

# Platinum Services

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A simple mortgage closing solution,  
designed by mortgage experts

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## Meet Platinum Services

Mortgage jargon is confusing, but it doesn't have to be.

Our goal is to make your mortgage as simple and seamless as possible.

FCT's Platinum Services program gives you access to an alternative closing option for your mortgage—all from the comfort of your home.\*



\*In-home signing is not available in Quebec and some areas of British Columbia—the signing would take place at the office of a lawyer or notary.

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## Here are a few things people love about our program, we're confident you'll love them too:



We work with some of Canada's top lenders to create a closing process that is simple, secure and reliable.



Convenient document signing options allow you to complete your mortgage journey—all from the comfort of your home.\*



Predictable pricing that ensures your transaction doesn't bust your budget. Say goodbye to surprise additional fees!



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## What's Next?

You've taken the first step by meeting with your broker and selecting a mortgage that makes sense for you. There's a few steps that need to happen before we get involved, we're sure your broker has already explained all of that.

Your lender will send us the details to get your mortgage in place, from there we'll have it complete in just three easy steps:

# 1

### Verify submitted documents and ownership details

We'll review the details submitted by your lender ensuring we have all the information we need to get started. We complete all necessary title work and documentation to verify that the information on your home's title matches the paperwork your broker and lender submitted.

# 2

### Document signing

In all provinces besides Quebec, you will receive a welcome email with a link to submit additional required information. Once we receive your submission, we determine which document signing method is required. If an in-person signing is necessary, we will contact you to arrange a remote signing appointment.\*\* For transactions in Quebec and some areas in British Columbia, the in-person signing appointment takes place in the office of a notary.

#### Pro Tip:

In order to avoid delays, make sure you monitor your emails for our welcome email - be sure to check your junk folder just in case! Take note of what documents are required to complete your signing appointment and make sure to have them ready to go.

# 3

### Lender approval

Once we receive the signed documents, we work with your lender to approve and fund your mortgage on the closing date. If any other accounts are being paid out, we take care of that too!

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## How you can avoid delays



Make sure you answer our welcome and signing appointment calls, the faster we get this done, the quicker your mortgage is completed—makes sense, right?



Ensure you have all required documents for signing—missing documents can create delays, and nobody likes delays.



Triple check your payout statements (the document that confirms the amount owing on various loans) and make sure the amount presented matches the amount you actually owe.

### Pro tip

We'll need account numbers for any loan(s) we're paying out. You can give those to your broker to pass along to us.



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## Got questions? We have answers.

Here are some of our frequently asked questions.

### What's required at the signing?

At the signing appointment, we require two pieces of identification from everyone identified on your mortgage paperwork.\*\* You'll receive a complete list of what's required at your mortgage signing by email after our welcome call.

### What happens after I sign the documents—is my mortgage complete?

Not yet. We'll work with your lender to complete the transaction and the deal will fund on the scheduled closing date.

### Is the signing agent able to answer questions about my mortgage?

If you have specific questions about your mortgage, please speak with your mortgage broker in advance of the meeting. Our signing agent is there to witness the signing of the documents and record details of your identification.

### I'm paying off some other debts with my refinance, how does that work?

We'll pay off as many debts as we can by electronic funds transfer. If for some reason, we can't do this, you'll receive a list of debts that still need to be paid along with cheques made payable to the creditor and reflecting the amount that is owed.

\*\* At the signing appointment, two pieces of identification will be required from all mortgagors, guarantors, and signatories to process the mortgage. Should any other documents be required, FCT will advise you in advance of your appointment.



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## We're here to do things differently.

At FCT, we're invested in our colleagues, our customers, and our community. It's not just something we say. It's backed by everything we do.

We're the leading national service provider in real estate technology and title insurance. Since introducing title insurance to Canada in 1991, FCT has continued to lead the way with innovative solutions that simplify and streamline the real estate process.

Now's the easy part, we'll handle the mortgage closing and you'll plan what to do with all that extra money—maybe a night out?



► [FCT.ca](https://www.fct.ca)

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