I/We have certain recourse rights if any debit does not comply with this document. For example, I/we have the right to receive reimbursement for any debit that is not authorized by, or is not consistent with, this document. More information on recourse rights may be obtained from the financial institution noted above or by visiting www.payments.ca.

This document shall not be construed as a modification of the terms of the Mortgage.

I/We request that payments on account of principal, interest, taxes and fees owing under the Mortgage or home warranty payments in connection therewith and any other amounts specifically authorized by me/us, be debited to my/our bank account on the following basis. PLEASE CHECK ONE ITEM BELOW. THIS SELECTION WILL OVERRIDE ANY PREVIOUS PAYMENT FREQUENCY REQUESTS.

	Monthly	k.		Payments will commence 1 month following the interest adjustment date and be due every month thereafter.
	Bi-Weekly	(Accelerated) Monthly Pmt ÷ 2	(Non-Accelerated) Monthly Pmt x 12 ÷ 26	Payments will commence 14 days following the interest adjustment date and every other week thereafter.
	Semi-Monthly	(Accelerated) Monthly Pmt x 13 ÷ 24	(Non-Accelerated) Monthly Pmt ÷ 2	Payments will commence on the 1st and 16th of the month following the interest adjustment date and be due on the 1st and 16th of every month therafter (unless otherwise specified).
	Weekly	(Accelerated) Monthly Pmt ÷ 4	(Non-Accelerated) Monthly Pmt x 12 ÷ 52	Payments will commence 7 days following the interest adjustment date and be due every week thereafter.
	If I/We are applying for CSP [™] Insurance, I/We authorize First National to share the payment information in this form with the insurer, the Manufacturers Life Insurance Company and/or its service providers. The Pre-Authorized Debit Agreement specific to the CSP [™] Insurance product is included in the CSP [™] Brochure. I/We acknowledge that insurance payments, if any, may be deducted at a different time than my/our mortgage payments.			
08/17	/2023	_ 	Mm	
	Date	Signature		Signature (Joint Account)

CSP™ Insurance is offered through Credit Secuirty Insurance Agency ("CSIA"). Trademark of Benesure Canada Inc.: used under licence.



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