



Solicitor FAQs

1. **I requested funding for today and I want to make sure the RFF was received. Can you please check that it was?**
 - If your request was sent to CSLoanProc@atb.com and you haven't received a notification of any deficiencies, your request will be processed as requested.
2. **When am I going to receive funding?**
 - By 11am MT on the funding date requested.
3. **Where do I send payout statements and land discharge requests?**
 - PayoutStatementRequests-noreply@atb.com
4. **What ATB address should be used on the mortgage?**
 - For Section A on the Multiple Options Mortgage (Form 3541), use the Branch Address as shown in the Instructions to Solicitor.
5. **Do we need a new Loan Agreement if possession has changed and funds are needed before or after the stated IAD?**
 - No new Loan Agreement is required, as ATB will provide an Interest Adjustment Letter to the client for the change of the Interest Adjustment date, if required. If the client would like to sign corrected documents reflecting the new date, contact ATB Support Centre at 403-541-4300 or 1-866-817-1906 to make this change.
6. **Do I still need to send the original documents in?**
 - Yes, original documents are required as they contain original signatures.
7. **Where do I address/send the documents?**
 - As noted in the Instructions to Solicitor, please send the original, executed documents by mail or courier to:

ATB Financial, Central Services
Attention: Records and Distribution
3699 - 63rd Avenue NE
Calgary, AB T3J 0G7
8. **Can a solicitor request to fund with title insurance?**
 - Yes. Prior to the first draw (or specific advance) being released, ATB requires confirmation of title registration for New Home Warranty Builder Mortgages. GAP Insurance is available to solicitors should it be deemed necessary by the Solicitor.

- 9. Which companies does ATB allow for title insurance?**
- ATB accepts title insurance for residential transactions from the following title insurance companies:
 - i. FCT, the Canadian branch of First American Title Insurance Company
 - ii. Stewart Title Guaranty Company
 - iii. Chicago Title Insurance Company Canada (CTIC)
- 10. For Interim Financing, do we require signed original documents on a paid out loan?**
- Yes, we require original, signed documents by client for the file.
- 11. What option am I to select on the short form Mortgage (Form 7171)? Insured Mortgage or National Housing Act?**
- The solicitor that represents ATB needs to determine what to indicate on Form 7171, as this is a legal opinion.
- 12. What funds will the solicitor request and receive if this is a CMHC/Genworth/Canada Guaranty insured mortgage?**
- You are to request and will receive the difference between the amount of the registered mortgage and the insured mortgage insurance premium. For example, if the registered mortgage amount is \$450,000 and the insurance premium is \$10,500, you are to request and will receive \$439,500.
- 13. Is fire insurance required on raw land financing?**
- No
- 14. What documents are required for CLIPs/Manufactured Home Loans?**
- Please contact ATB Support Centre at 403-541-4300 or 1-866-817-1906.
- 15. Why is the ATB Assignment of Lease document not endorsed by the Canadian Bankers Association?**
- ATB is not a Canadian Chartered Bank.
- 16. On a CLIP/Manufactured Home Loan, when is the Notice of Security Interest required?**
- Please contact ATB Support Centre at 403-541-4300 or 1-866-817-1906.
- 17. Questions about representing all parties (builder mortgage)?**
- Per the Instructions to Solicitor, this is outlined in the conflict of interest paragraph in the Instructions section.