



IMPORTANT INFORMATION ABOUT YOUR MORTGAGE ACCOUNT

Home Trust Company 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 now, you do not need to return the form. You may by notice to us at any time alter this consent to thereafter have Statements sent to each borrower at the address he or she designates. You may contact us for further information regarding this matter at 1-877-903-2133.

HOME TRUST COMPANY: CO-BORROWER CONSENT

We wish to have Account Statements and other notices regarding our Home Trust 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: _____ **City:** _____ **Prov:** _____ **P.Code:** _____

Date: _____ **Co-Borrower Signature:** _____

First Name: _____ **Last Name:** _____

Street: _____ **City:** _____ **Prov:** _____ **P.Code:** _____

Date: _____ **Co-Borrower Signature:** _____

PLEASE MAIL THE COMPLETED FORM TO:

Home Trust Company, Attn: Mortgage Customer Service, 145 King St. W., Suite 2400,
Toronto, ON M5H 1J8