

# Solicitor-Closed Mortgages

Video Conference for Identity Verification During COVID-19

*Real Estate Secured Lending (RESL)*

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## A Message to Solicitors

The health and safety of our customers, employees and partners is of utmost importance to Scotiabank. If you have been instructed by us and you/the borrower(s) prefer to sign mortgage documents via video conference, identity verification using video conference is acceptable. In this case:

- You must view one of the identification documents listed in Appendix A of our solicitor requisition **and** a second document that contains the customer's name and address. This document can be another document listed in Appendix A (containing the customer's name and address) or a property tax bill, utility bill, account statement from another financial institution showing the full account number or similar. You cannot use a provincial health card for identification purposes where prohibited by legislation.
- When verifying identity, copies of the identification documents to be used must also be provided to you **before the video conference appointment**. Viewing such documents through the video conference alone is not sufficient.

If you determine that using a video conference to sign mortgage documents is permitted under the laws of your jurisdiction and your professional obligations, this process must allow you to complete all of the requirements set out in our solicitor requisition (subject to the advice above regarding identity verification). As this is a rapidly evolving situation, this communication may change at any time.

If you have questions, refer to the number displayed on the solicitor instructions.