

From the office of  
Patti Heyfron  
DLC Kelowna

Standard SafetyCatch Letter

November 29, 2007

( 2 9 2 9 5 5 1 )

Mr. Christopher Test and Mrs. Natalie Test  
200-1505 Sample Ave,  
Kelowna, BC V1Y 6G1

002C74F4B37X1

Mr. Christopher Test and Mrs. Natalie Test,

Thank you for giving me the opportunity to arrange your mortgage for you. I am writing today to confirm the status of your mortgage protection.

As my client, you are entitled to apply for the Mortgage Protection Plan. My records indicate that you have not applied for this insurance, so **your mortgage is not insured under the Plan.**

As a Mortgage Professional, I believe that every mortgage should be protected against the risk of death or disability. Whether you use our Mortgage Protection Plan option, or you arrange for protection through your own life insurance agent, or have some other means to cover your repayment obligations (such as investments or family assets you can count on) ... it doesn't matter HOW you protect your mortgage, as long as you arrange some form of protection. Without it, you risk the loss of your family's home.

If you have not yet arranged alternative protection, I strongly recommend that you use the enclosed form to apply for Mortgage Protection Plan today, to get the protection you need as soon as possible. If you arrange alternative protection later, then you can cancel Mortgage Protection Plan when your alternative coverage is in place. Based on the information shown on the form, your monthly premiums would be:

	Life Insurance	Disability Insurance*
For Christopher	\$119.02	\$60.75
For Natalie (if Christopher is also insured)	\$47.60	Incl. Above
For Natalie (if Christopher is not insured)	\$85.10	\$38.27

\*add \$1.35/month to disability premiums if neither borrower takes life insurance.

These premiums, and the details shown on the enclosed form, are based on the information contained in my records of your mortgage application. Please rest assured that to protect your privacy, this information will only be available to Mortgage Protection Plan and its insurer, The Manufacturers Life Insurance Company (Manulife Financial), if you apply for the Plan.

If you have any questions about the insurance, please call Mortgage Protection Plan at 1-866-677-4366. Details about the Plan are also shown in the enclosed brochure.

To apply, simply **return the enclosed form in the postage paid envelope by January 3, 2008.** Or you may apply by phone at the number shown above, or visit [www.MortgageProcess.ca](http://www.MortgageProcess.ca) and enter your MPP Reference number 002C74F4B37X1 to apply online.

Once again, I urge you to make sure your mortgage is protected in some way today.

Yours sincerely,



per/ Patti Heyfron  
DLC Kelowna

From the office of  
Dave McGregor  
My Best Mortgage Ltd.

November 15, 2007

( 2776537 )

Ms Marilyn Test  
1613 Test Rd  
Mississauga, ON L5J 3K8

00CDCFF639DX1

Ms Marilyn Test,

Thank you for giving me the opportunity to arrange your mortgage for you. I am writing today to confirm the status of your mortgage protection.

As my client, you are entitled to apply for the Mortgage Protection Plan. My records indicate that you have not applied for this insurance, so **your mortgage is not insured under the Plan.**

As a Mortgage Professional, I believe that every mortgage should be protected against the risk of death or disability. Whether you use our Mortgage Protection Plan option, or you arrange for protection through your own life insurance agent, or have some other means to cover your repayment obligations (such as investments or family assets you can count on) ... it doesn't matter HOW you protect your mortgage, as long as you arrange some form of protection. Without it, you risk the loss of your family's home.

If you have not yet arranged alternative protection, I strongly recommend that you do so today. If you have any questions about the insurance, or you wish to apply, please call Mortgage Protection Plan at 1-866-677-4366.

Once again, I urge you to make sure your mortgage is protected in some way today.

Yours sincerely,



per/ Dave McGregor  
My Best Mortgage Ltd.

P.S. You can also apply or obtain information about Mortgage Protection Plan online at [www.MortgageProcess.ca](http://www.MortgageProcess.ca). Your MPP Reference Number, which you need to access the site, is 00CDCFF639DX1.