

## Thank you for choosing FCT!

Enjoy fast, superior service and low fixed closing costs — all from FCT.

**Dear**

As per your recent decision to partner with Home Trust on your mortgage, please find enclosed information you will require in order to assist you to close your transaction using FCT. I would like to take this opportunity to introduce you to FCT. FCT has partnered with Home Trust to assist you in the processing of your Mortgage. FCT's commitment to excellence in customer service will ensure that your transaction proceeds smoothly and efficiently.

The following steps will outline the service you can expect from FCT:

### **Process Overview:**

1. FCT will arrange for the preparation of the mortgage documents associated with your mortgage transaction in accordance with Home Trust instructions.
2. Once the document package is prepared, an FCT signing agent will contact you to schedule an appointment at your home for you to sign your mortgage documents.  
*In Quebec the borrower signs documentation at the office of the notary/witnessing officer, Monday to Friday. For British Columbia, please contact your Business Development Manager for details.*
3. The signing agent's role in the transaction is to witness the transaction and record details of your identification.
4. At the signing appointment, two pieces of identification will be required to be presented by all mortgagors/guarantors. Please refer to the Acceptable Identification chart on the back of this letter. Should any other documents be required, FCT will advise you accordingly and well in advance of the appointment.
5. Once all mortgage documents have been signed, FCT will work directly with Home Trust to complete the transaction and the deal will be funded on the closing date.
6. If you have any unsecured debts being paid out from the mortgage proceeds, FCT will courier to you the cheques payable to the unsecured creditor, for you to apply the payment.

If you have any questions or concerns about your transaction, please speak with me directly as FCT is not permitted to review and discuss the terms of your mortgage.

Through this process, for an additional fee, you can also obtain a homeowner title insurance policy to protect your greatest investment: Your home! Unlike house insurance, you only pay a one-time premium with no deductible and you receive industry leading protection. To find out more information, visit: [www.fct.ca](http://www.fct.ca) or call 1.866.465.9120

Both FCT and I look forward to working with you to quickly and efficiently close your mortgage transaction.

Regards,

## List of Acceptable Identification Documents

Each Borrower, Guarantor and Signatory, where applicable, must present for examination:

Two pieces of identification, at least one of which contains a photograph and is from List A.

The primary piece of identification must be either a valid Canadian Driver's License or Passport. The secondary identification can be a Birth Certificate, SIN card or major credit card.

<b>ACCEPTABLE IDENTIFICATION:</b>
<b>LIST A</b>
Birth Certificate issued in Canada
Driver's License issued in Canada (including the learner's permit and the exam identity card issued by the Société d'Assurance Automobile du Québec or other equivalent provincial body if the card was issued less than 18 months previously)
Provincial or territorial health insurance card, except for those issued in Ontario, Prince Edward Island, Nova Scotia and Manitoba (these provinces do not allow the card to be used for identification purposes)
Canadian Passport
Social Insurance card issued by the Government of Canada
Canadian Citizenship Certificate
Certificate of naturalization in the form of a document or a card (excluding a commemorative document)
IMM 1442 form issued by Citizenship and Immigration Canada
IMM 1000 immigration form issued by Citizenship and Immigration Canada (for permanent residents prior to June 28, 2002)
Permanent resident card or IMM 5292 (confirmation of permanent residence from Citizenship and Immigration Canada)
Certificate of Indian Status issued by the Government of Canada
Old Age Security card issued by the Government of Canada
Firearms possession and acquisition licence issued by the Government of Canada
Authorization to carry a restricted firearm issued by the Government of Canada
Identity card or document issued by one of the following authorities and bearing the photograph and signature of the individual being identified
Insurance Corporation of British Columbia (including the British Columbia identity card)
Alberta Registries
Saskatchewan Government Insurance
Department of Service of Nova Scotia and Municipal Relations
Department of Transportation and Public Works of the Province of Prince Edward Island

*P.S: List B of Acceptable Identification on next page*

**ACCEPTABLE IDENTIFICATION:****LIST B**

Passport from a foreign country

Employee identity card issued by an employer recognized in the community and bearing the photograph of the individual being identified

Client card from the Canadian National Institute for the Blind (CNIB) bearing the photograph and signature of the individual being identified

Client bank card or ABM card issued by a member institution of the Canadian Payments Association in the individual's name or bearing the name and signature of the individual being identified

Credit card issued by a member institution of the Canadian Payments Association in the individual's name or bearing the name and signature of the individual being identified

Credit card issued by a well-known retailer in the individual's name or bearing the name and signature of the individual being identified

Property tax statement bearing the name and address of the individual being identified

Utility bill bearing the name and address of the individual being identified (e.g., telephone bill, electricity bill, tax account, etc.)

Certificate of Retention of Canadian Citizenship

Veteran Affairs Canada Health Care Identification Card

Certificate of Registration of Birth Abroad

Federal, provincial or municipal police identification card

Canadian Forces Identification Card/Military Family Identification Card (MFID)

Identification card with photograph issued by the Motor Registration Division or the Health Care Board Card for Newfoundland and Labrador

Yukon identification card

Correctional Service Canada card bearing the name and photograph of the individual being identified

Federal, provincial or municipal government employee identification card