

CERTIFICATION AND AGREEMENT

Pool Number

The Issuer attests to the following statements concerning the mortgages in the pool.

CHECK APPROPRIATE BOX

- Any and all security agreements affecting the loans and related mortgages (which shall include collateral mortgages) identified in the Schedule of Pooled Mortgages, CMHC 2824, relating to the pool number indicated above are limited by a duly executed Release of Security Interest, CMHC 2822, delivered by the Issuer to the designated Custodian, which relinquishes in favour of CMHC any and all interest or right of a secured party in and to the pooled loans and related mortgages. Upon the execution of the Release of Security Interests, only CMHC (on its own behalf as Guarantor and on behalf of Investors in mortgage-backed securities issued by the Issuer and guaranteed by CMHC under the NHA Mortgage-Backed Securities Program) will have any interest, other than nominal title, in and to the loans and related mortgages. Where the mortgages securing loans that are pooled under the NHA Mortgage-Backed Securities Program also secure the payment of other obligations (the “other obligations”), the Issuer expressly agrees that such other obligations are hereby released from those mortgages and no longer secured by them, provided that this release will be deemed not to have been granted in the event that such mortgage and pooled loans are reassigned by CMHC, in its sole and absolute discretion, to the Issuer.

- No loans and related mortgages (which shall include collateral mortgages) identified in the Schedule of Pooled Mortgages, CMHC 2824, relating to the pool number indicated above are now subject to any security agreement with the Issuer, and only CMHC (on its own behalf as Guarantor and on behalf of Investors in mortgage-backed securities issued by the Issuer and guaranteed by CMHC under the NHA Mortgage-Backed Securities Program) will have any interest, other than nominal title, in and to the loans and related mortgages. Where the mortgages securing loans that are pooled under the NHA Mortgage-Backed Securities Program also secure the payment of other obligations (the “other obligations”), the Issuer expressly agrees that such other obligations are hereby released from those mortgages and no longer secured by them, provided that this release will be deemed not to have been granted in the event that such mortgage and pooled loans are reassigned by CMHC, in its sole and absolute discretion, to the Issuer.

The Issuer agrees that it will not encumber any pooled loans and related mortgages by pledge or otherwise.

All mortgages are registered in an amount sufficient to secure the full amount of the loan balances they relate to.

Where the loan and related mortgage did not originate with the Issuer, the Issuer hereby confirms that the chain of title is complete and documentary evidence of registered assignments or transfers will be available to CMHC upon request.

ISSUER

Name	
Name and Title of Authorized Officer(s)	
Signature of Authorized Officer(s)	Date