



IMPORTANT INFORMATION ABOUT YOUR MORTGAGE ACCOUNT

Haventree Bank currently sends your year-end Mortgage Statement, and disclosure documents regarding your account, to you at the address shown on the enclosed Mortgage Statement.

As co-borrowers, you are each entitled to receive separate disclosure documents and statements mailed, or otherwise delivered, to the address each of you designates. This includes the initial cost of borrowing disclosure statement, all annual loan statements, notices regarding changes in payment frequency, interest rate or other matters, and all renewal offers and notices (together called "Statements" in this consent form).

If you wish to receive separate statements, you may so request by completing and signing the form below and returning the original to us. You should retain a copy for your records.

If you do not wish to change the way you are receiving statements, you do not need to return the form. You may, by written notice to us at any time, alter this consent to thereafter have statements sent to each borrower at the address he or she designates. If you require further information regarding this matter, please contact the Mortgage Servicing Department at (647) 277-0051 or toll free at 1 (855) 272-0051 or via email at mortgageservicing@haventreebank.com.

HAVENTREE BANK: CO-BORROWER CONSENT

We wish to have Statements, and other notices regarding our Haventree Bank Mortgage Account, sent to each of us separately as follows:

Mortgage Account Number: _____

Please provide the name and address of each Co-Borrower who is to receive separate disclosures:

First Name: _____ Last Name: _____

Street: _____ Apt./Suite: _____

City: _____ Prov: _____ Postal Code: _____

Date: _____ Co-Borrower Signature: _____

First Name: _____ Last Name: _____

Street: _____ Apt./Suite: _____

City: _____ Prov: _____ Postal Code: _____

Date: _____ Co-Borrower Signature: _____