



**Protect yourself from cost and worry of oversights like these:**

- A client's MPP application is accidentally filed at your office without being faxed in. You and your client both think this mortgage is insured. **It is not.**
- Your client tells you he doesn't want insurance, but he doesn't sign a waiver. Or it's ten years later and you just can't find it. When his family sues for the value of the mortgage, it's your word against theirs.

Brokers who offer MPP are protected with legal and financial support for problems like these. And while support is good, prevention is far better. That's why **SafetyCatch** was developed.

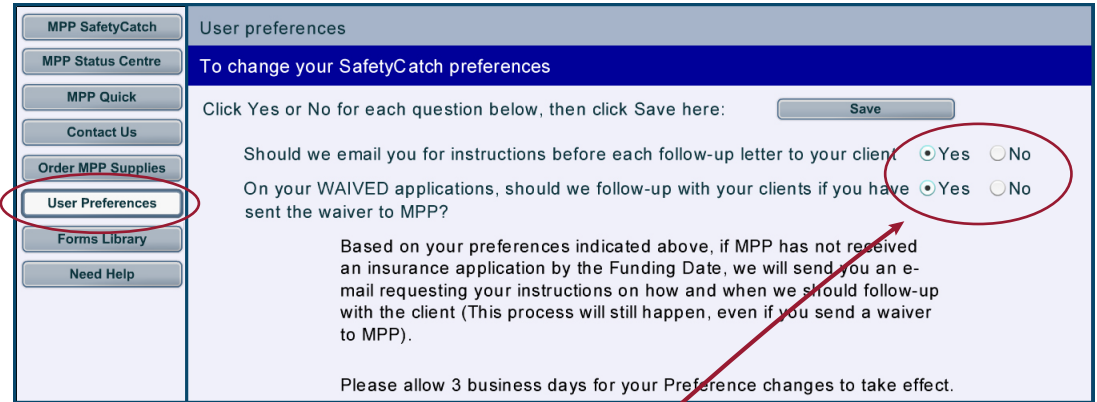
**How It Works**

**SafetyCatch** keeps track of the MPP applications you generate. If an MPP application has not been received by the funding date, **SafetyCatch** sends a letter to confirm that no coverage exists. The letter is proof that you fulfilled your responsibility to offer mortgage protection. It's your MPP "safety" net.

**SafetyCatch** also presents those clients with an additional opportunity to apply for MPP.

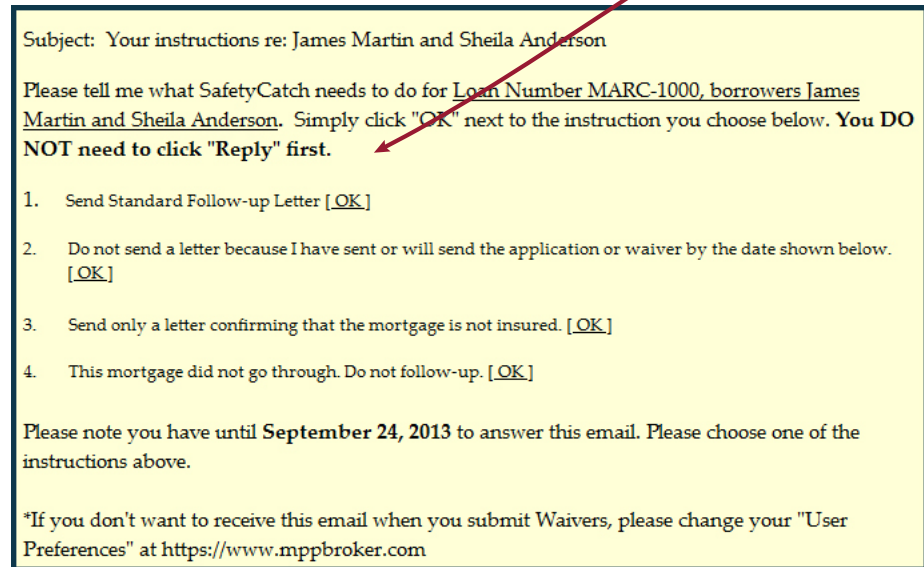
**Fully Compliant with Privacy Legislation**

**SafetyCatch** is operated on **your** behalf by Broker Support Centre Inc. (BSC). The Insurer only becomes entitled to client data once we have received a signed application. Until that time, all client data remains strictly under your control. That's why the **SafetyCatch** letters come from you and not from the Insurer.



**SafetyCatch Puts You in Control**

- In your **User Preferences** at MPPBroker.com, you choose the general rules that apply to all your applications (however, we strongly recommend the default settings).
- If you choose to be notified by e-mail, you can provide specific instructions for each application -- and it takes as little as one mouse-click to do so. What could be faster?





SafetyCatch keeps track of all the MPP Applications you generate. On the Mortgage Funding Date, if we haven't received an application from you, Broker Support Centre Inc. (BSC) will send you this e-mail notification.

Within 14 days of receiving the notification, you can log into mppbroker.com, where you'll see all the MPP applications on which we're awaiting your instructions. You choose one of these options for each form.

Alternatively, you can respond to each email individually. It takes as little as one mouse-click to provide the necessary instructions.

**What could be faster?**

If you do not provide an instruction by the date shown, the Standard SafetyCatch Letter will be sent.

At any time, you can change your Preferences in answer to these questions (on the "User Preferences" page):

- (a) Should we e-mail you for instructions before sending each follow-up letter to your clients?
- (b) On your WAIVERS, should we follow-up with your clients if you have sent the waiver to MPP?

The default setting for both Preferences is "Yes".

Subject: Your instructions re: James Martin and Sheila Anderson

Please tell me what SafetyCatch needs to do for Loan Number MARC-1 Martin and Sheila Anderson. Simply click "OK" next to the instruction **NOT** need to click "Reply" first.

1. Send Standard Follow-up Letter [OK]
2. Do not send a letter because I have sent or will send the application or waiver by the date shown below. [OK]
3. Send only a letter confirming that the mortgage is not insured. [OK]
4. This mortgage did not go through. Do not follow-up. [OK]

Please note you have until **September 24, 2013** to answer this email. Please choose one of the instructions above.

\*If you don't want to receive this email when you submit Waivers, please change your "User Preferences" at <https://www.mppbroker.com>

If you choose this option, the follow-up letter will be sent shortly after the date shown.

No follow-up will be sent. Note: To maintain your indemnification with respect to this Application, choosing this instruction must reflect the true status of the MPP application. **IMPORTANT:** If you have a signed application or waiver, you **MUST** submit it, even if the deal did not go through.

The "Confirmation Only" letter will be sent shortly after the date shown. No MPP application form will be included with the letter.

If MPP has not received the form by the date shown below the instructions, the Standard SafetyCatch Letter will be sent. If you have asked us (in your User Preferences) to follow-up when you send MPP your Waivers, but you do not want a letter sent to a particular client, **you must submit the client's waiver. Otherwise choosing instruction #2 has no effect.**

**IMPORTANT TO REMEMBER:**

**If you have a signed MPP application or waiver and you do not want BSC to send a follow-up letter to your client, YOU MUST SEND IN THE COMPLETED FORM.**