterfeit) and current (not expired).

and

• Either: 1) Compared the image (e.g. photo, selfie using facial recognition software (see Appendix B for acceptable software) **or** 2) Held a live video chat session with the individual and compared the name and the features of the photo or live video image with the name and photo on the authentic government-issued photo identification document and determined it to be that of the individual.

ACKNOWLEDGED AND AGREED:

Agent's or Mandatary's Name: _____

Signature: _____ Date (YYYY/MM/DD): _____

nesto®/MD

Complete this form and refer to authentic, valid, and current documentation when identifying the client(s).

1) PLEASE COMPLETE ALL OF THE FOLLOWING FIELDS

FULL NAME of Borrower/Beneficial Owner/Signing Officer	**DATE OF BIRTH** (YYYY/MM/DD)
JOB TITLE AND OCCUPATION [1]	**EMPLOYER NAME**
IDENTIFICATION TYPE (See Appendix A)	**PLACE OF ISSUANCE**
IDENTIFICATION NUMBER	**ID EXPIRY DATE** (YYYY/MM/DD)

BORROWER THIRD PARTY CERTIFICATION (not required for guarantor):

I hereby certify that the mortgage is for:

___ my/our benefit and is not for the benefit of any third party ___ the benefit of a third party [2]

2) PLEASE COMPLETE ALL OF THE FOLLOWING FIELDS

FULL NAME of Borrower/Beneficial Owner/Signing Officer	**DATE OF BIRTH** (YYYY/MM/DD)
JOB TITLE AND OCCUPATION [1]	**EMPLOYER NAME**
IDENTIFICATION TYPE (See Appendix A)	**PLACE OF ISSUANCE**
IDENTIFICATION NUMBER	**ID EXPIRY DATE** (YYYY/MM/DD)

BORROWER THIRD PARTY CERTIFICATION (not required for guarantor):

I hereby certify that the mortgage is for:

___ my/our benefit and is not for the benefit of any third party ___ the benefit of a third party [2]

I confirm verifying the identity of the borrower(s) using the acknowledged Government-Issued Photo Identification method (physically or not physically present) and have verified the identification is an authentic, valid and current document issued by a federal, provincial or territorial government, and will retain the required records in accordance with the PCMLTFA and associated Regulations.

Date (YYYY/MM/DD): _____

Agent / Mandatary Signature: _____

Agent / Mandatary Name: _____

Address: _____

Telephone: _____, **Fax**: _____, **Email**: _____

APPENDIX A – AGENT'S INSTRUCTIONS FOR COMPLETING THE AGENT'S EXAMINATION OF IDENTIFICATION FORM

NOTE: No other form of identification other than what is listed below is acceptable. All identification must be authentic, valid, current and in good condition. Dark or illegible copies will not be accepted. The agent must review the identification to ensure there are no signs that it has been forged or falsified in any way.

The following list provides examples of acceptable government-issued photo identification documents from federal, provincial or territorial authorities. This is **not** an exhaustive list.

Examples of acceptable types of identification documents:

Canadian passport	British Columbia Enhanced ID
Permanent resident card	Alberta Photo Identification Card
Citizenship card	Saskatchewan Non-driver photo ID
Secure Certificate of Indian Status	Manitoba Enhanced Identification Card
Nexus	Ontario Photo Card
British Columbia Driver's Licence	New Brunswick Photo ID Card
Alberta Operator's Licence	Nova Scotia Identification Card
Saskatchewan Driver's Licence	Prince Edward Island Voluntary ID
Manitoba Driver's Licence	Newfoundland and Labrador Photo Identification Card
Ontario Driver's Licence	Yukon General Identification Card
Quebec Driver's Licence	Northwest Territories General Identification
New Brunswick Driver's Licence	Nunavut General Identification Card
Nova Scotia Driver's Licence	British Columbia Services Card
Prince Edward Island Driver's Licence	
Newfoundland and Labrador Driver's Licence	
Yukon Driver's Licence	
Northwest Territories Driver's Licence	
Nunavut Driver's Licence	
The DND 404 Driver's Licence	

NOTES: You cannot use a provincial health card for identification purposes where it is prohibited by provincial legislation to use the card as a form of identification or to record the health card number.

- In Quebec, you may not request a driver's licence, but you may use it if offered.
- In Manitoba, Ontario and Prince Edward Island, the provincial health card may not be used for identification purposes; in Quebec, the provincial health card may not be requested but may be used if offered.
- Government of Canada or Provincial or Municipal Government ID cards are not acceptable as forms of identification for this purpose. These pieces of identification are considered employer ID's, and not government-issued IDs.

APPENDIX B – AGENT'S INSTRUCTIONS FOR ACCEPTABLE SOFTWARE WHEN IDENTIFICATION IS NOT IN PERSON

In compliance with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (PCMLTFA), not in person ID verification must be conducted using approved software platforms that meet regulatory standards for identity authentication, record-keeping and anti-fraud measures. Acceptable platforms include:

- FCT
- Bluink
- Mitek
- Paays
- Plaid
- Syngraffi
- Treefort
- Verifast
- VerifID
- CertN

APPENDIX C – THIRD PARTY VERIFICATION FORM

PLEASE COMPLETE ONLY IF YOU HAVE INDICATED THAT THE MORTGAGE IS FOR THE BENEFIT OF A THIRD PARTY, AS INDICATED ON THE AGENT EXAMINATION OF IDENTIFICATION FORM

Complete for an Individual:

Full Name:	
Address:	
City:	**Province:**
Country:	**Postal Code:**
Occupation[1]**:**	**Date of Birth:**

[1] Vague descriptions such as “Business-for-Self”, “self-employed”, “consultant”, “investor”, “business owner”, “businessman”, “entrepreneur” or “Signing Officer” are **not acceptable**. The occupation must clearly reflect the nature of the work and the industry in which it is performed

OR

Complete for a Corporation:

Name of Business:	
Nature of Business:	
Incorporation Number:	**Place of Issue:**
Address:	**City:**
Country:	**Postal Code:**

What is the relationship between the registered owner of the property on closing and the Third Party?

□ Agent □ Borrower □ Employee □ Friend □ Relative □ Trustee

□ Power of Attorney □ Other (specify) _____

Additional Comments:

_____

_____

_____

Name of Person and Firm completing this Form:	
Signature:	**Date:**