



Stay connected to one of your most  
important investments

# *My Mortgage*

*online or by phone*



We believe you should have complete access to your mortgage. That's why we created *My Mortgage*, one of the most efficient mortgage management systems in the industry.

From checking your balance to taking advantage of prepayment privileges, it's never been easier or more convenient to manage one of your most important investments.

### ***My Mortgage online***

You can access *My Mortgage online* at [www.firstnational.ca/mymortgage](http://www.firstnational.ca/mymortgage). Simply log-in using your user id and password provided to you in your First National welcome letter.

### ***My Mortgage by phone***

You can access *My Mortgage by phone* Monday through Friday from 8:30am to 8:00pm (EST) and speak directly to a Customer Service Representative.

To sign up for *My Mortgage by phone*, read and sign the attached enrolment form and return via fax or email.

# My Mortgage

- ***Check your mortgage balance and payment details***
- ***Print a Mortgage Information Statement (online only)***
- ***Access mortgage calculators (online only)***
- ***Make a principal payment***
- ***Change your payment frequency***
- ***Request an increase to your regular payments***
- ***Make a double-up payment***
- ***Update your contact information***





**Please fax the completed Enrolment Form to 1.866.325.2563 or send as a scanned attachment via e-mail to customer@firstnational.ca**

**ENROLMENT**

I hereby request enrolment in the *My Mortgage by phone* program. In consideration of First National allowing me access to this program, I agree to be bound by the terms and conditions set out on this Enrolment Form (which I have read and understood). If I have a co-borrower, I agree to be bound by any instructions given by the co-borrower to First National under this program.

**MORTGAGE NO.** \_\_\_\_\_  
 Insert Mortgage No.

**BORROWER(S):**

1. \_\_\_\_\_  
 Name: Please print above Signature Date

2. \_\_\_\_\_  
 Name: Please print above Signature Date

3. \_\_\_\_\_  
 Name: Please print above Signature Date

4. \_\_\_\_\_  
 Name: Please print above Signature Date

**To Be Completed By The Guarantor/Co-Covenantor (if any):**

I am a guarantor/co-covenantor of the mortgage indicated above. I agree to be bound by all requests and instructions made or given by the borrower(s) or any one of them to First National by telephone in accordance with the *My Mortgage by phone* program. My liability as guarantor/co-covenantor will continue to apply to all obligations of the borrower(s) under the Mortgage, however it may be altered, extended or renewed (including without limitation any increases in the principal amount or interest rate) pursuant to the *My Mortgage by phone* program.

**GUARANTOR:**

1. \_\_\_\_\_  
 Name: Please print above Signature Date

2. \_\_\_\_\_  
 Name: Please print above Signature Date



## MY MORTGAGE BY PHONE PROGRAM ENROLMENT- TERMS AND CONDITIONS

### 1. TELEPHONE COMMUNICATIONS

Any of the following matters concerning the mortgage which I have with First National Financial LP ("First National") may be dealt with by telephone:

- (a) renewal or extension;
- (b) the exercise of a conversion option or interest rate lock-in;
- (c) the exercise of a prepayment right; and
- (d) any other matter agreed to by First National.

### 2. MY INSTRUCTIONS

First National shall be entitled to act upon and accept any request or instruction given by me or any co-borrower of mine over the telephone unless and until it has received written notice to the contrary from me. Any action taken or amendment made by First National prior to receiving any written retraction shall be binding on me. First National will act upon my telephone request or instructions during its normal business hours and in accordance with its normal underwriting and administrative procedures at the time of my request or instruction. First National may (but shall not be obligated to) confirm by e-mail or written correspondence any request or instruction received from me by telephone. However, whether or not I receive such confirmation, I will be bound by my telephone request or instruction.

### 3. IDENTIFICATION

First National may require me to answer personal questions and provide such other confirmation of my identity as it deems advisable. However, First National shall have no obligation to seek such confirmation and the risk of a third party representing himself as me or my co-borrower is mine alone.

### 4. RECORDING

First National may record any telephone communication with me. Any such recording may be entered in evidence in court or any other dispute proceeding and same shall be sufficient and valid proof of the information contained in any such recording.

### 5. MISCELLANEOUS

- (a) Nothing herein shall obligate First National to accept any application, request or instruction received by telephone, and it may decline to do so and require direct personal dealings for any matter as it sees fit.
- (b) The terms and conditions relating to the *My Mortgage by phone* program may be changed or terminated by First National at any time upon notice to me, such change to take effect at the time stipulated in the notice.
- (c) I have requested that these terms, conditions and enrolment form and all documents related to them be drawn up in English. J'ai demandé que les présentes conditions, la formule de demande et tout document s'y rapportant soient rédigés en anglais.
- (d) The *My Mortgage by phone* program and this Enrolment shall be governed by the laws of the Province of Ontario.