



Mortgage Increase, Roll-In or Product Change Application

(Roll-In: Process to discharge your first mortgage and transfer the outstanding balance to your Manulife Bank mortgage)

Please review the information below before completing the application. It will help to ensure more efficient and timely processing of your request.

<p>Step 1 – Complete the application</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Complete page 2, 3, 4, 5 and 6. <input type="checkbox"/> Sign and date page 6. <input type="checkbox"/> Complete Schedule A: Manulife One Sub-account Details (page 7) if you are requesting an increase to your Manulife One credit limit, rolling in your Manulife One from second position to first position, or changing your mortgage product to Manulife One. <input type="checkbox"/> Complete Schedule B: Manulife Bank Select Mortgage Details (page 8 and 9) if you are requesting an increase to your Manulife Bank Select mortgage, rolling in your Manulife Bank Select mortgage from second position to first position, or changing your mortgage product to Manulife Bank Select.
<p>Step 2 – Provide confirmation of your current income – select your income type.</p> <p>If additional information is required, a Specialist will advise you once they have reviewed your request.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Employed by a third party (you are employed by someone else), we require: <ul style="list-style-type: none"> <input type="checkbox"/> A copy of your most recent Notice of Assessment from Revenue Canada. <input type="checkbox"/> An employment letter issued within last 60 days (must confirm salary, start date, type of employment (part-time, full-time, etc.) and, if applicable, bonus amounts in the last two years and car allowance). <input type="checkbox"/> If you are a resident of Quebec, you must also include a copy of your most recent Provincial Notice of Assessment. <input type="checkbox"/> Self-Employed, we require: <ul style="list-style-type: none"> <input type="checkbox"/> Copy of your most recent year's Notice of Assessment from Revenue Canada. <input type="checkbox"/> Copy of your most recent year's T1 General (first four pages only). <input type="checkbox"/> Copy of your second most recent year's Notice of Assessment OR T1 General (first four pages only). <input type="checkbox"/> If you are a resident of Quebec, you must also include copies of your two most recent Provincial Notices of Assessment. <input type="checkbox"/> Pension, we require: <ul style="list-style-type: none"> <input type="checkbox"/> A copy of your two most recent Notices of Assessment from Revenue Canada and T1 Generals (pages 1-4); OR <input type="checkbox"/> A copy of your two most recent T4A. <input type="checkbox"/> Commission: please refer to requirements for either the "Employed by a third party" or "Self-Employed" option. If your commission is from a third party, you will need to provide documentation for the past two years.
<p>Step 3 – Property tax and heating cost</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Provide a copy of your current property tax bill. (Please ensure it is your property tax bill and not your property tax assessment). <input type="checkbox"/> If the property is located in the province of Quebec, please also provide a copy of your current school tax bill. <input type="checkbox"/> If you know your heating costs, please provide the bill for the December to March time period.
<p>Step 4 – Additional mortgage information</p>	<ul style="list-style-type: none"> <input type="checkbox"/> If you have an additional mortgage or home equity line of credit secured by this property, please provide a copy of your latest mortgage/credit line statement.
<p>Step 5 – Fax to: 1-866-840-6325 OR Mail to: Manulife Bank of Canada 500 King Street North PO BOX 1602 STN WATERLOO WATERLOO ON N2J 4C6</p>	<p>Next steps</p> <p>Once you have faxed or mailed in your application and supporting documentation, it will be assigned to a Mortgage Specialist. They will review your application and will contact you to discuss and explain next steps. The specialist will advise you if additional documentation is required. We will advise you of any fees that may apply before we proceed.</p> <p>If approved, we will send you a new Operating Agreement for you to review, sign and return to us. We will also include an <i>Identification Verification Form and Signature Card</i> form to complete, sign and have confirmed by a guarantor.</p>

If you prefer, you may contact the Mortgage Service Solutions Team between the hours of 9 a.m. and 5 p.m. ET by calling 1-877-765-2265. Our team will help you complete the process.

For mortgage increases or product changes, after selecting your language preference, select option #0 to speak to a Bank Service Representative, then select #5 for support with loans and mortgage products, then select option #2.

To request a roll-in, select option #0 to speak to a representative, then select #5 for support with loans and mortgage products and then select option #1.

1 Current mortgage information

Current mortgage product <input type="checkbox"/> Manulife One <input type="checkbox"/> Manulife Bank Select <input type="checkbox"/> Preferred Rate Mortgage	Account number:	Request type <input type="checkbox"/> Mortgage or credit limit increase <input type="checkbox"/> Product change <input type="checkbox"/> Roll-in (second to first)	Product change (select product you want to change to, if applicable) <input type="checkbox"/> Manulife One (complete Schedule A) <input type="checkbox"/> Manulife Bank Select (complete Schedule B)
Total amount of credit limit/mortgage requested: \$			

2 Applicant information

Mr. Mrs. Ms. Miss Dr. Other

Last name	First name	Date of birth (mmm/dd/yyyy)	Social Insurance Number (SIN)
Current address			Duration at current address
Previous address			
Your current marital status <input type="checkbox"/> Single <input type="checkbox"/> Common Law <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Other:			
Home phone number	Cell phone number	Business phone number	Ext.
Personal and confidential messages can be left on voicemail: <input type="checkbox"/> Home <input type="checkbox"/> Cell <input type="checkbox"/> Business			
Email address			
What is the best method of making <u>daytime</u> contact with you? Phone: <input type="checkbox"/> Home <input type="checkbox"/> Cell <input type="checkbox"/> Business OR <input type="checkbox"/> Email			
Please indicate how you would like to receive your statements (select one):			
<i>Please note that unless "Separate Disclosure" is selected, the Co-applicant selection must match the Applicant selection.</i>			
<input type="checkbox"/> e-Statements Terms and conditions are available online at manulifebank.ca/estatemnts . If an email address is provided on this application, you will receive an email notification when your e-Statement is ready.			
<input type="checkbox"/> Paper statements			

3 Co-applicant information

Mr. Mrs. Ms. Miss Dr. Other

Last name	First name	Date of birth (mmm/dd/yyyy)	Social Insurance Number (SIN)
Current address			Duration at current address
Previous address			
Your current marital status <input type="checkbox"/> Single <input type="checkbox"/> Common Law <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Other:			
Home phone number	Cell phone number	Business phone number	Ext.
Personal and confidential messages can be left on voicemail: <input type="checkbox"/> Home <input type="checkbox"/> Cell <input type="checkbox"/> Business			
Email address			
What is the best method of making <u>daytime</u> contact with you? Phone: <input type="checkbox"/> Home <input type="checkbox"/> Cell <input type="checkbox"/> Business OR <input type="checkbox"/> Email			
Please indicate how you would like to receive your statements (select one):			
<i>Please note that unless "Separate Disclosure" is selected, the Co-applicant selection must match the Applicant selection.</i>			
<input type="checkbox"/> e-Statements Terms and conditions are available online at manulifebank.ca/estatemnts . If an email address is provided on this application, you will receive an email notification when your e-Statement is ready.			
<input type="checkbox"/> Paper statements			

4 Application details

Will the proceeds of this loan be used for the benefit of another person? Yes No

What is the intended use of this account?

- | | | | |
|---------------------------------------------|-------------------------------------------------------|-----------------------------------------------|--------------------------------------|
| <input type="checkbox"/> Debt consolidation | <input type="checkbox"/> Household expenses | <input type="checkbox"/> Retirement savings | <input type="checkbox"/> Investment* |
| <input type="checkbox"/> Education | <input type="checkbox"/> Investment Property Purchase | <input type="checkbox"/> Second Home Purchase | <input type="checkbox"/> Other* |
| <input type="checkbox"/> Emergency fund | <input type="checkbox"/> Mortgage payout | <input type="checkbox"/> Vacation/Leisure | (*provide details below) |
| <input type="checkbox"/> Home renovation | <input type="checkbox"/> Primary Residence Purchase | <input type="checkbox"/> Vehicle purchase | |

Details

Is any client interested in learning more about the ManulifeMONEY+™ Visa* Card? Yes No

5 Request for Credit Bureau

Applicant name	Date consent given	Time consent given
Applicant name	Date consent given	Time consent given

6 Current property information

Municipal address of secured property (if different than listed in section 2)

Name of the registered owner(s) on title of this property

Current estimated value of this property \$	Value of recent renovations \$	Annual property taxes \$	Annual condominium fees, if applicable \$
------------------------------------------------	-----------------------------------	-----------------------------	----------------------------------------------

Age of building Is this property currently listed for sale? Yes No Do you have other mortgages? Yes No If yes, what is the outstanding balance? \$
If yes, please provide a current mortgage statement.

Do you earn rental income on this property? (If yes, we will require a copy of your most recent Statement of Real Estate Rentals (T776)) Yes No

Is this property more than 5 acres? Yes No Is this property used for any purpose other than residential? Yes No

Are there any known issues or problems, such as, but not limited to, water leakage, structural issues or environmental issues? Yes No

Primary heating type Electric baseboard Forced air gas/oil/electric Hot water Wood stove Other (provide details below)

Details

Are heating costs known? No Yes If yes, complete information below

Billing frequency Monthly Bi-monthly Equal billing Other (provide details below)

Details	Annual heating costs \$
For monthly or bi-monthly billing, select the first month present in the billing period: <input type="checkbox"/> December <input type="checkbox"/> January <input type="checkbox"/> February <input type="checkbox"/> March	Dollar value indicated on bill \$
For equal billing frequency, enter the first month present in the billing period:	Dollar value indicated on bill \$

Other properties

Do you own other real estate? Yes No If yes, Second home Cottage Investment property Other What is the current estimated value of this other property? \$

7 Compliance information

	Applicant	Co-applicant
Number of dependents		
Is a Power of Attorney (POA) required for this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is this client a Canadian citizen/permanent Canadian resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If <i>no</i> , provide citizenship		
Details		
If <i>no</i> , has this client applied for permanent Canadian resident status?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Does this client have tax obligations to a jurisdiction other than Canada?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If <i>yes</i> , please complete International Tax Reporting for Individuals (AB0804E).		
Has this client, or any close relative or close associate, ever held a senior position in a government, political party, military or government-owned corporation, or are currently the head of an international organization?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If <i>yes</i> , please complete Politically Exposed Person Disclosure (AB0707E).		
Are any of the account holders required to make monthly support or alimony payments?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If <i>yes</i> , total monthly support/alimony payments	\$	\$
Are any of the account holders liable as a co-signer or guarantor for any other loan or mortgage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If <i>yes</i> , please explain		
(Please provide monthly payment amount, outstanding balance and which financial institution).		
Is income tax owed, for the most recent year?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Income tax amount owed	\$	\$
Is income tax owed, for previous years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any suits or judgments against this client?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If <i>yes</i> , provide the amount of the suits/judgments	\$	\$
If <i>yes</i> , provide suits/judgments details		
Within the last six years, this client has:		
• been declared bankrupt?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
• made a voluntary assignment into bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
• made a consumer proposal under any legislation relating to bankruptcy or insolvency?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is this client pending a conditional or full bankruptcy discharge?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If <i>yes</i> , to any of the above, provide details		
Are your property tax payments up to date on the property to be mortgaged?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If <i>no</i> , please explain		
Is your fire insurance coverage payment up to date on the property to be mortgaged?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If <i>no</i> , please explain		
Is this client going to reside in this property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is any agricultural-based commercial (farming) activity conducted on the property to be mortgaged or does any of the account holders declare any farm income?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If <i>yes</i> , please explain		

8 Income information

Please select the appropriate Industry and corresponding Occupation as outlined in the listing attached to the back of this application (AB0647E). Please indicate ALL sources of income for all applicants.

Gross annual income	Industry	Occupation	Years in current field	Years at current employer	Employer name	Amount	Previous employer name	Years at previous employer
Applicant's salary								
Other income								
Co-applicant's salary								
Other income								

The following information is required for small business owners.

Business name		Legal name of business (if not the same as the business name)	
Head office address		Business phone number	Ext.

Type of Business

- Association/Society/Lodge
- Charity/Unincorporated charitable organization/Not-for-profit-organization
- Community account (hockey club etc.)
- Condominium corporation
- Corporation
- Estate
- Partnership
- Sole proprietorship
- Trade/Labour union
- Trust

Identification Type

- BIN ▶
- NEQ ▶
- EIN ▶

What is the primary function or activity of the business? (For a list of acceptable options, please refer to AB0648E)

Does the applicant's business operate outside of Canada? Yes No

If yes, then where?

How long (years) has the business been in operation?

9 Assets and liabilities

Assets	Value		The following information is required for an SBO or Low ratio application.			
Home	\$		Is this a saleable asset?		Net saleable asset amount	
Other real estate	\$		<input type="checkbox"/> Yes	<input type="checkbox"/> No	\$	
Retirement savings plan	\$		<input type="checkbox"/> Yes	<input type="checkbox"/> No	\$	
Chequing or savings account and account number(s)	\$		<input type="checkbox"/> Yes	<input type="checkbox"/> No	\$	
Deposits or investment certificates	\$		<input type="checkbox"/> Yes	<input type="checkbox"/> No	\$	
Stocks or bonds	\$		<input type="checkbox"/> Yes	<input type="checkbox"/> No	\$	
Life insurance (cash surrender value)	\$		<input type="checkbox"/> Yes	<input type="checkbox"/> No	\$	
Vehicle (make, model, year)	\$		<input type="checkbox"/> Yes	<input type="checkbox"/> No	\$	
Vehicle (make, model, year)	\$		<input type="checkbox"/> Yes	<input type="checkbox"/> No	\$	
Other	\$		<input type="checkbox"/> Yes	<input type="checkbox"/> No	\$	
Total assets	\$					
Liabilities	Amount owing	Monthly payment	Secured by property	Estimated payout penalty	Partial payout	Full payout
Home loan Lender and maturity date:	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Loan on other real estate Lender and maturity date:	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Lines of credit Lender:	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Lender:	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Credit card(s) Issuer:	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Issuer:	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Issuer:	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Issuer:	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Issuer:	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Income tax owing	\$	\$				
Support/alimony	\$	\$				
Personal loan (e.g. for a car) Lender:	\$	\$				
Vehicle lease payments	\$	\$				
Other	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Total liabilities				\$		
Net worth (assets - liabilities)				\$		

10 Cost of borrowing (not applicable if there is only one applicant)

Your right to receive separate disclosure documents.

As a co-applicant, you have the right to receive a separate copy of disclosure documents. Please be advised that you will automatically receive a separate copy of disclosure documents unless you indicate otherwise via the check box below. Disclosure documents will be sent to all borrowers at the address(es) provided in the application. This may include statements, renewal agreements, documents outlining the terms and conditions of the product and any other documentation that shows the cost of borrowing. This consent will carry through renewals or amendments, if applicable. If at any time you want to change your selections noted below, you may do so by contacting us toll free at 1-877-765-2265.

No – I (Co-applicant) do not wish to receive separate disclosure related to the account.

11 Signatures

I/We certify that the information provided by me/us in this application is complete and true in all respects.

I/We certify that I/we have completed this application without the assistance of any other person, or where assistance was provided, it was done so by a Manulife Bank Banking Consultant/Staff Member or a registered mortgage broker.

In order to keep my/our file current, I/we undertake to advise Manulife Bank of any changes to the information provided in this application.

Applicant signature	Date (mmm/dd/yyyy)	Co-applicant signature	Date (mmm/dd/yyyy)
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Schedule A: Manulife One Sub-account Details

Complete if you are **changing to Manulife One, rolling-in your second position Manulife One to first position, or requesting an increase to your Manulife One Credit Limit.**

Mortgage details

Total mortgage amount requested \$

Note: For a Standard application type, any amount over 65% loan to value **must** be allocated to a term sub-account.
For SBO and Investment application types, any amount over 50% loan to value **must** be allocated to a term sub-account.

Manulife One sub-accounts

Amount requested \$

Fixed rate term sub-accounts (up to 5 may be chosen)

- 6-month closed 1-year closed 3-year closed 5-year closed
 1-year open 2-year closed 4-year closed 7-year closed
 10-year closed

Amortized variable rate

- 5-year open
 Variable rate (tracking sub-account)
(up to 15 may be chosen)

Payment frequency

Monthly

Note: Interest and/or principal payments for all sub-accounts are withdrawn from the Main Account on the last day of each month.

Amortization period requested

years

Choose one of the following for term sub-account(s) requested:

- Any regular or additional principal payments to this sub-account **will automatically reduce** the overall credit limit of your account by the amount of the principal payment. **Note: This is mandatory for credit limits exceeding 65% loan to value for Standard applications and for credit limits exceeding 50% loan to value for SBO or Investment applications.**
- Any regular or additional principal payments to this sub-account **will not automatically reduce** the overall credit limit of your account by the amount of the principal payment.

Manulife One sub-accounts

Amount requested \$

Fixed rate term sub-accounts (up to 5 may be chosen)

- 6-month closed 1-year closed 3-year closed 5-year closed
 1-year open 2-year closed 4-year closed 7-year closed
 10-year closed

Amortized variable rate

- 5-year open
 Variable rate (tracking sub-account)
(up to 15 may be chosen)

Payment frequency

Monthly

Note: Interest and/or principal payments for all sub-accounts are withdrawn from the Main Account on the last day of each month.

Amortization period requested

years

Choose one of the following for term sub-account(s) requested:

- Any regular or additional principal payments to this sub-account **will automatically reduce** the overall credit limit of your account by the amount of the principal payment. **Note: This is mandatory for credit limits exceeding 65% loan to value for Standard applications and for credit limits exceeding 50% loan to value for SBO or Investment applications.**
- Any regular or additional principal payments to this sub-account **will not automatically reduce** the overall credit limit of your account by the amount of the principal payment.

If you would like more than two sub-accounts, please print another copy of this page and submit it as part of the application package. You can have a maximum of 15 tracking sub-accounts and/or 5 term sub-accounts. Term sub-accounts must have a minimum \$5,000 initial balance.

A note about Manulife One Creditor Insurance

If you currently have a Manulife One Creditor Insurance policy, you may be required to reapply, depending on the type of request. Please carefully review each scenario below. The application for Manulife One Creditor Insurance will be included in the amended Operating Agreement we will send you once your application has been approved.

Credit limit increases

- a) If your requested credit limit is \$250,000 or less, you will not need to do anything further as the coverage will be adjusted to the higher borrowed amount. Please contact Manulife Financial toll-free at 1-866-388-7095 for any questions.
- b) If your current credit limit is \$250,000 or less and your requested credit limit is more than \$250,000, you will need to reapply for the additional coverage. If you do not reapply, your insurance coverage will remain in effect to a maximum amount of \$250,000.
- c) If your current credit limit is over \$250,000, you will not need to do anything as the coverage will include any increased amount.

Roll-in from second position to first position

- a) If you are rolling-in your account to first position but the credit limit remains the same, you will not need to do anything as the coverage will continue.
- b) If you are requesting a roll-in and your current credit limit is increasing, you may need to reapply:
- If your requested credit limit is \$250,000 or less, you will not need to do anything as the coverage will continue.
 - If your current credit limit is \$250,000 or less and your requested credit limit is more than \$250,000, you will need to reapply for the additional coverage. If you do not reapply, your insurance coverage will remain in effect to a maximum amount of \$250,000.
 - If your current credit limit is over \$250,000, you will not need to do anything as the coverage will include any increased amount.

Changing to Manulife One

If you are changing your mortgage product to the Manulife One account, the insurance on your current mortgage product will be cancelled when the change is completed. The insurance will not transfer to the Manulife One account and a new application will be required.

No creditor insurance

If you do not currently have a Manulife One Creditor Insurance policy, please review your insurance needs with your financial advisor. If you would like to apply for creditor insurance, complete the Creditor Insurance application provided with the Operating Agreement sent to you upon approval. You can also visit manulifebank.ca > Personal > Manulife One > About my account > Creditor Insurance or contact us at 1-877-565-2265 for more information.

Schedule B: Manulife Bank Select Mortgage Details

Complete if you are **changing to Manulife Bank Select, rolling-in your second position Manulife Bank Select to first position or requesting a mortgage increase.**

Mortgage details	Total mortgage amount requested \$			
Mortgage portion(s): Please choose a mortgage term and payment frequency for each portion requested (you may choose up to 5 portions)			Amount requested \$	
Fixed term <input type="checkbox"/> 6-month closed <input type="checkbox"/> 1-year closed <input type="checkbox"/> 3-year closed <input type="checkbox"/> 5-year closed <input type="checkbox"/> 10-year closed <input type="checkbox"/> 1-year open <input type="checkbox"/> 2-year closed <input type="checkbox"/> 4-year closed <input type="checkbox"/> 7-year closed			Variable term <input type="checkbox"/> 5-year open <input type="checkbox"/> 5-year closed	
Payment frequency <input type="checkbox"/> Monthly, please specify day of month (1st to 27th or 'last') _____ <input type="checkbox"/> Semi-monthly, 1st and 15th of each month <input type="checkbox"/> Bi-weekly accelerated every other M T W T F (please circle day of the week) <input type="checkbox"/> Bi-weekly non accelerated every other M T W T F <input type="checkbox"/> Weekly accelerated every M T W T F <input type="checkbox"/> Weekly non-accelerated every M T W T F			Amortization period requested _____ years	
			Payment source <input type="checkbox"/> Select banking account (please complete the Funds transfer section below) <input type="checkbox"/> Pre-Authorized Debit (PAD) from another bank account (please complete the Pre-Authorized Debit (PAD) Agreement AB0523E)	
Additional mortgage portion(s) <input type="checkbox"/>			Amount requested \$	
Fixed term <input type="checkbox"/> 6-month closed <input type="checkbox"/> 1-year closed <input type="checkbox"/> 3-year closed <input type="checkbox"/> 5-year closed <input type="checkbox"/> 10-year closed <input type="checkbox"/> 1-year open <input type="checkbox"/> 2-year closed <input type="checkbox"/> 4-year closed <input type="checkbox"/> 7-year closed			Variable term <input type="checkbox"/> 5-year open <input type="checkbox"/> 5-year closed	
Payment frequency <input type="checkbox"/> Monthly, please specify day of month (1st to 27th or 'last') _____ <input type="checkbox"/> Semi-monthly, 1st and 15th of each month <input type="checkbox"/> Bi-weekly accelerated every other M T W T F (please circle day of the week) <input type="checkbox"/> Bi-weekly non accelerated every other M T W T F <input type="checkbox"/> Weekly accelerated every M T W T F <input type="checkbox"/> Weekly non-accelerated every M T W T F			Amortization period requested _____ years	
			Payment source <input type="checkbox"/> Select banking account (please complete the Funds transfer section below) <input type="checkbox"/> Pre-Authorized Debit (PAD) from another bank account (please complete the Pre-Authorized Debit (PAD) Agreement AB0523E)	
Additional mortgage portion(s) <input type="checkbox"/>			Amount requested \$	
Fixed term <input type="checkbox"/> 6-month closed <input type="checkbox"/> 1-year closed <input type="checkbox"/> 3-year closed <input type="checkbox"/> 5-year closed <input type="checkbox"/> 10-year closed <input type="checkbox"/> 1-year open <input type="checkbox"/> 2-year closed <input type="checkbox"/> 4-year closed <input type="checkbox"/> 7-year closed			Variable term <input type="checkbox"/> 5-year open <input type="checkbox"/> 5-year closed	
Payment frequency <input type="checkbox"/> Monthly, please specify day of month (1st to 27th or 'last') _____ <input type="checkbox"/> Semi-monthly, 1st and 15th of each month <input type="checkbox"/> Bi-weekly accelerated every other M T W T F (please circle day of the week) <input type="checkbox"/> Bi-weekly non accelerated every other M T W T F <input type="checkbox"/> Weekly accelerated every M T W T F <input type="checkbox"/> Weekly non-accelerated every M T W T F			Amortization period requested _____ years	
			Payment source <input type="checkbox"/> Select banking account (please complete the Funds transfer section below) <input type="checkbox"/> Pre-Authorized Debit (PAD) from another bank account (please complete the Pre-Authorized Debit (PAD) Agreement AB0523E)	
If you would like to request more than three portions, please print another copy of this page and submit it as part of the application package. The maximum number of portions is five and the minimum mortgage amount required per portion is \$25,000.				
Funds transfers				
Complete this section if you chose "Select banking account" as the payment source for your mortgage. If you would like to authorize the Bank to arrange a one-time transfer or a regular recurring funds transfer, the following information is also required:				
Other Financial Institution	Name of Account Owner(s)	Transit No.	Account No.	Bank No.
Amount requested \$		Frequency <input type="checkbox"/> One-time transfer <input type="checkbox"/> Monthly <input type="checkbox"/> Semi-monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly		

(continued)

Schedule B: Manulife Bank Select Mortgage Details (continued)

An amount equal to your first regular mortgage payment will be transferred to your Banking Account on or about the day your Mortgage is funded. You can change the amount and/or frequency once your mortgage has funded.

A specimen personalized cheque, preprinted with your full name(s), marked VOID is attached to this Application (mandatory in order to proceed with funds transfer). If a VOID cheque is not available, then a Pre-Authorized Debit form or Bank Account Confirmation form completed by your current financial institution is required to verify the account information. Funds transfers can only be set-up with a bank account at another Canadian Financial Institution that offers this service. I(We) undertake to inform the Bank, in writing, of any change to the Account information provided in this Application at least five (5) business days prior to the next due date of a funds transfer.

I(We) warrant and guarantee that all persons whose signatures are required to sign for the external Account will sign on page 6 of this Application.

A note about Manulife Bank Select Creditor Insurance

If you currently have a Manulife Bank Select Creditor Insurance policy, you may be required to reapply, depending on the type of request. Please carefully review each scenario below. The application for Manulife Bank Select Creditor Insurance will be included in the amended Operating Agreement we will send you once your application has been approved.

Mortgage increases

- a) If your new mortgage balance does not exceed the original insurance amount you were approved for, your coverage will continue.
- b) If your new mortgage balance is greater than the original insurance amount you were approved for, your coverage will continue however only for the amount of coverage you already have. If you would like full coverage for your new mortgage amount, you will need to reapply.

Roll-in from second position to first position

- a) If you are rolling-in your account to first position but the mortgage amount remains the same, you will not need to do anything as the coverage will continue.
- b) If you are requesting a roll-in and your new mortgage balance is greater than the original insurance amount you were approved for, your coverage will continue however only for the amount of coverage you already have. If you would like full coverage for your new mortgage amount, you will need to reapply.

Product change to Manulife Bank Select

If you are changing your mortgage product to Manulife Bank Select, the insurance on your current mortgage product will be cancelled when the change is completed. The insurance will not transfer to the Manulife Bank Select account and a new application will be required.

No creditor insurance

If you do not currently have a Manulife Bank Select Creditor Insurance Policy, please review your insurance needs with your financial advisor. If you would like to apply for creditor insurance, complete the Creditor Insurance application provided with the Operating Agreement sent to you upon approval. You can also visit manulifebank.ca > Personal > Manulife Bank Select > About my account > Creditor Insurance or contact us at 1-877-565-2265 for more information.