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Over 13 Billion in Mortgages Originated
PROUDLY SERVING CLIENTS SINCE 1987

Our Mission is to partner with our clients in achieving their Dream of Homeownership through Advice, Trust, Service and Integrity.

Your Mortgage: What to do? Who to Contact?

Many of our clients, their family and friends are looking for information and so we hope you find the following to be helpful.

If you have any questions about the following your Jencor Advisor is available and we will do our best to answer questions, find answers and anything else we can do for you.

Each lender has a separate telephone number and or email address for clients to use to make contact and obtain information regarding payment deferral, skip a payment, miss a payment options.

Please prepare yourself prior to your call or email with the following:

*****At this time, due to high call volumes you may want to consider sending an e-mail to the lender*****

- **Mortgage statement that shows your account number**
- **When were you laid off?**
- **Will you be laid off until the pandemic is over?**
- **They will ask you about your current assets and income as well all expenses**

BMO - 1.877.895.3278	Chinook Financial - 403.934.3358
CIBC - 1.800.465.2422	Connect First – 403.736.4000
Haventree - 1.855.272.0051	CIBC FirstLine – 1.877.454.9030
HSBC - 1.888.310.4722	Marathon - 1.855.503.6060
RBC - 1.866.809.5800	First Calgary Financial – 403.736.4000
Scotiabank - 1.800.472.6842	TD Canada Trust - 1.866.222.3456
Servus Credit Union - 1.877.378.8728	

B2B Bank – 1.866.684.5637 / b2bbank.com/COVID19
Bridgewater Bank – 1.866.243.4301 / Outside of Canada 403.817.7000 /
customer.experience@bridgewaterbank.ca
CMLS - 1.888.995.2657 / service@cmls.ca
Equitable Bank – 1.866.407.5859 / customerservice@eqbank.com
First National Financial - 1.888.488.0794 / accounts@firstnational.ca (include name/
mortgage number / property address and question)
Home Trust – 1.855.270.3630 / 416.777.5820 / homehelps@trust.ca
ICICI Bank– 1.888.424.2422 / Customercare.ca@icicibank.com
Merix / Lendwise – 1.877.637.49111 / customerservice@merixfinancial.com
Manulife - 1.855.518.7546 / banksales@manulife.com
MCAP - 1.800.265.2624 / MYMCAP Portal
Optimum/CW Bank - 1.866.441.3775 / customer.service@cwbank.com
RMG Mortgages - 1.866.809.5800 / mortgagesupport@rmgmortgages.ca

MERIX Broker Consent Form: <http://www.merixfinancial.com/docs/broker-consent-merix.pdf>
Lendwise Broker Consent Form: <http://www.merixfinancial.com/docs/broker-consent-lendwise.pdf>
First National Income and Expense Form: [Here](#)
Optimum Broker Consent Form: [Here](#)
RFA Authorization to Disclose Information: [Here](#)
RFA Broker Consent Form: [Here](#)

CMLS 1.888.995.2657 / service@cmls.ca

We are currently looking at individualized solutions which may include holding a mortgage payment for 30 days up to 6 months of deferred payments. Borrowers will be asked questions specific to their situation so that we can best plan the impacts of the crises

for the near and far futures. We ask that you are patient with our agents during this difficult time. We are working hard to making this a swift and accurate process and wanting to take the time to be able to answer all your questions.

How can I stay up to date on what CMLS is doing for their customers?

We know how important it is that you receive timely information and we will keep our FAQ document as up to date as possible in the following days.

My company has laid me off for 30 days, can you stop my mortgage payments until I'm back at work?

CMLS can 'hold' your mortgage payment for up to 30 days; the amount of the payment can be added to end of the mortgage, or we can increase the remaining payments. At this time CMLS will pay the fee of 75.00 normally associated with this change, on your behalf. Please contact us directly to discuss which options work best for you.

I read online that other Lenders have stopped mortgage payments for 6 months, is CMLS going to do that?

We are committed to supporting our CMLS Residential Borrowers during this time, each customer situation is unique, and the solution must be unique. To explore all your options please contact us directly.

I own a rental property and the mortgage is with you, the tenant can't pay the rent because they have been laid off, what can I do?

There are many options available, please call us directly so we can discuss the situation and come to an appropriate solution.

I raised my mortgage payments last year and now my hours at work have been reduced, can I put the mortgage payments back to what they were?

Many of our mortgages will allow payments to be reduced back to the original contract amount. If your mortgage does not allow this option, there are many other ways we can help. Please contact us to discuss all the available options.

Our mortgage payment is supposed to come out when my partner gets paid but they are now laid off, can I change the date of the mortgage payment to the same day I get paid?

Yes you can. Scheduled mortgage payments move into a “pending status” three days from the date of posting. If your next payment is less than 5 days away contact via us phone. If the next mortgage payment is more than 5 days away, please send us an email via the Customer Portal, all emails will be responded to within 48 hours.

I’m making extra payments on my mortgage every time a payment comes out, we can’t afford it right now, can I stop those extra payments?

Yes you can. Pre-payments are completely flexible and can be stopped at any time. Scheduled mortgage payments, including the Pre-Payment or Privilege Payment portion, move into Pending Status three days from the date of posting. If your next payment is less than 5 days away contact via us phone. If the next mortgage payment is more than 5 days away, please send us an email via the Customer Portal, all emails will be responded to within 48 hours.

How much will it cost me to put a temporary hold on my mortgage payment?

At this time for all customers impacted by COVID-19, CMLS will pay the transaction fee of \$75.00 on your behalf.

Can I pay just the interest on my mortgage for the next six months?

Currently CMLS does not offer this option, however there are many other options available to make sure your mortgage remains in good standing, please contact us to discuss your unique situation.



Manulife 1.855.518.7546 /
banksales@manulife.com

Here is a really important piece of information that not many brokers realize and one which I think is extremely important. In todays unique situation many people have concerns over **how to make payment to their mortgage and secured LOC's.**

Under the Manulife One, a client can allow, if room under the LOC limit, both the **mortgage payment and the LOC accrued interest to capitalize** and NOT have to make any form of payment.

This capitalization can continue indefinitely as long as there is room within the LOC.

MCAP 1.800.265.2624 / MYMCAP Portal

Call volumes are expected to be higher. While wait times may be longer than usual, **we assure you that all Homeowners will be serviced.**

1. We recognize there may be impacts to your employment status. For homeowners affected by income loss, Hold-a-Payment or Skip-aPayment options are available to assist you.
2. There will be no negative impact to your credit rating for using MCAP's Hold-a-Payment or Skip-a-Payment options.
3. MCAP will waive **ALL** fees associated with the above options to help as much as possible during this stressful time.
4. Our market-leading self-serve portal, MyMCAP is available for you to access your mortgage details and make any changes from home at the push of a button.
5. The health and safety of our people is paramount. We are offering flexibility and other appropriate measures to ensure that their families are protected. This includes rotating work-from-home schedules utilizing the best secure mobile technology available.
6. Our teams are working hard to ensuring plans related to people, processes and technology are put into action to meet the critical needs of our homeowners.
7. If you are not registered for our self-serve portal MyMCAP, please refer to the notices on mcap.com. We understand this is a very difficult time for all. We are experiencing a very high call volume. We apologize should you experience any delays in responding to your mortgage inquiries during this very challenging time. We thank you for your business and for being a MCAP homeowner.

RFA/ Street Capital

Should your client be inquiring about deferral or skip a payment options, they will need to contact their specific customer service centre. A financial assessment will be completed to ensure the client is eligible for the insurer program. Our customer service contact information is below. If you are looking to fill out consent forms please read below:

Street Capital Clients :

- Please Use the Authorization to Disclose Form attached – Docusign NOT available for this form

RFA:

- Please use RFA Broker Consent Form
- Docusign IS available
- You will know that it is a RFA mortgage (versus a Street Capital) if the mortgage number starts with the #9

Mortgage Numbers Starting with 4

1.866.939.5005
1.866.325.2563 or 416.593.9343
customer@rfabank.net

RFA Bank of Canada

Mortgage Servicing Centre
Suite 1200, North Tower
100 University Avenue
Toronto, ON
M5J 1V6

Mortgage Numbers Starting with 7, 8 or 9

1.833.228.5697
1.833.228.6312
rfa@lenderservices.ca

RFA Mortgage Corp

Mortgage Servicing Centre
Suite 100 - 451 Phillip St
Waterloo, Ontario
N2L 3X2

Mortgage Numbers Starting with 6

1.877.776.6888
1.866.683.8090
mailtosupport@streetcapital.ca

RFA Bank of Canada

Mortgage Servicing Centre
1080 Grande Allee West
PO Box 1907, Station Terminus
Quebec City, Quebec
G1K 7M3

RMG 1.866.809.5800 /
mortgagesupport@rmgmortgages.ca

Given recent global events, RMG understands that these may be difficult times for our homeowners. In order to provide some assistance, RMG wishes to highlight that under the terms of their mortgage, RMG homeowners may skip a payment or hold a payment at any time subject to certain conditions. Under the terms of RMG's Skip a Payment Program, homeowners may skip a payment at any time. For the Hold a Payment Program, a payment may be deferred for a specified period of time. Should your RMG homeowner elect to skip or hold a payment, RMG will waive any applicable fees and this will not impact their credit rating.

