



# MCAP



## 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](http://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](http://www.mcap.com/MyMCAP) today for an easy and convenient way to manage your mortgage.



**View your mortgage**  
24/7



**Make lump sum payments**



**Review or apply property tax information**



**View and print mortgage statements**



**Change payment frequency**

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

Visit the MyMCAP Support Centre at [www.mcap.com/mymcap/help](http://www.mcap.com/mymcap/help) for more information.

#### Need assistance?

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### Registration is easy!

Visit MyMCAP at [www.mcap.com/MyMCAP](http://www.mcap.com/MyMCAP) to register.



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September 2023

MCAP Service Corporation  
Ontario Mortgage Brokerage #10515  
Ontario Mortgage Administrator #11692



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## Self-Serve Features

<b>Pay down my mortgage</b>	Lump sum payment – one time and ongoing
<b>Calculate a pay down scenario</b>	Lump sum payment scenario calculator – one time and/or ongoing
<b>Change payment date</b>	Change your payments to come out on a different date each time (permanent change not one-time)
<b>Change payment frequency</b>	Change how often you make your payments (includes accelerated and non-accelerated payments)
<b>Payment assistance</b>	Complete an application for payment assistance when you are experiencing financial hardship
<b>Arrears payments</b>	Make a payment to a past due balance – only displays when account in arrears
<b>Lock-in to a fixed rate</b>	Allows homeowners on an eligible variable rate, open term or convertible mortgage to switch to a fixed rate
<b>Contact us</b>	<ul style="list-style-type: none"><li>• Email mortgage related documents</li><li>• Email inquiries for specific mortgage topics</li></ul>
<b>Line of credit</b>	<ul style="list-style-type: none"><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• Change payment date – changes date all payments are withdrawn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>
<b>Customize security preferences</b>	<ul style="list-style-type: none"><li>• Update the username, password, and email address</li><li>• Change the security questions and answers</li></ul>
<b>Customize electronic communications</b>	<ul style="list-style-type: none"><li>• Opt in to electronic communication related to your mortgage lifecycle</li><li>• Change document delivery status (electronic or mail)</li></ul>

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## Portal Overview



EN FR Chaz Michaels

Welcome back, Chaz  
Today is Fri, May 5, 2023

**MCAP is giving away up to \$50,000 worth of prizes!** [ENTER NOW](#)  
See contest rules for more info

<b>Payment Date</b> Fri, June 9, 2023 <small>1 days</small>	<b>Payment Amount</b> \$1,234.56	<b>Past Due Balance</b> \$1,234.56	<b>Renewal Date</b> Fri, June 6, 2023
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**99 Ninety St  
Stomewall MN** [Mortgage Details](#)

<b>Mortgage Number</b>	1234567.8
<b>Payment Date</b>	Fri, June 9, 2023
<b>Payment Amount</b>	\$1,234.56
<b>Rate</b>	5.95%
<b>Frequency</b>	Bi-weekly
<b>Term</b>	6 months
<b>MLI</b>	No
<b>Home Service Plan</b>	No

- Pay Down My Mortgage
- Change Payment Date
- Change Payment Frequency

**Refinance Your Mortgage with Flexible Programs** [LEARN MORE](#)

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

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## 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

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