



September 26, 2025

Christopher Roberts  
Benjamin Roberts, Kerry Roberts  
6-324 Highlands Blvd W  
Lethbridge AB  
T1J 4X7

00001

Mortgagor: Christopher Roberts, Benjamin Roberts, Kerry Roberts  
**RE:** Mortgage 8660191.1  
6-324 Highlands Blvd W Lethbridge AB

#### **PAYOUT STATEMENT**

**The following figures are valid until 2:00pm Eastern Time on the projected payout date of September 29, 2025:**

#### **Mortgage Account**

Principal Amount after September 1, 2025 instalment	\$ 113,338.83
Accrued interest	735.51
Home Mortgage Protection	0.00
<b>Payout amount</b>	<b>\$ 114,074.34</b>
<b>Daily Interest (owed per day if paid after September 29, 2025)</b>	<b>\$ 26.36</b>

**Per diem interest in the amount of \$26.36 is required for each day (including weekends and holidays) if funds are not received by 2:00pm on September 29, 2025.**

**Remittance of payout funds may be done via electronic payment or certified cheque. Refer to instructions below.**

We, the Mortgagee, provide this statement on an errors and omissions excepted basis. Should any instalment payments be returned for any reason whatsoever, a discharge of the Mortgage will not be provided until all monies due upon the Mortgage have been paid.

If this statement is for port/refinance purposes with MCAP Service, the prepayment penalty, recoverable expenses and applicable fees may be reduced or waived when the new mortgage funds, as noted in the commitment letter. If the mortgagor chooses not to port/refinance with MCAP Service, all applicable penalties, recoverable expenses and fees will be applied as outlined in the original mortgage Terms and Conditions and on this Payout Statement.

Due to an increase in fraudulent wire transactions in the finance industry and to protect you; we would like to remind you of our wire process to payout a mortgage. We will never update wire details via email and would recommend you head to the MCAP website ([mcap.com/solicitor](http://mcap.com/solicitor)) to verify our wire details or call our customer service team.

The appropriate documents, the Release of Interest for Fire Insurance, along with instructions on the next steps will be forwarded to you after the payout amount is received in full and processed.

E.& O.E.

**Current Loan Particulars September 26, 2025.** Note, this is as of the statement date and is subject to change.

Interest rate	8.490 %
Maturity Date	March 1, 2026

Thank You  
MCAP Service Corporation

## Additional Information About Paying Off Your Mortgage

### Prepayment Penalty:

The penalty was calculated using the greater of the Three Months Interest Cost or the Interest Rate Differential Amount. Your penalty is the

Three Months Interest Costs:

Your Principal Balance as of September 29, 2025	\$ 113,338.83
Your Interest Rate	8.490%

### Reinvestment Fee:

The Reinvestment Fee is \$500 (if applicable).

#### **Please include the following information with the remittance via Wire, EFT, EDI or Online Bill Payment:**

1. Full name and/or mortgage number to connect the deposit to the mortgage account
2. Notification and supporting documentation (for example, letter of direction) to be e-mailed to [payoutfunds@mortgageservicing.ca](mailto:payoutfunds@mortgageservicing.ca)
3. If submitting remittance via Wire Payment:
  - Add mortgage number in the note section when sending wire payment
  - Provide confirmation to [payoutfunds@mortgageservicing.ca](mailto:payoutfunds@mortgageservicing.ca) on the same day funds are sent

#### **Remittance via Electronic Funds Transfer (EFT), Wire Payment, Electronic Data Interchange (EDI), or Online Bill Payment:**

Beneficiary Name and Address:

MCAP SERVICE CORPORATION  
200 King St. West Suite 400  
Toronto, ON M5H 3T4

Beneficiary Bank Name and Address:

BANK OF MONTREAL  
First Canadian Place  
100 King St. West  
Toronto, ON M5X 1A3

Beneficiary Bank Account Information:

MSC TRUST SOLICITOR ACCOUNT  
Bank ID: 0001  
Transit: 00022  
Acct: 1585-378  
Swift ID: BOFMCAM2

Online Bill Payment:

Pay to: MCAP Service  
Account Number: Mortgage Number with no decimal points

#### **Remittance via Cheque:**

Please make cheque payable to MCAP Service Corporation [including loans registered to Computershare, or TSX (formerly known as AST)] and send funds to:

Mortgage Servicing Centre  
451 Phillip St., Suite 100  
Waterloo, ON N2L 3X2

We reserve the right to re-calculate any applicable penalties if funds are received after the projected payout date.

**Payout values less than \$10,000.00:**

These amounts can be taken via pre-authorized payment with homeowner consent, please contact our office to make arrangements if not previously arranged.