

**PLEASE NOTE THE CHANGES BELOW TO THE INSTRUCTIONS FOR LAWYERS AND NOTARIES DURING THE COVID-19 PANDEMIC:**

**1. Client Identification and Verification Requirements**

During the COVID-19 pandemic, you may satisfy client identification and verification requirements using alternative methods (i.e. video conferencing), only if permitted by the local laws or the law society in your jurisdiction. You are expected to understand and comply in all respects with the requirements of your local jurisdiction.

*BMO recommends* that you obtain a lender's policy of title insurance for transactions where client identification and verification requirements are satisfied using an alternative method.

**2. Execution of Mortgage Documents**

During the COVID-19 pandemic, you may have mortgage documents executed electronically, through the use of a e-signature, digital signature or video conferencing, only if permitted by the local laws or the law society in your jurisdiction. You are expected to understand and comply in all respects with the requirements of your local jurisdiction.

*BMO recommends* that mortgage documents are executed using a secure program that creates an identifiable signature with an audit trail (such as OneSpan or DocuSign).

*BMO also recommends* that you obtain a lender's policy of title insurance for transactions where mortgage documents are executed electronically.