



# **MyMCAP Homeowner Portal**

### What is MyMCAP?

MyMCAP is a secure website that allows you to access and manage your mortgage online, on any device, anytime. Go to www.mcap.com/MyMCAP to access your account today.

### Why access your mortgage online?

As an MCAP homeowner, you now have access to a variety of services and insights at your fingertips. Log in to MyMCAP today for an easy and convenient way to manage your mortgage.







Make lump sum payments



Review or apply View and print property tax information



mortgage statements



Change payment frequency

#### What if I forget my username or password?

Visit the MyMCAP Support Centre at www.mcap.com/mymcap/help for more information.

#### Need assistance?

Visit the MyMCAP Support Centre at www.mcap.com/mymcap/help for more information.

### Registration is easy!

Visit MyMCAP at www.mcap.com/MyMCAP to register.







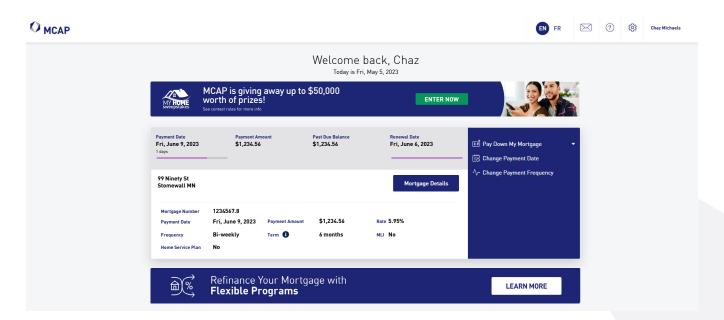
# **Self-Serve Features**

Pay down my mortgage	Lump sum payment – one time and ongoing
Calculate a pay down scenario	Lump sum payment scenario calculator – one time and/or ongoing
Change payment date	Change your payments to come out on a different date each time (permanent change not one-time)
Change payment frequency	Change how often you make your payments (includes accelerated and non-accelerated payments)
Payment assistance	Complete an application for payment assistance when you are experiencing financial hardship
Arrears payments	Make a payment to a past due balance – only displays when account in arrears
Lock-in to a fixed rate	Allows homeowners on an eligible variable rate, open term or convertible mortgage to switch to a fixed rate
Contact us	<ul><li>Email mortgage related documents</li><li>Email inquiries for specific mortgage topics</li></ul>
Line of credit	<ul> <li>Make additional payments – one time and ongoing</li> <li>Withdraw funds - Request a withdrawal</li> <li>Change payment date – changes date all payments are withdrawn</li> <li>Make arrears payment (if applicable)</li> </ul>
Customize security preferences	<ul><li>Update the username, password, and email address</li><li>Change the security questions and answers</li></ul>
Customize electronic communications	<ul> <li>Opt in to electronic communication related to your mortgage lifecycle</li> <li>Change document delivery status (electronic or mail)</li> </ul>





### **Portal Overview**



When you log in to MyMCAP, you can see all the essential details about your mortgage at a glance. Here is an overview of what you can find on your personal mortgage portal, by section.

#### Landing page

- Payment Date
- Payment Amount
- Renewal Date
- Arrears Amount (when applicable)
- Property Address
- Mortgage Account Number
- Interest Rate
- Payment Frequency
- Term
- Home System Service Plan indicator
- Mortgage Life Insurance indicator

## Mortgage Details – includes the above plus

- Starting Balance vs Current Balance
- Principal Amount Paid
- Lump Sum Payment Amount Remaining vs Lump Sum Payments Made (current anniversary year)
- Payment Break Down principal, interest, tax, life insurance and service plan (if applicable)
- Remaining Amortization
- Request Information Statement (no charge and displays in documents screen when produced)

#### Activity - payment information

- View past and upcoming payments
- Cancel pending lump sum payments
- Export payment history to Excel or PDF at no charge
- Available for line of credit as well

#### Property tax details

- View historical property tax payments
- Export property tax payment history to Excel or PDF at no charge
- Yearly tax estimate
- View tax balance collect (if applicable)
- Apply for property tax payments
- Submit property tax bills





## Portal Overview (Continued)



#### **Documents**

- View and download documents
- Available for lines of credit as well

#### Amortization

- View and download past payments and impact to principal balance (Excel/PDF)
- View closing balance at renewal date
- Remaining payments until renewal date
- Total principal paid for term of mortgage
- Total interest paid for term of mortgage
- Remaining amortization at renewal date

#### **Forms**

- View and download forms
- Available for lines of credit

#### **Service Fees**

- View service fee schedule
- Available for lines of credit as well

#### **Home Equity Line of Credit**

- View credit limit, available credit and credit balance used
- Interest rate
- Line of credit account number
- Payment frequency
- Length of term
- View payment dates
- Cancel pending payments

#### MyHome Sweepstakes

- Exclusive contest for MCAP homeowners
- Get the chance to win up to \$50,000 worth of prizes
- There is a different prize every month
- Stay engaged to increase your chance to win