

Rocket Mortgage Canada ULC (“we”, “us”, “our”) must ascertain the identity of certain individuals in connection with a mortgage loan to be provided by us to the borrower(s) named below. If there are more than two individuals requiring verification in respect of a mortgage loan, additional copies of this form may be completed and attached. See additional instructions below in Schedule “A”. **All required fields must be completed with each individual's separate information. If identifying virtually, please complete the Virtual Verification with Authentication Method section.**

1 Account information

Name of borrower(s)	Loan number
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2 Identification – Please refer to Schedule “A” for instructions and examples of acceptable forms of identification.

Single Method – Canadian photo ID provided (issued by federal or provincial government only).

Individual #1 name (last, first, middle initial) _____ Date of birth (mmm/dd/yyyy) _____ Occupation _____

Home address (number, street, apartment) _____ City _____ Province _____ Postal code _____ Industry _____

Canadian Driver’s Licence Canadian Passport Canadian Provincial or Territorial Identification Canadian Citizenship Card (issued prior to 2012)

Other Canadian photo ID (specify) _____

Document number _____ Issuing Jurisdiction (Province/Country) _____ Issuing Country **Canada** _____ Expiry date (mmm/dd/yyyy) _____ Date verification was made (mmm/dd/yyyy) _____

Individual #2 name (last, first, middle initial) _____ Date of birth (mmm/dd/yyyy) _____ Occupation _____

Home address (number, street, apartment) _____ City _____ Province _____ Postal code _____ Industry _____

Canadian Driver’s Licence Canadian Passport Canadian Provincial or Territorial Identification Canadian Citizenship Card (issued prior to 2012)

Other Canadian photo ID (specify) _____

Document number _____ Issuing Jurisdiction (Province/Country) _____ Issuing Country **Canada** _____ Expiry date (mmm/dd/yyyy) _____ Date verification was made (mmm/dd/yyyy) _____

OR Dual Method – There are three different categories you can use to verify individual identity. Please select and complete two of the categories below as described in Schedule A. Government issued photo ID should be entered under the Single Method.

Individual #1 name (last, first, middle initial) _____ Date of birth (mmm/dd/yyyy) _____ Occupation _____

Home address (number, street, apartment) _____ City _____ Province _____ Postal code _____ Industry _____

Category	Type of source (for example: hydro bill)	Name of Issuing Company or Government Jurisdiction	Reference or account number	Date information verified (mmm/dd/yyyy)	Expiry Date (mmm/dd/yyyy)
Category A – Name and address					
Category B – Name and date of birth					
Category C – Name and financial account					

Individual #2 name (last, first, middle initial) _____ Date of birth (mmm/dd/yyyy) _____ Occupation _____

Home address (number, street, apartment) _____ City _____ Province _____ Postal code _____ Industry _____

Category	Type of source (for example: hydro bill)	Name of Issuing Company or Government Jurisdiction	Reference or account number	Date information verified (mmm/dd/yyyy)	Expiry Date (mmm/dd/yyyy)
Category A – Name and address					
Category B – Name and date of birth					
Category C – Name and financial account					

3 Signatures

By signing below, each individual whose identity is verified in connection with the mortgage loan indicated above agrees that we may obtain and refer to their credit file for identification purposes only in the event that we are unable to satisfy our identification requirements with the information provided in this form, on a one time basis. I/we hereby certify that all of the information provided on this form is accurate, current, correct, and complete.

Signature of **individual #1** _____ Date (mmm/dd/yyyy) _____ Signature of **individual #2** _____ Date (mmm/dd/yyyy) _____

4 Attestation

By signing this form, I acknowledge and attest that:

- I complied with the instructions set out in this form and the information provided on this form is current, correct and complete.
- I understand and accept the terms as listed in this Identification Verification Form and Signature Card. I agree to act as Identification Agent for Rocket Mortgage Canada, the mortgagee, for the sole purpose of ascertaining the identity of the **Borrower, Guarantor, Consenting Spouse and/or Signing Officer(s)** as set out in this form. I have verified and authenticated the identity of the **Borrower(s), Guarantor(s) and/or Signing Officer(s)**, if applicable, and **Consenting Spouse**, by using original, authentic, unaltered, and unexpired identification, in accordance with applicable laws and regulations. I certify that I have met with the **Borrower, Guarantor, Consenting Spouse and/or Signing Officer**, as applicable, **in person** to obtain client identification documents as set out in this form that bears the name and photograph of the individual. I have no reason to believe that the person presenting himself/herself to me was not such individual, when comparing the likeness of the signature and photo on the identification documents.

Name (Please Print) _____ Signature _____ Date (mmm/dd/yyyy) _____

One form for each individual being identified virtually is required.

<input type="checkbox"/> VIRTUAL VERIFICATION WITH AUTHENTICATION METHOD (INDIVIDUAL DOES NOT NEED TO BE PHYSICALLY PRESENT)	
Client Name:	
Address/Date of Birth:	
Name or Type of Document:	
Unique Identification Number:	
Place of Issue (Province/State & Country):	
Expiry Date:	
Date of Virtual Meeting:	
<input type="checkbox"/> I confirm that the individual's government-issued photo identification document is authentic, valid and current and that I took the below steps to assess and confirm same: <ul style="list-style-type: none"> <input type="checkbox"/> On _____ (date) the individual being verified sent me a high-resolution copy of their government-issued photo identification document. <input type="checkbox"/> On _____ (date) I used the platform checked below to compare the features of the government-issued photo identification document against <ul style="list-style-type: none"> <input type="radio"/> known characteristics (e.g., size, texture, character spacing, raised lettering, format, design) <input type="radio"/> security features (e.g., holograms, barcodes, magnetic strips, watermarks, embedded electronic chips), and <input type="radio"/> markers (e.g., logos, symbols) <input type="checkbox"/> On _____ (date) I had the individual take a "selfie" photo using the camera on their mobile phone or electronic device and used the platform checked below to apply facial recognition technology to compare the features of that "selfie" to the photo on the authentic government-issued photo identification document. I also compared the name on the government-issued photo identification document to the name provided by the individual. 	
Acceptable Digital Identification Solutions: <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">Verifast</div> <div style="width: 45%;">VerifID</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 45%;">Plaid</div> <div style="width: 45%;">Mitek</div> </div> <div style="margin-top: 10px;">Syngraffi</div> <div style="margin-top: 10px;">Paays</div> <div style="margin-top: 10px;">Treefort</div>	
<input type="checkbox"/> I further confirm that the name and photo on the government-issued photo identification document are those of the individual who provided the document.	
Date photo and name verified:	
<input type="checkbox"/> A copy of all documents, records, or information used to assess the authenticity, validity and currency of the individual's government-issued photo identification document are attached (eg. digital ID report).	
Attestation By signing this form, I acknowledge and attest that: <ul style="list-style-type: none"> • I complied with the instructions set out in this form and the information provided on this form is current, correct, and complete. • I understand and accept the terms as listed in this Identification Verification Form and Signature Card. I agree to act as Identification Agent for Rocket Mortgage Canada, the mortgagee, for the purpose of ascertaining the identity of the Borrower, Guarantor, Consenting Spouse and/or Signing Officer(s) as set out in this form. I have verified and authenticated the identity of the Borrower(s), Guarantor(s) and/or Signing Officer(s), if applicable, and Consenting Spouse, by using approved technology to determine the authenticity, validity and currency of the identification documents presented to me virtually, in accordance with applicable laws and regulations. I have no reason to believe that the person presenting himself/herself to me virtually was not such individual, when comparing the likeness of the signature and photo on the identification documents. 	

Name (please print) _____ Signature _____ Date (mmm/dd/yyyy) _____

SCHEDULE "A"

INSTRUCTIONS FOR COMPLETING IDENTIFICATION DOCUMENTATION

An agent may verify an individual's identity using either the **Single Method, Dual Method (use Page 1) or Virtually (complete the Virtual Verification with Authentication Method section)**. An individual submitting documents directly to Rocket Mortgage Canada for verification **may use only the Dual Method**. Please review the instructions below.

The following provides guidelines and examples of which documents can be used to verify the identity of the individual.

SINGLE METHOD:

- The individual must show an agent one piece of valid, unexpired, authentic, original **Canadian** government-issued photo identification (federal and/or provincial photo identification ONLY)
- OR**
- Rocket Mortgage may obtain a credit file and validate that the name, address, and date of birth match those provided by the individual (subject to qualifying criteria).

DUAL METHOD:

- The individual must provide or present two separate documents that satisfy two of the three categories listed below, either to the agent or directly to Rocket Mortgage Canada:
 1. Verify the individual's **name and address** (Category **A** below)
 2. Verify the individual's **name and date of birth** (Category **B** below)
 3. Verify the individual's **name and confirm a Canadian financial account** (Category **C** below)
- The source of a document must be well known and reliable. For example: a federal/provincial/municipal government, crown corporation, financial institution, or utility provider.
- The documents must come from two different well-known and reliable sources. A single source cannot be used to validate both categories of information.

INSTRUCTIONS:

1. a) **A Solicitor/Notary** must meet the *Borrower(s), Guarantor(s) and/or Signing Officer(s), if applicable, and consenting spouse in person* and obtain one(1) piece of client identification which must be Canadian Government issued photo identification that bears the name and photograph of the individual and sign the Attestation.
- b) **An agent using the Single Method during an in-person meeting** must examine the original Canadian government-issued photo identification provided by the individual and then complete the attestation at Section 4.
An agent using the Dual Method during an in-person meeting must examine the original documents provided by the individual and then complete the attestation at Section 4. A statement or bill the individual presents on their electronic device is acceptable.
- c) **An individual using the Dual Method** must submit two documents directly to Rocket Mortgage Canada for verification. The attestation at Section 4 does not apply.
2. For the Single Method, a provincial health card cannot be accepted for identification purposes where it is prohibited by provincial legislation. For example: Ontario, Nova Scotia, New Brunswick, Manitoba, Prince Edward Island, Saskatchewan, and Yukon.
3. A document, when presented, must be valid (not expired or a temporary document), authentic, current (the most recent version), in good condition, and without apparent alteration. View the front and back. If the document includes a photo, ensure it is substantially similar to the individual. If the identifying document has now expired, the agent's business arrangement with Rocket Mortgage Canada must have been in place before the document expired.
4. Foreign documents are only acceptable under the Dual Method and are limited to a passport, providing that the individual is a Canadian resident and provides a record to confirm status. For example: landed immigrant, work visa, CRA notice of assessment.
5. **Rocket Mortgage Canada** cannot be a source of identification documents.
6. **If verifying and authenticating an individual VIRTUALLY**, approved technology must be used and the Attestation in the Virtual Verification with Authentication Method section must be signed. If the approved technology is not available, an in-person meeting is required.

The following are examples of documents that you may use and are not intended to be a complete or comprehensive list.

Documents or information to verify Name and address Category A	Documents or information to verify Name and date of birth Category B	Documents or information to verify Name and confirm a financial account Category C
<p>Issued by a Canadian government body</p> <ul style="list-style-type: none"> ➢ Any card or statement issued by a Canadian government body (federal, provincial, territorial or municipal) <ul style="list-style-type: none"> • Canada Pension Plan (CPP) statement • Property tax assessment issued by a municipality • Provincially issued vehicle registration ➢ Benefits statement <ul style="list-style-type: none"> • Federal, provincial, territorial, and municipal levels ➢ CRA documents: <ul style="list-style-type: none"> • Notice of assessment • Requirement to pay notice • Installment reminder/receipt • GST refund letter • Benefits statement <p>Issued by other Canadian sources</p> <ul style="list-style-type: none"> ➢ Utility bill (for example, electricity, water, telecommunications) ➢ T4 statement ➢ Record of Employment ➢ Registered account statements (for example, RRSP, GIC) 	<p>Issued by a Canadian government body</p> <ul style="list-style-type: none"> ➢ Any card or statement issued by a Canadian government body (federal, provincial, territorial, or municipal) <ul style="list-style-type: none"> • Canada Pension Plan (CPP) statement of contributions • Original birth certificate • Marriage certificate or government-issued proof of marriage document (long-form which includes date of birth) • Divorce documentation • Permanent resident card • Citizenship certificate <p>Issued by other Canadian sources</p> <ul style="list-style-type: none"> ➢ Insurance documents (home, auto, life) ➢ Employer benefits statement ➢ Canadian Passport 	<p>Confirm that your individual has a deposit account, or loan account by means of:</p> <ul style="list-style-type: none"> ➢ Bank statement ➢ Loan account statement (for example, mortgage) ➢ Letter from the financial entity holding the deposit account or loan account ➢ Credit cards are not acceptable.