



Mortgage Consent Tips & Tricks

RIM Handbook

- 1) The mortgage consent form must be on legal sized paper.
- 2) The RIM legal description AND Exhibit 'A' map must be attached to the mortgage consent when given to the bank for signature. The legal description and Exhibit 'A' map should never be removed from the mortgage consent and should also be on legal sized paper.
- 3) If your title agent notes on the title commitment that a mortgage has been modified, all modification language must be inserted into the consent. This may require you to change formatting of the consent so that all information fits on one page. If you cannot get all information on one page and you cannot unlock the form, save the mortgage consent to your desktop and unlock. When changing formatting, only shrink space in between paragraphs.

IMPORTANT NOTE: If you unlock the form to make information fit on one page, **NEVER** change the margins of the document. Three inches must always remain at the top of the consent for recording purposes. One-half inch must remain on the left and right margins, as well as one-half inch at the bottom.

- 4) It may appear everything fits on one page. Please check the bottom of the mortgage consent to ensure BWSR's complete address appears. If it doesn't, correct by following the guidance in #3 above.
- 5) Information filled in on the consent should match EXACTLY with what is shown on the title commitment. For instance, if it says "Jenny Jones and Josh Jones, husband and wife", please insert that into the first line of the consent, without leaving off "husband and wife".
- 6) It is highly recommended that you, the SWCD, provide this guidance to the Landowner and/or the Lender along with the link to the appropriate mortgage consent form.
- 7) If a mortgage is held by a bank, use the ["Corporate" mortgage consent](#). If the mortgage is held by an individual, use the ["Individual" mortgage consent](#).
- 8) Keep the original consent in your file to be given to your title agent to record AT THE SAME TIME they record the RIM easement. Do not record the mortgage consent ahead of easement recording. A COPY of the consent should be sent to BWSR with the title commitment.

NOTE: Mortgage consents recorded ahead of time with errors, or without map and legal attached, will have to be re-recorded.

The ["Mortgage Consent/Corporation"](#) is the most commonly used consent. [All consents can be found on the BWSR website.](#)