

Client Guide:

Mortgage Signing Process with FNF Canada

Congratulations on your mortgage approval with Peoples Bank!

This guide outlines what to expect during the signing process with FNF Canada, our trusted partner for closing your mortgage.

1. Preparing for Your Signing Appointment

What You Need to Bring:

- Government-issued photo ID (e.g., driver's license, passport).
- Void cheque or banking details (if required for pre-authorized payments).
- Proof of fire insurance (if applicable).
- Any additional documents requested by Peoples Bank or FNF.

Before the Appointment:

- FNF will contact you to schedule a signing time at a location that works for you (e.g., your home, office, or a neutral location).
 - Ensure you review your mortgage commitment letter with your mortgage broker and fully understand the terms.
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2. What to Expect During the Signing

Role of the FNF Signing Representative:

- The FNF representative is a **signing agent** responsible for:
 - Verifying your identity.
 - Witnessing your signature on mortgage documents.
 - Ensuring all paperwork is completed correctly.
- **They cannot:**
 - Provide legal or financial advice.
 - Explain mortgage terms or conditions in detail.
 - Change any terms of your mortgage.

Documents You'll Sign:

- Mortgage agreement & commitment letter.
- Property tax and insurance forms (if applicable).
- Direct debit authorization (if required).

After Signing:

- You'll receive a copy of all signed documents.
 - FNF will return the paperwork to Peoples Bank for final review.
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3. Timelines & Next Steps

Key Milestones:

Step	Estimated Timeline	What Happens Next
Signing Scheduled	1–3 business days after approval	FNF contacts you to book an appointment.
Signing Appointment	Typically 3–5 business days before closing	Documents are signed and returned to FNF.
Funding & Closing	On or before closing date	Peoples Bank releases funds to complete the transaction.
Mortgage Registration	Within a few days after closing	FNF ensures your mortgage is properly registered.

- **Delays?** If additional documents or corrections are needed, FNF or Peoples Bank will contact you.

4. Important Reminders

- **FNF's role is administrative**—they facilitate signing but do not advise on mortgage terms. Consult your mortgage broker BEFORE your signing appointment with any questions or concerns to avoid delays and possible additional fees/penalties.
- **Peoples Bank is your main contact** for questions about your mortgage after funding. (You may elect to have your mortgage broker represent you by signing a "Client Consent Broker Authorization Form". Ask your mortgage broker for details.)
- **Keep copies of all signed documents** for your records.

Need Help?

For questions about:

- Your mortgage terms: Contact your Peoples Bank representative.
- Signing logistics: Call FNF at 289-562-0088 or email PBOC@fnf.com.

Thank you for choosing Peoples Bank—we're here to help make your mortgage process smooth and stress-free!