

May 1 2026

C-Suzanne Forler
304-6 Shettleston Drive
CAMBRIDGE ON N3H 5E7

Re: Mortgage # 500002020378 - 304-6 Shettleston DR Cambridge ON N3H 5E7
Mortgagor(s): C-Suzanne Forler

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	304-6 Shettleston DR Cambridge ON N3H 5E7
Mortgage Number:	500002020378
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 30 2026
Starting Balance:	\$263,926.00
Interest Rate:	4.39%
Payment Amount:	\$666.12
Payment Frequency:	Biweekly
First Payment Date:	May 8 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 30 2031

Your Portfolio Manager, Rachel Beer, is available to assist you with all of your borrowing, investing and banking needs. You can reach Rachel Beer by email at rbeer@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Dana Marcu, Petru Marcu
16 Vimy ST
Cambridge ON N1R 4N6

Re: Mortgage # 500002015261 - 16 Vimy St Cambridge ON N1R 4N6
Mortgagor(s): Dana Marcu, Petru Marcu

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	16 Vimy St Cambridge ON N1R 4N6
Mortgage Number:	500002015261
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 23 2026
Starting Balance:	\$400,000.00
Interest Rate:	5.09%
Payment Amount:	\$2,156.30
Payment Frequency:	Monthly
First Payment Date:	May 23 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 23 2031

Your Portfolio Manager, Seham Soulaïman, is available to assist you with all of your borrowing, investing and banking needs. You can reach Seham Soulaïman by email at ssoulaïman@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Eric Head
27 Oliver Crt
Kitchener ON N2N 3E7

Re: Mortgage # 500002019628 - 27 Oliver Crt Kitchener ON N2N 3E7
Mortgagor(s): Eric Head

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	27 Oliver Crt Kitchener ON N2N 3E7
Mortgage Number:	500002019628
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 29 2026
Starting Balance:	\$300,000.00
Interest Rate:	4.49%
Payment Amount:	\$1,658.75
Payment Frequency:	Monthly
First Payment Date:	May 29 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 29 2031

Your Portfolio Manager, Jackie Halstead, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jackie Halstead by email at jhalstead@yncu.com, by phone at (519) 804-9190 or personal visit at the Fischer-Hallman Branch located at 685 Fischer-Hallman Rd Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Essam Kadis, Mariam Riad
116 Jacob Detweiller Dr
Kitchener ON N2P 2P4

Re: Mortgage # 500002011146 - 116 Jacob Detweiller Dr Kitchener ON N2P 2P4
Mortgagor(s): Essam Kadis, Mariam Riad

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	116 Jacob Detweiller Dr Kitchener ON N2P 2P4
Mortgage Number:	500002011146
Mortgage Type:	Convertible Conventional Mtg
Date Closed:	April 16 2026
Starting Balance:	\$848,000.00
Interest Rate:	Prime +0.25%
Payment Amount:	\$2,027.73
Payment Frequency:	Biweekly
First Payment Date:	May 15 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 16 2031

Your Portfolio Manager, Nancy Penhorwood, is available to assist you with all of your borrowing, investing and banking needs. You can reach Nancy Penhorwood by email at npenhorwood@yncu.com, by phone at (519) 744-5921 or personal visit at the Fischer-Hallman Branch located at 685 Fischer-Hallman Rd Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Harman Rewari, Snehjeet Kaur
220 Lemon Grass Cres
Kitchener ON N2N 3R7

Re: Mortgage # 500002020527 - 220 Lemon Grass Cres Kitchener ON N2N 3R7
Mortgagor(s): Harman Rewari, Snehjeet Kaur

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	220 Lemon Grass Cres Kitchener ON N2N 3R7
Mortgage Number:	500002020527
Mortgage Type:	Closed Var Rate High Ratio Mtg
Date Closed:	April 30 2026
Starting Balance:	\$766,912.00
Interest Rate:	Prime -0.65%
Payment Amount:	\$1,786.74
Payment Frequency:	Biweekly
First Payment Date:	May 14 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 30 2031

Your Portfolio Manager, Sue Kumra, is available to assist you with all of your borrowing, investing and banking needs. You can reach Sue Kumra by email at skumra@yncu.com, by phone at (519) 894-9700 or personal visit at the Weber Branch located at 1334 Weber St East Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Jennel Biloski, Dylan Biloski
124 Hemlock Rd
INGERSOLL ON N5C 3Z6

Re: Mortgage # 500002017028 - 124 Hemlock Rd Ingersoll ON N5C 3Z6
Mortgagor(s): Jennel Biloski, Dylan Biloski

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	124 Hemlock Rd Ingersoll ON N5C 3Z6
Mortgage Number:	500002017028
Mortgage Type:	Closed Var Rate Conv Mtg
Date Closed:	April 24 2026
Starting Balance:	\$112,000.00
Interest Rate:	Prime -0.45%
Payment Amount:	\$591.18
Payment Frequency:	Monthly
First Payment Date:	May 24 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 24 2031

Your Portfolio Manager, Hiya Rajbongshi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Hiya Rajbongshi by email at hrajbongshi@yncu.com, by phone at (519) 537-8121 or personal visit at the Woodstock Branch located at 400 Dundas Street Woodstock. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Johanna Veldhuizen
298 Main St West
Otterville ON N0J 1R0

Re: Mortgage # 500002009520 - 298 Main St W Otterville ON N0J 1R0
Mortgagor(s): Johanna Veldhuizen

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	298 Main St W Otterville ON N0J 1R0
Mortgage Number:	500002009520
Mortgage Type:	Convertible Conventional Mtg
Date Closed:	April 13 2026
Starting Balance:	\$520,000.00
Interest Rate:	Prime +0.55%
Payment Amount:	\$2,791.47
Payment Frequency:	Monthly
First Payment Date:	May 13 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 13 2031

Your Portfolio Manager, Mary Sceviour, is available to assist you with all of your borrowing, investing and banking needs. You can reach Mary Sceviour by email at msceviour@yncu.com, by phone at (519) 537-8121 Ext 240 or personal visit at the Woodstock Branch located at 400 Dundas Street Woodstock. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Joshua Dressler
39974 Kippen Rd
Kippen ON N0M 2E0

Re: Mortgage # 500002022473 - 39974 Kippen Rd Kippen ON N0M 2E0
Mortgagor(s): Joshua Dressler

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	39974 Kippen Rd Kippen ON N0M 2E0
Mortgage Number:	500002022473
Mortgage Type:	Closed Var Rate High Ratio Mtg
Date Closed:	April 30 2026
Starting Balance:	\$371,212.50
Interest Rate:	Prime -0.45%
Payment Amount:	\$817.22
Payment Frequency:	Biweekly
First Payment Date:	May 14 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 30 2031

Your Portfolio Manager, Bhavesh Patel, is available to assist you with all of your borrowing, investing and banking needs. You can reach Bhavesh Patel by email at bpatel@yncu.com, by phone at (519) 804-9190 or personal visit at the Corporate Branch located at 38 Executive Place Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Lee Pierce
187 Cooper St
Cambridge ON N3C 2N9

Re: Mortgage # 500002020089 - 187 Cooper ST Cambridge ON N3C 2N9
Mortgagor(s): Lee Pierce

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	187 Cooper ST Cambridge ON N3C 2N9
Mortgage Number:	500002020089
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 30 2026
Starting Balance:	\$525,239.00
Interest Rate:	4.39%
Payment Amount:	\$3,280.65
Payment Frequency:	Monthly
First Payment Date:	May 30 2026
Original Amortization:	240 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 30 2029

Your Portfolio Manager, Rachel Beer, is available to assist you with all of your borrowing, investing and banking needs. You can reach Rachel Beer by email at rbeer@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Linda Nocent
394 Macdonald Avenue
Sault Ste. Marie ON P6B 1H6

Re: Mortgage # 500002002376 - 394 Macdonald Ave Sault Ste Marie ON P6B 1H6
Mortgagor(s): Linda Nocent

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	394 Macdonald Ave Sault Ste Marie ON P6B 1H6
Mortgage Number:	500002002376
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 2 2026
Starting Balance:	\$130,000.00
Interest Rate:	4.65%
Payment Amount:	\$336.76
Payment Frequency:	Biweekly
First Payment Date:	April 17 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 2 2031

Your Portfolio Manager, Kelsie Dinsmore, is available to assist you with all of your borrowing, investing and banking needs. You can reach Kelsie Dinsmore by email at kdinsmore@yncu.com, by phone at (705) 942-1000 or personal visit at the Trunk Road Branch located at 535 Trunk Road Sault Ste Marie. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Matthew Sweeting, Kirstie Sweeting
152 Campbell St
Brantford ON N3S 5B3

Re: Mortgage # 500002006195 - 152 Campbell St Brantford ON N3S 5B3
Mortgagor(s): Matthew Sweeting, Kirstie Sweeting

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	152 Campbell St Brantford ON N3S 5B3
Mortgage Number:	500002006195
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 10 2026
Starting Balance:	\$114,217.00
Interest Rate:	4.55%
Payment Amount:	\$292.94
Payment Frequency:	Biweekly
First Payment Date:	April 24 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 10 2031

Your Portfolio Manager, Ryan Ervin, is available to assist you with all of your borrowing, investing and banking needs. You can reach Ryan Ervin by email at rervin@yncu.com, by phone at () - or personal visit at the Charlotte Branch located at 7 Charlotte Street Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Roger Pitter
5710 Ninth St
Lasalle ON N9H 1P2

Re: Mortgage # 500002006757 - 5710 Ninth St Lasalle ON N9H 1P2
Mortgagor(s): Roger Pitter

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	5710 Ninth St Lasalle ON N9H 1P2
Mortgage Number:	500002006757
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 10 2026
Starting Balance:	\$405,000.00
Interest Rate:	4.65%
Payment Amount:	\$478.73
Payment Frequency:	Weekly
First Payment Date:	April 17 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 10 2031

Your Portfolio Manager, Jessica Monteith, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jessica Monteith by email at jmonteith@yncu.com, by phone at (519) 258-3890 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Sachin Kumar
504 McNabb ST
Sault Ste. Marie ON P6B 1Z4

Re: Mortgage # 500002011021 - 744 Pine St Sault Ste. Marie ON P6B 3G1
Mortgagor(s): Sachin Kumar

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	744 Pine St Sault Ste. Marie ON P6B 3G1
Mortgage Number:	500002011021
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 16 2026
Starting Balance:	\$198,400.00
Interest Rate:	5.39%
Payment Amount:	\$1,105.48
Payment Frequency:	Monthly
First Payment Date:	May 5 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 16 2031

Your Portfolio Manager, Kelsie Dinsmore, is available to assist you with all of your borrowing, investing and banking needs. You can reach Kelsie Dinsmore by email at kdinsmore@yncu.com, by phone at (705) 942-1000 or personal visit at the Trunk Road Branch located at 535 Trunk Road SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Thomas Patrick, Sheila Patrick
483 Wilson St
Sault Ste Marie ON P6B 2L1

Re: Mortgage # 500002001931 - 483 Wilson St Sault Ste Marie ON P6B 2L1
Mortgagor(s): Thomas Patrick, Sheila Patrick

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	483 Wilson St Sault Ste Marie ON P6B 2L1
Mortgage Number:	500002001931
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 1 2026
Starting Balance:	\$98,726.00
Interest Rate:	4.29%
Payment Amount:	\$466.37
Payment Frequency:	Biweekly
First Payment Date:	April 3 2026
Original Amortization:	120 months
Remaining Amortization:	120 months
Term:	60 months
Term Maturity Date:	April 1 2031

Your Portfolio Manager, Rosilynn Williams, is available to assist you with all of your borrowing, investing and banking needs. You can reach Rosilynn Williams by email at rwilliams@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Winston Koolmees, Katelyn Edwards
118 Main St W
Norwich ON N0J 1P0

Re: Mortgage # 500002004372 - 118 Main St W Norwich ON N0J 1P0
Mortgagor(s): Winston Koolmees, Katelyn Edwards

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	118 Main St W Norwich ON N0J 1P0
Mortgage Number:	500002004372
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 8 2026
Starting Balance:	\$598,108.00
Interest Rate:	4.19%
Payment Amount:	\$2,908.78
Payment Frequency:	Monthly
First Payment Date:	May 8 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 8 2031

Your Portfolio Manager, Mary Sceviour, is available to assist you with all of your borrowing, investing and banking needs. You can reach Mary Sceviour by email at msceviour@yncu.com, by phone at (519) 537-8121 Ext 240 or personal visit at the Woodstock Branch located at 400 Dundas Street Woodstock. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Carlos Gomez Ramirez, Liliana Ariza
1536 Lincoln Rd.
Windsor ON N8Y 2J4

Re: Mortgage # 300032119 - 1536 Lincoln St Windsor ON N8Y 2J4
Mortgagor(s): Carlos Gomez Ramirez, Liliana Ariza

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	1536 Lincoln St Windsor ON N8Y 2J4
Mortgage Number:	300032119
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 16 2026
Starting Balance:	\$41,664.19
Interest Rate:	3.89%
Payment Amount:	\$339.02
Payment Frequency:	Monthly
First Payment Date:	May 16 2026
Original Amortization:	299 months
Remaining Amortization:	156 months
Term:	36 months
Term Maturity Date:	April 16 2029

Your Portfolio Manager, Tina Vo, is available to assist you with all of your borrowing, investing and banking needs. You can reach Tina Vo by email at tvo@yncu.com, by phone at (519) 804-9190 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Aaron Drost, Allison Drost
178 Elizabeth Ave
Ingersoll ON N5C 3Y2

Re: Mortgage # 500002012524 - 178 Elizabeth Ave Ingersoll ON N5C 3Y2
Mortgagor(s): Aaron Drost, Allison Drost

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	178 Elizabeth Ave Ingersoll ON N5C 3Y2
Mortgage Number:	500002012524
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 17 2026
Starting Balance:	\$549,679.05
Interest Rate:	4.39%
Payment Amount:	\$1,387.32
Payment Frequency:	Biweekly
First Payment Date:	May 1 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 17 2031

Your Portfolio Manager, Mary Sceviour, is available to assist you with all of your borrowing, investing and banking needs. You can reach Mary Sceviour by email at msceviour@yncu.com, by phone at (519) 537-8121 Ext 240 or personal visit at the Woodstock Branch located at 400 Dundas Street Woodstock. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Benjamin Shim, Isla Lee
3349 Elie CRES
Clarence-Rockland ON K4K 1S1

Re: Mortgage # 500002011526 - 3349 Elie Cres Clarence-Rockland ON K4K 1S1
Mortgagor(s): Benjamin Shim, Isla Lee

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	3349 Elie Cres Clarence-Rockland ON K4K 1S1
Mortgage Number:	500002011526
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 17 2026
Starting Balance:	\$137,664.28
Interest Rate:	4.19%
Payment Amount:	\$350.97
Payment Frequency:	Weekly
First Payment Date:	April 24 2026
Original Amortization:	120 months
Remaining Amortization:	120 months
Term:	60 months
Term Maturity Date:	April 17 2031

Your Portfolio Manager, Jackie Halstead, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jackie Halstead by email at jhalstead@yncu.com, by phone at (519) 804-9190 or personal visit at the Fischer-Hallman Branch located at 685 Fischer-Hallman Rd Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Bernard Dyer, Gloria Dyer
59 Roman Cr
Brantford ON N3V 1A2

Re: Mortgage # 500002001733 - 59 Roman Cres Brantford ON N3V 1A2
Mortgagor(s): Bernard Dyer, Gloria Dyer

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	59 Roman Cres Brantford ON N3V 1A2
Mortgage Number:	500002001733
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 1 2026
Starting Balance:	\$140,411.00
Interest Rate:	4.29%
Payment Amount:	\$1,056.43
Payment Frequency:	Monthly
First Payment Date:	April 21 2026
Original Amortization:	180 months
Remaining Amortization:	180 months
Term:	36 months
Term Maturity Date:	April 1 2029

Your Portfolio Manager, Evan Bowers, is available to assist you with all of your borrowing, investing and banking needs. You can reach Evan Bowers by email at ebowers@yncu.com, by phone at (519) 759-1150 or personal visit at the Fairview Branch located at 403 Fairview Drive Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Blake McIntosh, Rebecca De Bruyn
390 Inkerman St E
Listowel ON N4W 2N3

Re: Mortgage # 500002002137 - 390 Inkerman St E Listowel ON N4W 2N3
Mortgagor(s): Blake McIntosh, Rebecca De Bruyn

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	390 Inkerman St E Listowel ON N4W 2N3
Mortgage Number:	500002002137
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 1 2026
Starting Balance:	\$452,000.00
Interest Rate:	4.85%
Payment Amount:	\$2,371.95
Payment Frequency:	Monthly
First Payment Date:	May 1 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	36 months
Term Maturity Date:	April 1 2029

Your Portfolio Manager, Anushka Rai, is available to assist you with all of your borrowing, investing and banking needs. You can reach Anushka Rai by email at arai@yncu.com, by phone at (519) 579-1860 or personal visit at the Uptown Branch located at 168 King St South Waterloo. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Cale Mazurek, Haylee Francis
112 Goldpark Rd
Chatham ON N7L 4Y1

Re: Mortgage # 500002020618 - 112 Goldpark Rd Chatham ON N7L 4Y1
Mortgagor(s): Cale Mazurek, Haylee Francis

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	112 Goldpark Rd Chatham ON N7L 4Y1
Mortgage Number:	500002020618
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 30 2026
Starting Balance:	\$456,143.35
Interest Rate:	4.80%
Payment Amount:	\$1,360.17
Payment Frequency:	Biweekly
First Payment Date:	May 14 2026
Original Amortization:	276 months
Remaining Amortization:	276 months
Term:	60 months
Term Maturity Date:	April 30 2031

Your Portfolio Manager, Tina Vo, is available to assist you with all of your borrowing, investing and banking needs. You can reach Tina Vo by email at tvo@yncu.com, by phone at (519) 804-9190 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Cody Stokes, Meghan Sullivan
56 Cash Crescent
Ingersoll ON N5C 0E2

Re: Mortgage # 500002011518 - 56 Cash Cres Ingersoll ON N5C 0E2
Mortgagor(s): Cody Stokes, Meghan Sullivan

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	56 Cash Cres Ingersoll ON N5C 0E2
Mortgage Number:	500002011518
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 17 2026
Starting Balance:	\$373,000.00
Interest Rate:	4.99%
Payment Amount:	\$1,988.44
Payment Frequency:	Monthly
First Payment Date:	May 17 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	36 months
Term Maturity Date:	April 17 2029

Your Portfolio Manager, Mary Sceviour, is available to assist you with all of your borrowing, investing and banking needs. You can reach Mary Sceviour by email at msceviour@yncu.com, by phone at (519) 537-8121 Ext 240 or personal visit at the Woodstock Branch located at 400 Dundas Street Woodstock. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Daniel Durda, Jie Zhang
176 Balaclava St
St Thomas ON N5P 3E3

Re: Mortgage # 500002017366 - 176 Balaclava St St. Thomas ON N5P 3E3
Mortgagor(s): Daniel Durda, Jie Zhang

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	176 Balaclava St St. Thomas ON N5P 3E3
Mortgage Number:	500002017366
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 27 2026
Starting Balance:	\$28,835.00
Interest Rate:	4.29%
Payment Amount:	\$216.95
Payment Frequency:	Monthly
First Payment Date:	May 27 2026
Original Amortization:	180 months
Remaining Amortization:	180 months
Term:	60 months
Term Maturity Date:	April 27 2031

Your Portfolio Manager, Bhavesh Patel, is available to assist you with all of your borrowing, investing and banking needs. You can reach Bhavesh Patel by email at bpatel@yncu.com, by phone at (519) 804-9190 or personal visit at the London - Southdale Branch located at 1140 Southdale Rd W London. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Gagan Bhasin, Malvinder Kaur
119 Finch Dr
Sarnia ON N7S 4M6

Re: Mortgage # 500002020055 - 119 Finch Dr Sarnia ON N7S 4M6
Mortgagor(s): Gagan Bhasin, Malvinder Kaur

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	119 Finch Dr Sarnia ON N7S 4M6
Mortgage Number:	500002020055
Mortgage Type:	Closed Var Rate High Ratio Mtg
Date Closed:	April 28 2026
Starting Balance:	\$432,310.50
Interest Rate:	Prime -0.45%
Payment Amount:	\$951.72
Payment Frequency:	Biweekly
First Payment Date:	May 8 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 28 2031

Your Portfolio Manager, Jessica Monteith, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jessica Monteith by email at jmonteith@yncu.com, by phone at (519) 258-3890 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Gary Kaleas
103-51 Paulander Drive
Kitchener ON N2M 5E5

Re: Mortgage # 500002006625 - 103-91 PAULANDER DR KITCHENER ON N2M 5E5
Mortgagor(s): Gary Kaleas

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	103-91 PAULANDER DR KITCHENER ON N2M 5E5
Mortgage Number:	500002006625
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 10 2026
Starting Balance:	\$125,000.00
Interest Rate:	4.29%
Payment Amount:	\$312.31
Payment Frequency:	Biweekly
First Payment Date:	April 24 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	April 10 2029

Your Portfolio Manager, Nancy Penhorwood, is available to assist you with all of your borrowing, investing and banking needs. You can reach Nancy Penhorwood by email at npenhorwood@yncu.com, by phone at (519) 744-5921 or personal visit at the Fischer-Hallman Branch located at 685 Fischer-Hallman Rd Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Grant Schuman
45 Palmerston Ave
Brantford ON N3T 4L1

Re: Mortgage # 500002019842 - 45 Palmerston Ave Brantford ON N3T 4L1
Mortgagor(s): Grant Schuman

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	45 Palmerston Ave Brantford ON N3T 4L1
Mortgage Number:	500002019842
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 29 2026
Starting Balance:	\$429,000.00
Interest Rate:	4.65%
Payment Amount:	\$1,100.34
Payment Frequency:	Biweekly
First Payment Date:	May 13 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 29 2031

Your Portfolio Manager, Seham Soulaïman, is available to assist you with all of your borrowing, investing and banking needs. You can reach Seham Soulaïman by email at ssoulaïman@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Henry Schuit, Brian Schuit
195 Woodhill Rd RR1
Lynden ON L0R 1T0

Re: Mortgage # 500002001774 - 195 WOODHILL RD LYNDEN ON L0R 1T0
Mortgagor(s): Henry Schuit, Brian Schuit

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	195 WOODHILL RD LYNDEN ON L0R 1T0
Mortgage Number:	500002001774
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 2 2026
Starting Balance:	\$130,505.12
Interest Rate:	4.39%
Payment Amount:	\$329.38
Payment Frequency:	Biweekly
First Payment Date:	April 3 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 2 2031

Your Portfolio Manager, Saminah Roy, is available to assist you with all of your borrowing, investing and banking needs. You can reach Saminah Roy by email at sroy@yncu.com, by phone at (519) 804-9190 or personal visit at the Fairview Branch located at 403 Fairview Drive Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

James Hogg, Shelley Hogg
63 Beaverbrook Cres
Cambridge ON N1P 1H1

Re: Mortgage # 500002003663 - 63 Beaverbrook Cres Cambridge ON N1P 1H1
Mortgagor(s): James Hogg, Shelley Hogg

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	63 Beaverbrook Cres Cambridge ON N1P 1H1
Mortgage Number:	500002003663
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 7 2026
Starting Balance:	\$108,000.00
Interest Rate:	4.39%
Payment Amount:	\$293.39
Payment Frequency:	Biweekly
First Payment Date:	April 21 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 7 2031

Your Portfolio Manager, Seham Soulaïman, is available to assist you with all of your borrowing, investing and banking needs. You can reach Seham Soulaïman by email at ssoulaïman@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

James Leslie, Nicole Charlton
170 Emma Street
Guelph ON N1E 1V7

Re: Mortgage # 500002003234 - 170 Emma St Guelph ON N1E 1V7
Mortgagor(s): James Leslie, Nicole Charlton

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	170 Emma St Guelph ON N1E 1V7
Mortgage Number:	500002003234
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 7 2026
Starting Balance:	\$340,711.00
Interest Rate:	3.99%
Payment Amount:	\$1,577.61
Payment Frequency:	Biweekly
First Payment Date:	April 21 2026
Original Amortization:	121 months
Remaining Amortization:	121 months
Term:	60 months
Term Maturity Date:	April 7 2031

Your Portfolio Manager, Seham Soulaïman, is available to assist you with all of your borrowing, investing and banking needs. You can reach Seham Soulaïman by email at ssoulaïman@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Jenny Ronald, Steven Ronald
5841 Stone Church Rd
Union ON N0L 2L0

Re: Mortgage # 500002006229 - 5841 Stone Church Rd Union ON N0L 2L0
Mortgagor(s): Jenny Ronald, Steven Ronald

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	5841 Stone Church Rd Union ON N0L 2L0
Mortgage Number:	500002006229
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 10 2026
Starting Balance:	\$780,569.00
Interest Rate:	4.39%
Payment Amount:	\$1,791.76
Payment Frequency:	Biweekly
First Payment Date:	April 17 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 10 2031

Your Portfolio Manager, Bhavesh Patel, is available to assist you with all of your borrowing, investing and banking needs. You can reach Bhavesh Patel by email at bpatel@yncu.com, by phone at (519) 804-9190 or personal visit at the London - Southdale Branch located at 1140 Southdale Rd W London. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Karl Wessel, Marlee Wessel
714 Shafer Avenue
Sault Ste. Marie ON P6C 3S1

Re: Mortgage # 500002017176 - 714 Shafer Ave Sault Ste. Marie ON P6C 3S1
Mortgagor(s): Karl Wessel, Marlee Wessel

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	714 Shafer Ave Sault Ste. Marie ON P6C 3S1
Mortgage Number:	500002017176
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 24 2026
Starting Balance:	\$264,000.00
Interest Rate:	4.99%
Payment Amount:	\$766.97
Payment Frequency:	Biweekly
First Payment Date:	May 8 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	April 24 2029

Your Portfolio Manager, Courtney Doyle-Evans, is available to assist you with all of your borrowing, investing and banking needs. You can reach Courtney Doyle-Evans by email at cdoyle-evans@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Kayla Benoit, Jacob Zaccaria
17 Blake Ave
Sault Ste. Marie ON P6B 4X5

Re: Mortgage # 500002007268 - 17 Blake Ave Sault Ste Marie ON P6B 4X5
Mortgagor(s): Kayla Benoit, Jacob Zaccaria

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	17 Blake Ave Sault Ste Marie ON P6B 4X5
Mortgage Number:	500002007268
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 13 2026
Starting Balance:	\$121,992.32
Interest Rate:	4.34%
Payment Amount:	\$306.34
Payment Frequency:	Biweekly
First Payment Date:	April 17 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 13 2031

Your Portfolio Manager, Emily Staite, is available to assist you with all of your borrowing, investing and banking needs. You can reach Emily Staite by email at estaite@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Latanya Moore, Lancelot Moore-Yorke
607-55 Green Valley Dr
Kitchener ON N2P 1Z6

Re: Mortgage # 500002001782 - 607-55 Green Valley Dr Kitchener ON N2P 1Z6
Mortgagor(s): Latanya Moore, Lancelot Moore-Yorke

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	607-55 Green Valley Dr Kitchener ON N2P 1Z6
Mortgage Number:	500002001782
Mortgage Type:	Closed Var Rate High Ratio Mtg
Date Closed:	April 1 2026
Starting Balance:	\$301,919.50
Interest Rate:	Prime -0.60%
Payment Amount:	\$652.71
Payment Frequency:	Biweekly
First Payment Date:	April 24 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 1 2031

Your Portfolio Manager, Sue Kumra, is available to assist you with all of your borrowing, investing and banking needs. You can reach Sue Kumra by email at skumra@yncu.com, by phone at (519) 894-9700 or personal visit at the Weber Branch located at 1334 Weber St East Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Margot Brown
60-296 West Quarter Townline
HARLEY ON N0E 1E0

Re: Mortgage # 500002003648 - 60-296 West Quarter Townline RD Harley ON N0E 1E0
Mortgagor(s): Margot Brown

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	60-296 West Quarter Townline RD Harley ON N0E 1E0
Mortgage Number:	500002003648
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 7 2026
Starting Balance:	\$150,900.00
Interest Rate:	4.59%
Payment Amount:	\$388.57
Payment Frequency:	Biweekly
First Payment Date:	April 21 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 7 2031

Your Portfolio Manager, Hiya Rajbongshi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Hiya Rajbongshi by email at hrajbongshi@yncu.com, by phone at (519) 537-8121 or personal visit at the Woodstock Branch located at 400 Dundas Street Woodstock. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Natasha Blue, Danny Constancia
26 Aurora Common
Cambridge ON N1R 5S2

Re: Mortgage # 500002010759 - 26 Aurora Common Cambridge ON N1R 5S2
Mortgagor(s): Natasha Blue, Danny Constancia

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	26 Aurora Common Cambridge ON N1R 5S2
Mortgage Number:	500002010759
Mortgage Type:	Closed Var Rate High Ratio Mtg
Date Closed:	April 16 2026
Starting Balance:	\$522,388.05
Interest Rate:	Prime -0.45%
Payment Amount:	\$2,493.96
Payment Frequency:	Monthly
First Payment Date:	May 16 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 16 2031

Your Portfolio Manager, Seham Soulaïman, is available to assist you with all of your borrowing, investing and banking needs. You can reach Seham Soulaïman by email at ssoulaïman@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Sean Lemon
1531 Benjamin Ave
Windsor ON N8X 4N3

Re: Mortgage # 500002012003 - 1531 Benjamin Ave Windsor ON N8X 4N3
Mortgagor(s): Sean Lemon

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	1531 Benjamin Ave Windsor ON N8X 4N3
Mortgage Number:	500002012003
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 15 2026
Starting Balance:	\$145,000.00
Interest Rate:	4.65%
Payment Amount:	\$814.67
Payment Frequency:	Monthly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 15 2031

Your Portfolio Manager, Jessica Monteith, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jessica Monteith by email at jmonteith@yncu.com, by phone at (519) 258-3890 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Willi Friesen, Seriyah Takacs
94 Hiawatha St
St Thomas ON N5P 2T7

Re: Mortgage # 500002006799 - 94 Hiawatha St St Thomas ON N5P 2T7
Mortgagor(s): Willi Friesen, Seriyah Takacs

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	94 Hiawatha St St Thomas ON N5P 2T7
Mortgage Number:	500002006799
Mortgage Type:	Convertible Conventional Mtg
Date Closed:	April 10 2026
Starting Balance:	\$306,720.00
Interest Rate:	Prime +0.25%
Payment Amount:	\$1,590.77
Payment Frequency:	Monthly
First Payment Date:	May 10 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 10 2031

Your Portfolio Manager, Bhavesh Patel, is available to assist you with all of your borrowing, investing and banking needs. You can reach Bhavesh Patel by email at bpatel@yncu.com, by phone at (519) 804-9190 or personal visit at the London - Southdale Branch located at 1140 Southdale Rd W London. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Zachary Keech, Ashley Hunter
40 York St
Newbury ON N0L 1Z0

Re: Mortgage # 500002015725 - 40 York St Newbury ON N0L 1Z0
Mortgagor(s): Zachary Keech, Ashley Hunter

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	40 York St Newbury ON N0L 1Z0
Mortgage Number:	500002015725
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 23 2026
Starting Balance:	\$320,000.00
Interest Rate:	4.39%
Payment Amount:	\$1,751.60
Payment Frequency:	Monthly
First Payment Date:	May 23 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 23 2031

Your Portfolio Manager, Hiya Rajbongshi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Hiya Rajbongshi by email at hrajbongshi@yncu.com, by phone at (519) 537-8121 or personal visit at the Woodstock Branch located at 400 Dundas Street Woodstock. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Adam Rosebrugh, Michelle Rosebrugh
15 West St PO Box 853
St George ON N0E 1N0

Re: Mortgage # 500000507632 - 15 West St St George ON N0E 1N0
Mortgagor(s): Adam Rosebrugh, Michelle Rosebrugh

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	15 West St St George ON N0E 1N0
Mortgage Number:	500000507632
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 27 2026
Starting Balance:	\$344,815.65
Interest Rate:	4.09%
Payment Amount:	\$505.07
Payment Frequency:	Weekly
First Payment Date:	May 15 2026
Original Amortization:	299 months
Remaining Amortization:	224 months
Term:	48 months
Term Maturity Date:	April 27 2030

Your Portfolio Manager, Kaylee Wright, is available to assist you with all of your borrowing, investing and banking needs. You can reach Kaylee Wright by email at kwright@yncu.com, by phone at (519) 442-2622 or personal visit at the Paris Branch located at 75 Grand River St N Paris. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Adeel Ahmad
743 Asleton Boulevard
Milton ON L9T 8G3

Re: Mortgage # 100000850818 - 743 Asleton Boulevard Milton ON L9T 8G3
Mortgagor(s): Adeel Ahmad

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	743 Asleton Boulevard Milton ON L9T 8G3
Mortgage Number:	100000850818
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 6 2026
Starting Balance:	\$374,407.24
Interest Rate:	4.04%
Payment Amount:	\$1,168.35
Payment Frequency:	Biweekly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	204 months
Term:	36 months
Term Maturity Date:	April 6 2029

Your Portfolio Manager, Aman Kapoor, is available to assist you with all of your borrowing, investing and banking needs. You can reach Aman Kapoor by email at akapoor@yncu.com, by phone at (519) 824-2212 or personal visit at the Guelph Branch located at 190 Clair Rd East Unit G6 Guelph. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Alexander Marshall
190 Parkland Crescent
SAULT STE MARIE ON P6A 6M3

Re: Mortgage # 500001289875 - 487John St Sault Ste. Marie ON P6C 5K6
Mortgagor(s): Alexander Marshall

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	487John St Sault Ste. Marie ON P6C 5K6
Mortgage Number:	500001289875
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 21 2026
Starting Balance:	\$63,212.62
Interest Rate:	4.19%
Payment Amount:	\$365.02
Payment Frequency:	Monthly
First Payment Date:	May 20 2026
Original Amortization:	300 months
Remaining Amortization:	264 months
Term:	36 months
Term Maturity Date:	April 21 2029

Your Portfolio Manager, Mandy Thorkilson, is available to assist you with all of your borrowing, investing and banking needs. You can reach Mandy Thorkilson by email at mthorkilson@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Anthony Piscitelli, Crystal Piscitelli
12 Tagge St
Kitchener ON N2K 3R6

Re: Mortgage # 500000760280 - 12 Tagge ST Kitchener ON N2K 3R6
Mortgagor(s): Anthony Piscitelli, Crystal Piscitelli

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	12 Tagge ST Kitchener ON N2K 3R6
Mortgage Number:	500000760280
Mortgage Type:	Closed Var Rate Conv Mtg
Date Closed:	April 9 2026
Starting Balance:	\$111,347.60
Interest Rate:	Prime -0.80%
Payment Amount:	\$377.23
Payment Frequency:	Biweekly
First Payment Date:	May 11 2026
Original Amortization:	240 months
Remaining Amortization:	180 months
Term:	60 months
Term Maturity Date:	April 9 2031

Your Portfolio Manager, Beatriz Gomez, is available to assist you with all of your borrowing, investing and banking needs. You can reach Beatriz Gomez by email at bgomez@yncu.com, by phone at (519) 579-1860 or personal visit at the Uptown Branch located at 168 King St South WATERLOO. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Barry Keenan
330 Red Maple Rd Apt. 1207
Richmond Hill ON L4C 0T6

Re: Mortgage # 100000665257 - 330 Red Maple Road Apt 1207
Richmond Hill ON
L4C 0T6
Mortgagor(s): Barry Keenan

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	330 Red Maple Road Apt 1207 Richmond Hill ON L4C 0T6
Mortgage Number:	100000665257
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 26 2026
Starting Balance:	\$154,568.43
Interest Rate:	4.29%
Payment Amount:	\$1,106.72
Payment Frequency:	Monthly
First Payment Date:	May 25 2026
Original Amortization:	300 months
Remaining Amortization:	192 months
Term:	36 months
Term Maturity Date:	April 26 2029

Your Portfolio Manager, Rachel Beer, is available to assist you with all of your borrowing, investing and banking needs. You can reach Rachel Beer by email at rbeer@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Carmela Romano, Tiana Steeves
513 Wellington St W
Sault Ste. Marie ON P6C 3T4

Re: Mortgage # 70001163280 - 513 Wellington St W Sault Ste Marie ON P6C 3T4 Canada
Mortgagor(s): Carmela Romano, Tiana Steeves

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	513 Wellington St W Sault Ste Marie ON P6C 3T4 Canada
Mortgage Number:	70001163280
Mortgage Type:	Open Fixed Rate High Ratio Mtg
Date Closed:	April 29 2026
Starting Balance:	\$66,178.55
Interest Rate:	8.99%
Payment Amount:	\$651.03
Payment Frequency:	Monthly
First Payment Date:	May 29 2026
Original Amortization:	300 months
Remaining Amortization:	192 months
Term:	12 months
Term Maturity Date:	April 29 2027

Your Portfolio Manager, Mandy Thorkilson, is available to assist you with all of your borrowing, investing and banking needs. You can reach Mandy Thorkilson by email at mthorkilson@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Catherine Bezaire-Smith
2493 Pillette
Windsor ON N8T 1P7

Re: Mortgage # 500000772897 - 2493 Pillette Road Windsor ON N8T 1P7
Mortgagor(s): Catherine Bezaire-Smith

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	2493 Pillette Road Windsor ON N8T 1P7
Mortgage Number:	500000772897
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 30 2026
Starting Balance:	\$38,013.42
Interest Rate:	4.29%
Payment Amount:	\$386.64
Payment Frequency:	Monthly
First Payment Date:	May 30 2026
Original Amortization:	180 months
Remaining Amortization:	120 months
Term:	60 months
Term Maturity Date:	April 30 2031

Your Portfolio Manager, Jessica Monteith, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jessica Monteith by email at jmonteith@yncu.com, by phone at (519) 258-3890 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Catherine Morandin, Peter Morandin
8-537 College St
TIMMINS ON P4N 7Y9

Re: Mortgage # 500000764399 - 8-537 College St Timmins ON P4N 7Y9
Mortgagor(s): Catherine Morandin, Peter Morandin

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	8-537 College St Timmins ON P4N 7Y9
Mortgage Number:	500000764399
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 23 2026
Starting Balance:	\$77,887.29
Interest Rate:	4.29%
Payment Amount:	\$480.84
Payment Frequency:	Monthly
First Payment Date:	May 23 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	April 23 2031

Your Portfolio Manager, Cindy Fizzell, is available to assist you with all of your borrowing, investing and banking needs. You can reach Cindy Fizzell by email at cfizzell@yncu.com, by phone at (705) 267-9103 Ext 9103 or personal visit at the Timmins Branch located at 681 Algonquin Blvd East TIMMINS. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Christina Blancher, Michael Peacock
791 Nelson St
London ON N5Z 1K2

Re: Mortgage # 500000755249 - 791 Nelson Street London ON N5Z 1K2
Mortgagor(s): Christina Blancher, Michael Peacock

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	791 Nelson Street London ON N5Z 1K2
Mortgage Number:	500000755249
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 1 2026
Starting Balance:	\$141,398.64
Interest Rate:	4.29%
Payment Amount:	\$490.55
Payment Frequency:	Biweekly
First Payment Date:	May 22 2026
Original Amortization:	240 months
Remaining Amortization:	180 months
Term:	60 months
Term Maturity Date:	April 1 2031

Your Portfolio Manager, Teri Lynn Witherspoon, is available to assist you with all of your borrowing, investing and banking needs. You can reach Teri Lynn Witherspoon by email at twitherspoon@yncu.com, by phone at (519) 661-4700 Ext 874 or personal visit at the London - Southdale Branch located at 1140 Southdale Rd W London. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Daniel Vandebelt, Teresa Vandebelt
507 Park St
Kitchener ON N2G 1N8

Re: Mortgage # 300011202 - 507 Park Street Kitchener Ontario
Mortgagor(s): Daniel Vandebelt, Teresa Vandebelt

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	507 Park Street Kitchener Ontario
Mortgage Number:	300011202
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 23 2026
Starting Balance:	\$23,589.82
Interest Rate:	4.29%
Payment Amount:	\$149.18
Payment Frequency:	Biweekly
First Payment Date:	May 22 2026
Original Amortization:	324 months
Remaining Amortization:	84 months
Term:	36 months
Term Maturity Date:	April 23 2029

Your Portfolio Manager, Beatriz Gomez, is available to assist you with all of your borrowing, investing and banking needs. You can reach Beatriz Gomez by email at bgomez@yncu.com, by phone at (519) 579-1860 or personal visit at the Uptown Branch located at 168 King St South WATERLOO. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Daniel Mcfadden, Leslie Mcfadden
47 Scottsdale St
London ON N6P 1C7

Re: Mortgage # 500000767756 - 406-1180 Commissioners Road London ON N6K 4J2
Mortgagor(s): Daniel Mcfadden, Leslie Mcfadden

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	406-1180 Commissioners Road London ON N6K 4J2
Mortgage Number:	500000767756
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 23 2026
Starting Balance:	\$203,312.29
Interest Rate:	4.19%
Payment Amount:	\$573.73
Payment Frequency:	Biweekly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 23 2029

Your Portfolio Manager, Teri Lynn Witherspoon, is available to assist you with all of your borrowing, investing and banking needs. You can reach Teri Lynn Witherspoon by email at twitherspoon@yncu.com, by phone at (519) 661-4700 Ext 874 or personal visit at the London - Southdale Branch located at 1140 Southdale Rd W London. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Danuta Debska
52 Askew St
Leamington ON N8H 1X9

Re: Mortgage # 500000570937 - 52 Askew Street Leamington ON N8H 1X9
Mortgagor(s): Danuta Debska

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	52 Askew Street Leamington ON N8H 1X9
Mortgage Number:	500000570937
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 1 2026
Starting Balance:	\$46,919.11
Interest Rate:	4.29%
Payment Amount:	\$300.33
Payment Frequency:	Monthly
First Payment Date:	June 1 2026
Original Amortization:	301 months
Remaining Amortization:	228 months
Term:	60 months
Term Maturity Date:	April 1 2031

Your Portfolio Manager, Tina Vo, is available to assist you with all of your borrowing, investing and banking needs. You can reach Tina Vo by email at tvo@yncu.com, by phone at (519) 804-9190 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

David Cort, Marion Cort
2545 Hwy 518 Rd W
Sprucedale ON P0A 1Y0

Re: Mortgage # 300026256 - 2545 HIGHWAY 518 ROAD WEST Sprucedale
Mortgagor(s): David Cort, Marion Cort

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	2545 HIGHWAY 518 ROAD WEST Sprucedale
Mortgage Number:	300026256
Mortgage Type:	Open Fixed Rate High Ratio Mtg
Date Closed:	April 8 2026
Starting Balance:	\$92,392.79
Interest Rate:	8.99%
Payment Amount:	\$912.58
Payment Frequency:	Monthly
First Payment Date:	June 8 2026
Original Amortization:	361 months
Remaining Amortization:	190 months
Term:	12 months
Term Maturity Date:	April 8 2027

Your Portfolio Manager, Aman Kapoor, is available to assist you with all of your borrowing, investing and banking needs. You can reach Aman Kapoor by email at akapoor@yncu.com, by phone at (519) 824-2212 or personal visit at the Guelph Branch located at 190 Clair Rd East Unit G6 Guelph. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Jacquelin Carter, George Carter
1496 Everts Street
Windsor ON N9B 3E3

Re: Mortgage # 500001289545 - 1496 Everts Street Windsor ON N9B 3E3
Mortgagor(s): Jacquelin Carter, George Carter

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	1496 Everts Street Windsor ON N9B 3E3
Mortgage Number:	500001289545
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 20 2026
Starting Balance:	\$45,567.83
Interest Rate:	4.49%
Payment Amount:	\$408.96
Payment Frequency:	Monthly
First Payment Date:	June 1 2026
Original Amortization:	180 months
Remaining Amortization:	144 months
Term:	60 months
Term Maturity Date:	April 20 2031

Your Portfolio Manager, Tina Vo, is available to assist you with all of your borrowing, investing and banking needs. You can reach Tina Vo by email at tvo@yncu.com, by phone at (519) 804-9190 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Jason Lesky
11 Manor Pl
Brantford ON N3R 2T6

Re: Mortgage # 500000767004 - 193 William ST Brantford ON N3T 3L4
Mortgagor(s): Jason Lesky

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	193 William ST Brantford ON N3T 3L4
Mortgage Number:	500000767004
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 23 2026
Starting Balance:	\$292,263.16
Interest Rate:	4.29%
Payment Amount:	\$833.33
Payment Frequency:	Biweekly
First Payment Date:	May 12 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	April 23 2031

Your Portfolio Manager, Evan Bowers, is available to assist you with all of your borrowing, investing and banking needs. You can reach Evan Bowers by email at ebowers@yncu.com, by phone at (519) 759-1150 or personal visit at the Fairview Branch located at 403 Fairview Drive Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

John Sehovic
101 Pozzebon Cres
Sault Ste. Marie ON P6C 6B4

Re: Mortgage # 500000415000 - 101 Pozzebon Cres Sault Ste Marie ON P6C 6B4
Mortgagor(s): John Sehovic

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	101 Pozzebon Cres Sault Ste Marie ON P6C 6B4
Mortgage Number:	500000415000
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 30 2026
Starting Balance:	\$232,242.28
Interest Rate:	4.29%
Payment Amount:	\$1,519.13
Payment Frequency:	Monthly
First Payment Date:	May 10 2026
Original Amortization:	299 months
Remaining Amortization:	220 months
Term:	36 months
Term Maturity Date:	April 30 2029

Your Portfolio Manager, Ryan Fiacconi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Ryan Fiacconi by email at rfiacconi@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

John Sehovic
101 Pozzebon Cres
Sault Ste. Marie ON P6C 6B4

Re: Mortgage # 500000711606 - 350 Bloor St Sault Ste Marie ON P6C 1J5
Mortgagor(s): John Sehovic

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	350 Bloor St Sault Ste Marie ON P6C 1J5
Mortgage Number:	500000711606
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 30 2026
Starting Balance:	\$89,570.92
Interest Rate:	4.29%
Payment Amount:	\$559.86
Payment Frequency:	Monthly
First Payment Date:	May 10 2026
Original Amortization:	299 months
Remaining Amortization:	236 months
Term:	36 months
Term Maturity Date:	April 30 2029

Your Portfolio Manager, Ryan Fiacconi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Ryan Fiacconi by email at rfiacconi@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Lenard Lidstone, Carrie Lidstone
396 River Rd
Sault Ste Marie ON P6A 5K9

Re: Mortgage # 1800018029005 - 617 WELLINGTON ST W SAULT STE MARIE
Mortgagor(s): Lenard Lidstone, Carrie Lidstone

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	617 WELLINGTON ST W SAULT STE MARIE
Mortgage Number:	1800018029005
Mortgage Type:	Open Fixed Rate Convl Mtg
Date Closed:	April 11 2026
Starting Balance:	\$17,829.08
Interest Rate:	8.99%
Payment Amount:	\$144.45
Payment Frequency:	Biweekly
First Payment Date:	May 20 2026
Original Amortization:	300 months
Remaining Amortization:	74 months
Term:	12 months
Term Maturity Date:	April 11 2027

Your Portfolio Manager, Mandy Thorkilson, is available to assist you with all of your borrowing, investing and banking needs. You can reach Mandy Thorkilson by email at mthorkilson@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Paul Boshart
19 Shore Dr
Allenford SS211 ON N0H 1A0

Re: Mortgage # 500000759472 - 19 Shore Drive Bruce Peninsula ON N0H 2T0
Mortgagor(s): Paul Boshart

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	19 Shore Drive Bruce Peninsula ON N0H 2T0
Mortgage Number:	500000759472
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 14 2026
Starting Balance:	\$171,696.57
Interest Rate:	4.29%
Payment Amount:	\$1,063.40
Payment Frequency:	Monthly
First Payment Date:	May 27 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 14 2029

Your Portfolio Manager, Amandeep Shergill, is available to assist you with all of your borrowing, investing and banking needs. You can reach Amandeep Shergill by email at ashergill@yncu.com, by phone at (519) 271-9083 or personal visit at the Stratford Branch located at 603 Huron St. Unit 3 STRATFORD. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Peter Bryan-Pulham, Mary Bryan-Pulham
58 North St W
Tillsonburg ON N4G 1C1

Re: Mortgage # 500001285246 - 58 North St. Tillsonburg ON N4G 1C1
Mortgagor(s): Peter Bryan-Pulham, Mary Bryan-Pulham

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	58 North St. Tillsonburg ON N4G 1C1
Mortgage Number:	500001285246
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 14 2026
Starting Balance:	\$287,136.90
Interest Rate:	4.19%
Payment Amount:	\$828.90
Payment Frequency:	Semimonthly
First Payment Date:	May 14 2026
Original Amortization:	300 months
Remaining Amortization:	264 months
Term:	36 months
Term Maturity Date:	April 14 2029

Your Portfolio Manager, Mary Sceviour, is available to assist you with all of your borrowing, investing and banking needs. You can reach Mary Sceviour by email at msceviour@yncu.com, by phone at (519) 537-8121 Ext 240 or personal visit at the Woodstock Branch located at 400 Dundas Street Woodstock. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Ronald F Chapman, Isabel Chapman
85 Foxborough Trail
Sault Ste Marie ON P6B 0E3

Re: Mortgage # 500000750406 - 85 Foxborough Trail Sault Ste Marie ON P6B 0E3
Mortgagor(s): Ronald F Chapman, Isabel Chapman

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	85 Foxborough Trail Sault Ste Marie ON P6B 0E3
Mortgage Number:	500000750406
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 1 2026
Starting Balance:	\$234,857.78
Interest Rate:	4.19%
Payment Amount:	\$665.06
Payment Frequency:	Biweekly
First Payment Date:	May 21 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	April 1 2031

Your Portfolio Manager, Rachel Grandinetti, is available to assist you with all of your borrowing, investing and banking needs. You can reach Rachel Grandinetti by email at rgrandinetti@yncu.com, by phone at (705) 942-1000 or personal visit at the Trunk Road Branch located at 535 Trunk Road SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Samantha Trochimchuk
811 Bob's Lake Dr
Porcupine ON P0N 1C0

Re: Mortgage # 500000767665 - 811 Bobs Lake Dr Porcupine ON P0N 1C0
Mortgagor(s): Samantha Trochimchuk

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	811 Bobs Lake Dr Porcupine ON P0N 1C0
Mortgage Number:	500000767665
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 29 2026
Starting Balance:	\$168,979.06
Interest Rate:	4.29%
Payment Amount:	\$481.00
Payment Frequency:	Biweekly
First Payment Date:	May 22 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	April 29 2031

Your Portfolio Manager, Cindy Fizzell, is available to assist you with all of your borrowing, investing and banking needs. You can reach Cindy Fizzell by email at cfizzell@yncu.com, by phone at (705) 267-9103 Ext 9103 or personal visit at the Timmins Branch located at 681 Algonquin Blvd East TIMMINS. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Derek Sinko, Alyssa Sinko
154 Steepleridge St
Kitchener ON N2P 2W2

Re: Mortgage # 500001513274 - 154 Steepleridge St. Kitchener ON N2P 2W2
Mortgagor(s): Derek Sinko, Alyssa Sinko

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	154 Steepleridge St. Kitchener ON N2P 2W2
Mortgage Number:	500001513274
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 7 2026
Starting Balance:	\$193,449.46
Interest Rate:	4.29%
Payment Amount:	\$508.62
Payment Frequency:	Biweekly
First Payment Date:	May 18 2026
Original Amortization:	300 months
Remaining Amortization:	275 months
Term:	36 months
Term Maturity Date:	April 7 2029

Your Portfolio Manager, Costas Erotokritou, is available to assist you with all of your borrowing, investing and banking needs. You can reach Costas Erotokritou by email at cerotokritou@yncu.com, by phone at (519) 759-7550 Ext 852 or personal visit at the Charlotte Branch located at 7 Charlotte Street Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Donna Kelly, Ryan Kelly
294 Caradoc St S
Strathroy ON N7G 2P4

Re: Mortgage # 500000768606 - 294 CARADOC ST S STRATHROY ON N7G 2P4
Mortgagor(s): Donna Kelly, Ryan Kelly

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	294 CARADOC ST S STRATHROY ON N7G 2P4
Mortgage Number:	500000768606
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 23 2026
Starting Balance:	\$243,145.49
Interest Rate:	3.99%
Payment Amount:	\$1,463.42
Payment Frequency:	Monthly
First Payment Date:	May 23 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	April 23 2031

Your Portfolio Manager, Bhavesh Patel, is available to assist you with all of your borrowing, investing and banking needs. You can reach Bhavesh Patel by email at bpatel@yncu.com, by phone at (519) 804-9190 or personal visit at the London - Southdale Branch located at 1140 Southdale Rd W London. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Emelyn Sabala, Joel Sabala
1762 Marconi Blvd
London ON N5V 4V2

Re: Mortgage # 500000767087 - 1762- Macroni Blvd London ON N5V 4V2
Mortgagor(s): Emelyn Sabala, Joel Sabala

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	1762- Macroni Blvd London ON N5V 4V2
Mortgage Number:	500000767087
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 23 2026
Starting Balance:	\$470,862.68
Interest Rate:	4.19%
Payment Amount:	\$1,162.05
Payment Frequency:	Biweekly
First Payment Date:	May 15 2026
Original Amortization:	360 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	April 23 2029

Your Portfolio Manager, Cathy Marchand, is available to assist you with all of your borrowing, investing and banking needs. You can reach Cathy Marchand by email at cmarchand@yncu.com, by phone at (519) 894-9700 or personal visit at the Weber Branch located at 1334 Weber St East Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Fausto Ditommaso, Gabriele Scholz-Ditommaso
47 Riverside Drive
Sault Ste Marie ON P6A 3R9

Re: Mortgage # 500000763359 - 47 Riverside Dr Sault Ste Marie ON P6A 3R9
Mortgagor(s): Fausto Ditommaso, Gabriele Scholz-Ditommaso

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	47 Riverside Dr Sault Ste Marie ON P6A 3R9
Mortgage Number:	500000763359
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 20 2026
Starting Balance:	\$898,686.08
Interest Rate:	3.89%
Payment Amount:	\$1,236.41
Payment Frequency:	Weekly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	April 20 2031

Your Portfolio Manager, Manuela Febbraro, is available to assist you with all of your borrowing, investing and banking needs. You can reach Manuela Febbraro by email at mfebbraro@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Frank Demarco
119 Vivian Ave
Sault Ste. Marie ON P6C 2E9

Re: Mortgage # 70001082370 - 119 Vivian Ave Sault Ste Marie ON P6C 2E9 Canada
Mortgagor(s): Frank Demarco

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	119 Vivian Ave Sault Ste Marie ON P6C 2E9 Canada
Mortgage Number:	70001082370
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 23 2026
Starting Balance:	\$86,278.30
Interest Rate:	4.34%
Payment Amount:	\$423.91
Payment Frequency:	Biweekly
First Payment Date:	May 21 2026
Original Amortization:	235 months
Remaining Amortization:	114 months
Term:	60 months
Term Maturity Date:	April 23 2031

Your Portfolio Manager, Mandy Thorkilson, is available to assist you with all of your borrowing, investing and banking needs. You can reach Mandy Thorkilson by email at mthorkilson@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Gagandip Khabra, Andre Templeton
414 Ceder Hedge Rd
Milton ON L9T 8T6

Re: Mortgage # 500000571208 - 821 Stirling Ave S Kitchener ON N2M 3K4
Mortgagor(s): Gagandip Khabra, Andre Templeton, Jasmeen Dhillon

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	821 Stirling Ave S Kitchener ON N2M 3K4
Mortgage Number:	500000571208
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 8 2026
Starting Balance:	\$357,903.45
Interest Rate:	4.09%
Payment Amount:	\$1,996.27
Payment Frequency:	Monthly
First Payment Date:	June 3 2026
Original Amortization:	349 months
Remaining Amortization:	276 months
Term:	36 months
Term Maturity Date:	April 8 2029

Your Portfolio Manager, Sue Kumra, is available to assist you with all of your borrowing, investing and banking needs. You can reach Sue Kumra by email at skumra@yncu.com, by phone at (519) 894-9700 or personal visit at the Weber Branch located at 1334 Weber St East Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

James Janssen, Nicole Janssen
4220 Perth Line 20
St. Pauls Station ON N0K 1V0

Re: Mortgage # 500000755413 - 4220 Perth Line 20 St.Pauls Station ON N0K 1V0
Mortgagor(s): James Janssen, Nicole Janssen

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	4220 Perth Line 20 St.Pauls Station ON N0K 1V0
Mortgage Number:	500000755413
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 1 2026
Starting Balance:	\$438,624.61
Interest Rate:	3.64%
Payment Amount:	\$1,184.88
Payment Frequency:	Biweekly
First Payment Date:	May 21 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 1 2029

Your Portfolio Manager, Deanne Thomson, is available to assist you with all of your borrowing, investing and banking needs. You can reach Deanne Thomson by email at dethomson@yncu.com, by phone at (519) 348-8448 Ext 737 or personal visit at the Mitchell Branch located at 105 Ontario Road Box 549 Mitchell. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

James Running, Maryte Running
177 Carlbert
Sault Ste Marie ON P6A 5C9

Re: Mortgage # 70001084920 - 177 Carlbert ST SAULT STE MARIE ON P6A 5C9 Canada
Mortgagor(s): James Running, Maryte Running

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	177 Carlbert ST SAULT STE MARIE ON P6A 5C9 Canada
Mortgage Number:	70001084920
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 12 2026
Starting Balance:	\$113,787.39
Interest Rate:	4.34%
Payment Amount:	\$396.06
Payment Frequency:	Biweekly
First Payment Date:	May 13 2026
Original Amortization:	300 months
Remaining Amortization:	180 months
Term:	60 months
Term Maturity Date:	April 12 2031

Your Portfolio Manager, Kelsie Dinsmore, is available to assist you with all of your borrowing, investing and banking needs. You can reach Kelsie Dinsmore by email at kdinsmore@yncu.com, by phone at (705) 942-1000 or personal visit at the Trunk Road Branch located at 535 Trunk Road SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Johnny Alnahi
1915 Westcott Road
WINDSOR ON N8W 4K5

Re: Mortgage # 500000763755 - 1915 WESTCOTT RD WINDSOR ON N8W 4K5
Mortgagor(s): Johnny Alnahi

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	1915 WESTCOTT RD WINDSOR ON N8W 4K5
Mortgage Number:	500000763755
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 20 2026
Starting Balance:	\$298,892.49
Interest Rate:	3.89%
Payment Amount:	\$823.73
Payment Frequency:	Biweekly
First Payment Date:	May 22 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 20 2029

Your Portfolio Manager, Jessica Monteith, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jessica Monteith by email at jmonteith@yncu.com, by phone at (519) 258-3890 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Joseph Hayes
1431 Arthur Rd.
WINDSOR ON N8Y 3Y8

Re: Mortgage # 500000768267 - 1431 Arthur Street Windsor ON N8Y 3Y8
Mortgagor(s): Joseph Hayes

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	1431 Arthur Street Windsor ON N8Y 3Y8
Mortgage Number:	500000768267
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 23 2026
Starting Balance:	\$56,982.15
Interest Rate:	4.29%
Payment Amount:	\$583.77
Payment Frequency:	Monthly
First Payment Date:	May 31 2026
Original Amortization:	180 months
Remaining Amortization:	120 months
Term:	36 months
Term Maturity Date:	April 23 2029

Your Portfolio Manager, Jessica Monteith, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jessica Monteith by email at jmonteith@yncu.com, by phone at (519) 258-3890 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Kimberly Brown, Rory Marriott
512 Amelia Court
Kitchener ON N2A 4K3

Re: Mortgage # 500000761957 - 512 Amelia Court Kitchener ON N2A 4K3
Mortgagor(s): Kimberly Brown, Rory Marriott

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	512 Amelia Court Kitchener ON N2A 4K3
Mortgage Number:	500000761957
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 29 2026
Starting Balance:	\$628,229.58
Interest Rate:	4.29%
Payment Amount:	\$848.79
Payment Frequency:	Weekly
First Payment Date:	May 13 2026
Original Amortization:	360 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 29 2031

Your Portfolio Manager, Rachel Beer, is available to assist you with all of your borrowing, investing and banking needs. You can reach Rachel Beer by email at rbeer@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Leonidas Psihalos, Brenda Psihalos
65 Dunbarton Crt
Richmond Hill ON L4C 8E9

Re: Mortgage # 500000761874 - 127 Jasper Cres London ON N5W 1J9
Mortgagor(s): Leonidas Psihalos, Brenda Psihalos

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	127 Jasper Cres London ON N5W 1J9
Mortgage Number:	500000761874
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 21 2026
Starting Balance:	\$618,857.94
Interest Rate:	4.19%
Payment Amount:	\$3,311.31
Payment Frequency:	Monthly
First Payment Date:	May 21 2026
Original Amortization:	360 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	April 21 2029

Your Portfolio Manager, Jackie Halstead, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jackie Halstead by email at jhalstead@yncu.com, by phone at (519) 804-9190 or personal visit at the Fischer-Hallman Branch located at 685 Fischer-Hallman Rd Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Macdonal Robinson
585 Wellington St W
Sault Ste. Marie ON P6C 3T8

Re: Mortgage # 70000753500 - 585 Wellington W St Sault Ste Marie ON P6A 3T8 Canada
Mortgagor(s): Macdonal Robinson

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	585 Wellington W St Sault Ste Marie ON P6A 3T8 Canada
Mortgage Number:	70000753500
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 13 2026
Starting Balance:	\$16,610.21
Interest Rate:	3.89%
Payment Amount:	\$250.00
Payment Frequency:	Biweekly
First Payment Date:	May 22 2026
Original Amortization:	240 months
Remaining Amortization:	61 months
Term:	36 months
Term Maturity Date:	April 13 2029

Your Portfolio Manager, Ryan Fiacconi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Ryan Fiacconi by email at rfiacconi@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Mason Reycraft, Crystal Reycraft
229 Woodhaven Road
KITCHENER ON N2C 1V6

Re: Mortgage # 500000762997 - 229 Woodhaven Rd Kitchener ON N2C 1V6
Mortgagor(s): Mason Reycraft, Crystal Reycraft

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	229 Woodhaven Rd Kitchener ON N2C 1V6
Mortgage Number:	500000762997
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 14 2026
Starting Balance:	\$367,476.55
Interest Rate:	4.19%
Payment Amount:	\$1,038.94
Payment Frequency:	Biweekly
First Payment Date:	May 22 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 14 2029

Your Portfolio Manager, Beatriz Gomez, is available to assist you with all of your borrowing, investing and banking needs. You can reach Beatriz Gomez by email at bgomez@yncu.com, by phone at (519) 579-1860 or personal visit at the Uptown Branch located at 168 King St South WATERLOO. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Micheal Murray
3005 Heardcreek Trail
LONDON ON N6G 2S7

Re: Mortgage # 500000769059 - 3005 HEARDCREEK TRAIL LONDON ON N6G 2S7
Mortgagor(s): Micheal Murray

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	3005 HEARDCREEK TRAIL LONDON ON N6G 2S7
Mortgage Number:	500000769059
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 26 2026
Starting Balance:	\$417,143.35
Interest Rate:	4.29%
Payment Amount:	\$514.77
Payment Frequency:	Monthly
First Payment Date:	May 26 2026
Original Amortization:	360 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	April 26 2029

Your Portfolio Manager, Teri Lynn Witherspoon, is available to assist you with all of your borrowing, investing and banking needs. You can reach Teri Lynn Witherspoon by email at twitherspoon@yncu.com, by phone at (519) 661-4700 Ext 874 or personal visit at the London - Southdale Branch located at 1140 Southdale Rd W London. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Morgan Wigmore, David Harrison
58 Atwater St
Sault Ste. Marie ON P6C 5Y6

Re: Mortgage # 500000767186 - 58 Atwater ST Sault Ste Marie ON P6C 5Y6
Mortgagor(s): Morgan Wigmore, David Harrison

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	58 Atwater ST Sault Ste Marie ON P6C 5Y6
Mortgage Number:	500000767186
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 23 2026
Starting Balance:	\$104,179.26
Interest Rate:	3.89%
Payment Amount:	\$621.66
Payment Frequency:	Monthly
First Payment Date:	May 23 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 23 2029

Your Portfolio Manager, Kristen Senecal, is available to assist you with all of your borrowing, investing and banking needs. You can reach Kristen Senecal by email at ksenecal@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Patrick Hilker, R Hilker
15 Highway 2
Princeton ON N0J 1V0

Re: Mortgage # 500000764563 - 15 Highway 2 Princeton ON N0J 1V0
Mortgagor(s): Patrick Hilker, R Hilker

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	15 Highway 2 Princeton ON N0J 1V0
Mortgage Number:	500000764563
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 16 2026
Starting Balance:	\$347,304.06
Interest Rate:	4.49%
Payment Amount:	\$1,118.07
Payment Frequency:	Biweekly
First Payment Date:	May 22 2026
Original Amortization:	264 months
Remaining Amortization:	204 months
Term:	60 months
Term Maturity Date:	April 16 2031

Your Portfolio Manager, Seham Soulaïman, is available to assist you with all of your borrowing, investing and banking needs. You can reach Seham Soulaïman by email at ssoulaïman@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Paula Clarke, Andre Lavoie
104 Sixth Ave
Kitchener ON N2C 1R1

Re: Mortgage # 500000580530 - 104-Sixth Ave Kitchener ON N2C 1R1
Mortgagor(s): Paula Clarke, Andre Lavoie

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	104-Sixth Ave Kitchener ON N2C 1R1
Mortgage Number:	500000580530
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 12 2026
Starting Balance:	\$86,939.00
Interest Rate:	4.29%
Payment Amount:	\$679.41
Payment Frequency:	Monthly
First Payment Date:	May 12 2026
Original Amortization:	241 months
Remaining Amortization:	169 months
Term:	60 months
Term Maturity Date:	April 12 2031

Your Portfolio Manager, Cathy Marchand, is available to assist you with all of your borrowing, investing and banking needs. You can reach Cathy Marchand by email at cmarchand@yncu.com, by phone at (519) 894-9700 or personal visit at the Weber Branch located at 1334 Weber St East Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Ramandeep Randhawa
136 Saintsbury Crescent
Brampton ON L6R 2W4

Re: Mortgage # 500000770834 - 136 SAINTSBURY CRES BRAMPTON ON L6R 2W4
Mortgagor(s): Ramandeep Randhawa

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	136 SAINTSBURY CRES BRAMPTON ON L6R 2W4
Mortgage Number:	500000770834
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 27 2026
Starting Balance:	\$527,807.59
Interest Rate:	4.04%
Payment Amount:	\$1,471.39
Payment Frequency:	Biweekly
First Payment Date:	May 11 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 27 2029

Your Portfolio Manager, Anushka Rai, is available to assist you with all of your borrowing, investing and banking needs. You can reach Anushka Rai by email at arai@yncu.com, by phone at (519) 579-1860 or personal visit at the Uptown Branch located at 168 King St South WATERLOO. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Stacy Wesseling, Alexis Weir
89 Ross Ave
Kitchener ON N2A 1V2

Re: Mortgage # 500000751891 - 89 ROSS AVE KITCHENER ON N2A 1V2
Mortgagor(s): Stacy Wesseling, Alexis Weir

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	89 ROSS AVE KITCHENER ON N2A 1V2
Mortgage Number:	500000751891
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 12 2026
Starting Balance:	\$359,718.30
Interest Rate:	4.29%
Payment Amount:	\$448.73
Payment Frequency:	Weekly
First Payment Date:	May 12 2026
Original Amortization:	360 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	April 12 2029

Your Portfolio Manager, Sue Kumra, is available to assist you with all of your borrowing, investing and banking needs. You can reach Sue Kumra by email at skumra@yncu.com, by phone at (519) 894-9700 or personal visit at the Weber Branch located at 1334 Weber St East Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Steven Turcotte, Melissa Turcotte
169 Floral Ave
Timmins ON P4N 4H6

Re: Mortgage # 500000766162 - 169 Floral Ave Timmins ON P4N 4H6
Mortgagor(s): Steven Turcotte, Melissa Turcotte

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	169 Floral Ave Timmins ON P4N 4H6
Mortgage Number:	500000766162
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 23 2026
Starting Balance:	\$84,633.07
Interest Rate:	4.29%
Payment Amount:	\$778.02
Payment Frequency:	Biweekly
First Payment Date:	May 22 2026
Original Amortization:	120 months
Remaining Amortization:	60 months
Term:	60 months
Term Maturity Date:	April 23 2031

Your Portfolio Manager, Cindy Fizzell, is available to assist you with all of your borrowing, investing and banking needs. You can reach Cindy Fizzell by email at cfizzell@yncu.com, by phone at (705) 267-9103 Ext 9103 or personal visit at the Timmins Branch located at 681 Algonquin Blvd East TIMMINS. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Valerie Norris
140 West River St Unit 204
Paris ON N3L 0B7

Re: Mortgage # 100000489914 - 140 West River St Unit 204 Paris
Mortgagor(s): Valerie Norris

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	140 West River St Unit 204 Paris
Mortgage Number:	100000489914
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 21 2026
Starting Balance:	\$75,889.64
Interest Rate:	4.29%
Payment Amount:	\$275.38
Payment Frequency:	Biweekly
First Payment Date:	May 16 2026
Original Amortization:	288 months
Remaining Amortization:	168 months
Term:	36 months
Term Maturity Date:	April 21 2029

Your Portfolio Manager, Kaylee Wright, is available to assist you with all of your borrowing, investing and banking needs. You can reach Kaylee Wright by email at kwright@yncu.com, by phone at (519) 442-2622 or personal visit at the Paris Branch located at 75 Grand River St N Paris. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Victoria Brander, Richard Lancaster
52 Glenmorris St
Cambridge ON N1S 2Y3

Re: Mortgage # 500000748244 - 52 Glen Morris St Cambridge ON N1S 2Y3
Mortgagor(s): Victoria Brander, Richard Lancaster

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	52 Glen Morris St Cambridge ON N1S 2Y3
Mortgage Number:	500000748244
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 1 2026
Starting Balance:	\$323,266.64
Interest Rate:	4.19%
Payment Amount:	\$915.41
Payment Frequency:	Biweekly
First Payment Date:	May 21 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 1 2029

Your Portfolio Manager, Rachel Beer, is available to assist you with all of your borrowing, investing and banking needs. You can reach Rachel Beer by email at rbeer@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Benjamin Shim, Isla Lee
3349 Elie CRES
Clarence-Rockland ON K4K 1S1

Re: Mortgage # 500002011534 - 3349 Elie Cres Clarence-Rockland ON K4K 1S1
Mortgagor(s): Benjamin Shim, Isla Lee

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	3349 Elie Cres Clarence-Rockland ON K4K 1S1
Mortgage Number:	500002011534
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 17 2026
Starting Balance:	\$32,000.00
Interest Rate:	4.19%
Payment Amount:	\$81.58
Payment Frequency:	Weekly
First Payment Date:	April 24 2026
Original Amortization:	120 months
Remaining Amortization:	120 months
Term:	60 months
Term Maturity Date:	April 17 2031

Your Portfolio Manager, Jackie Halstead, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jackie Halstead by email at jhalstead@yncu.com, by phone at (519) 804-9190 or personal visit at the Fischer-Hallman Branch located at 685 Fischer-Hallman Rd Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Bradley De Laet, Kimberly De Laet
6281 Sixth Line W
Merlin ON N0P 1W0

Re: Mortgage # 500002016673 - 6281 Sixth Line W Merlin ON N0P 1W0
Mortgagor(s): Bradley De Laet, Kimberly De Laet

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	6281 Sixth Line W Merlin ON N0P 1W0
Mortgage Number:	500002016673
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 24 2026
Starting Balance:	\$275,995.00
Interest Rate:	4.29%
Payment Amount:	\$918.17
Payment Frequency:	Biweekly
First Payment Date:	May 8 2026
Original Amortization:	215 months
Remaining Amortization:	215 months
Term:	60 months
Term Maturity Date:	April 24 2031

Your Portfolio Manager, Jessica Monteith, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jessica Monteith by email at jmonteith@yncu.com, by phone at (519) 258-3890 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Brenton Williamson, Mekcal Williamson
9 Fenwick St
Brantford ON N3P 1B1

Re: Mortgage # 500002009827 - 9 Fenwick CRT Brantford ON N3P 1B1
Mortgagor(s): Brenton Williamson, Mekcal Williamson

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	9 Fenwick CRT Brantford ON N3P 1B1
Mortgage Number:	500002009827
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 15 2026
Starting Balance:	\$401,584.00
Interest Rate:	4.29%
Payment Amount:	\$1,976.06
Payment Frequency:	Monthly
First Payment Date:	May 15 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	36 months
Term Maturity Date:	April 15 2029

Your Portfolio Manager, Stella Erotokritou, is available to assist you with all of your borrowing, investing and banking needs. You can reach Stella Erotokritou by email at serotokritou@yncu.com, by phone at (519) 804-9190 or personal visit at the Fairview Branch located at 403 Fairview Drive Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Brittany Bradley
117 Scott Street
St. Thomas ON N5P 1L4

Re: Mortgage # 500002001550 - 117 Scott St St. Thomas ON N5P 1L4
Mortgagor(s): Brittany Bradley

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	117 Scott St St. Thomas ON N5P 1L4
Mortgage Number:	500002001550
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 1 2026
Starting Balance:	\$170,000.00
Interest Rate:	4.65%
Payment Amount:	\$872.06
Payment Frequency:	Monthly
First Payment Date:	May 1 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 1 2031

Your Portfolio Manager, Bhavesh Patel, is available to assist you with all of your borrowing, investing and banking needs. You can reach Bhavesh Patel by email at bpatel@yncu.com, by phone at (519) 804-9190 or personal visit at the London - Southdale Branch located at 1140 Southdale Rd W London. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Daniel Durda, Jie Zhang
176 Balaclava St
St Thomas ON N5P 3E3

Re: Mortgage # 500002017358 - 176 Balaclava St St. Thomas ON N5P 3E3
Mortgagor(s): Daniel Durda, Jie Zhang

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	176 Balaclava St St. Thomas ON N5P 3E3
Mortgage Number:	500002017358
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 27 2026
Starting Balance:	\$118,616.21
Interest Rate:	4.29%
Payment Amount:	\$892.45
Payment Frequency:	Monthly
First Payment Date:	May 27 2026
Original Amortization:	180 months
Remaining Amortization:	180 months
Term:	60 months
Term Maturity Date:	April 27 2031

Your Portfolio Manager, Bhavesh Patel, is available to assist you with all of your borrowing, investing and banking needs. You can reach Bhavesh Patel by email at bpatel@yncu.com, by phone at (519) 804-9190 or personal visit at the London - Southdale Branch located at 1140 Southdale Rd W London. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Dwayne Brooks, Patricia Austin
69 Oriole Parkway
Chatham ON N7M 5J5

Re: Mortgage # 500002020444 - 28 Oriole Pky Chatham ON N7M 5J5
Mortgagor(s): Dwayne Brooks, Patricia Austin

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	28 Oriole Pky Chatham ON N7M 5J5
Mortgage Number:	500002020444
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 30 2026
Starting Balance:	\$239,445.00
Interest Rate:	4.39%
Payment Amount:	\$1,310.66
Payment Frequency:	Monthly
First Payment Date:	May 30 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 30 2031

Your Portfolio Manager, Jessica Monteith, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jessica Monteith by email at jmonteith@yncu.com, by phone at (519) 258-3890 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Eric Favot
130 Davis St
Amherstburg ON N9V 0G9

Re: Mortgage # 500002009926 - 130 Davis St Amherstburg ON N9V 0G9
Mortgagor(s): Eric Favot

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	130 Davis St Amherstburg ON N9V 0G9
Mortgage Number:	500002009926
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 15 2026
Starting Balance:	\$652,000.00
Interest Rate:	4.65%
Payment Amount:	\$770.70
Payment Frequency:	Weekly
First Payment Date:	April 22 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 15 2031

Your Portfolio Manager, Tina Vo, is available to assist you with all of your borrowing, investing and banking needs. You can reach Tina Vo by email at tvo@yncu.com, by phone at (519) 804-9190 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Gregory Guymer, Somer Walker
200 Paris Rd.
Brantford ON N3R 1J3

Re: Mortgage # 500002007201 - 200 Paris RD Brantford ON N3R 1J3
Mortgagor(s): Gregory Guymer, Somer Walker

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	200 Paris RD Brantford ON N3R 1J3
Mortgage Number:	500002007201
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 13 2026
Starting Balance:	\$104,832.00
Interest Rate:	4.39%
Payment Amount:	\$284.79
Payment Frequency:	Biweekly
First Payment Date:	April 17 2026
Original Amortization:	264 months
Remaining Amortization:	264 months
Term:	60 months
Term Maturity Date:	April 13 2031

Your Portfolio Manager, Saminah Roy, is available to assist you with all of your borrowing, investing and banking needs. You can reach Saminah Roy by email at sroy@yncu.com, by phone at (519) 804-9190 or personal visit at the Fairview Branch located at 403 Fairview Drive Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Heinz Kuhl
8 Prevost Road
Noelville ON P0M 2N0

Re: Mortgage # 500000857730 - 8 Prevost Rd Noelville ON P0M 2N0
Mortgagor(s): Heinz Kuhl

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	8 Prevost Rd Noelville ON P0M 2N0
Mortgage Number:	500000857730
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	September 27 2021
Starting Balance:	\$187,898.80
Interest Rate:	2.69%
Payment Amount:	\$989.49
Payment Frequency:	Monthly
First Payment Date:	October 27 2021
Original Amortization:	300 months
Remaining Amortization:	245 months
Term:	5 months
Term Maturity Date:	September 27 2026

Your Portfolio Manager, Anushka Rai, is available to assist you with all of your borrowing, investing and banking needs. You can reach Anushka Rai by email at arai@yncu.com, by phone at (519) 579-1860 or personal visit at the Uptown Branch located at 168 King St South WATERLOO. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Isaak Harder, Maria Harder
55873 Second St
Straffordville ON N0J 1Y0

Re: Mortgage # 500002013233 - 55873 Second St Bayham ON N0J 1Y0
Mortgagor(s): Isaak Harder, Maria Harder

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	55873 Second St Bayham ON N0J 1Y0
Mortgage Number:	500002013233
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 20 2026
Starting Balance:	\$453,750.00
Interest Rate:	4.65%
Payment Amount:	\$1,073.19
Payment Frequency:	Biweekly
First Payment Date:	April 24 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	36 months
Term Maturity Date:	April 20 2029

Your Portfolio Manager, Mary Sceviour, is available to assist you with all of your borrowing, investing and banking needs. You can reach Mary Sceviour by email at msceviour@yncu.com, by phone at (519) 537-8121 Ext 240 or personal visit at the Woodstock Branch located at 400 Dundas Street Woodstock. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Jennel Biloski, Dylan Biloski
124 Hemlock Rd
INGERSOLL ON N5C 3Z6

Re: Mortgage # 500002017036 - 124 Hemlock Rd Ingersoll ON N5C 3Z6
Mortgagor(s): Jennel Biloski, Dylan Biloski

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	124 Hemlock Rd Ingersoll ON N5C 3Z6
Mortgage Number:	500002017036
Mortgage Type:	Closed Var Rate Conv Mtg
Date Closed:	April 24 2026
Starting Balance:	\$225,000.00
Interest Rate:	Prime -0.45%
Payment Amount:	\$1,187.63
Payment Frequency:	Monthly
First Payment Date:	May 24 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 24 2031

Your Portfolio Manager, Hiya Rajbongshi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Hiya Rajbongshi by email at hrajbongshi@yncu.com, by phone at (519) 537-8121 or personal visit at the Woodstock Branch located at 400 Dundas Street Woodstock. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Jordan Snider, Gul Meena
234 Albion Rd Un1703
Etobicoke ON M9W 6A5

Re: Mortgage # 500002003150 - 1703-234 Albion Rd Toronto ON M9W 6A5
Mortgagor(s): Jordan Snider, Gul Meena

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	1703-234 Albion Rd Toronto ON M9W 6A5
Mortgage Number:	500002003150
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 7 2026
Starting Balance:	\$511,000.00
Interest Rate:	4.09%
Payment Amount:	\$1,351.80
Payment Frequency:	Biweekly
First Payment Date:	April 21 2026
Original Amortization:	264 months
Remaining Amortization:	264 months
Term:	36 months
Term Maturity Date:	April 7 2029

Your Portfolio Manager, Seham Soulaïman, is available to assist you with all of your borrowing, investing and banking needs. You can reach Seham Soulaïman by email at ssoulaïman@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Kelly Lehman, Michael Beuerman
136 Wilmot Street North
Drumbo ON N0J 1G0

Re: Mortgage # 500002011484 - 136 Wilmot ST N Drumbo ON N0J 1G0
Mortgagor(s): Kelly Lehman, Michael Beuerman

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	136 Wilmot ST N Drumbo ON N0J 1G0
Mortgage Number:	500002011484
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 17 2026
Starting Balance:	\$574,000.00
Interest Rate:	4.29%
Payment Amount:	\$1,639.24
Payment Frequency:	Biweekly
First Payment Date:	May 1 2026
Original Amortization:	240 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 17 2029

Your Portfolio Manager, Kaylee Wright, is available to assist you with all of your borrowing, investing and banking needs. You can reach Kaylee Wright by email at kwright@yncu.com, by phone at (519) 442-2622 or personal visit at the Paris Branch located at 75 Grand River St N Paris. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Milton Straicher, Nayarit Ortega
9-138 Blackhorne Dr
Kitchener ON N2E 2S8

Re: Mortgage # 500002022366 - 9-138 Blackhorne Dr Kitchener ON N2E 2S8
Mortgagor(s): Milton Straicher, Nayarit Ortega

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	9-138 Blackhorne Dr Kitchener ON N2E 2S8
Mortgage Number:	500002022366
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 30 2026
Starting Balance:	\$511,335.00
Interest Rate:	4.29%
Payment Amount:	\$2,516.11
Payment Frequency:	Monthly
First Payment Date:	May 30 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 30 2031

Your Portfolio Manager, Jackie Halstead, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jackie Halstead by email at jhalstead@yncu.com, by phone at (519) 804-9190 or personal visit at the Fischer-Hallman Branch located at 685 Fischer-Hallman Rd Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Ryan Brubacher
132 Symes St
Glencoe ON N0L 1M0

Re: Mortgage # 500002016442 - 132 Symes ST Glencoe ON N0L 1M0
Mortgagor(s): Ryan Brubacher

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	132 Symes ST Glencoe ON N0L 1M0
Mortgage Number:	500002016442
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 23 2026
Starting Balance:	\$350,000.00
Interest Rate:	4.38%
Payment Amount:	\$802.48
Payment Frequency:	Biweekly
First Payment Date:	May 1 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 23 2031

Your Portfolio Manager, Bhavesh Patel, is available to assist you with all of your borrowing, investing and banking needs. You can reach Bhavesh Patel by email at bpatel@yncu.com, by phone at (519) 804-9190 or personal visit at the London - Southdale Branch located at 1140 Southdale Rd W London. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Ryan McMillan, Jennifer Craig
79 Texas Avenue
SAULT STE MARIE ON P6A 4Z1

Re: Mortgage # 500002017515 - 79 Texas Ave Sault Ste. Marie ON P6A 4Z1
Mortgagor(s): Ryan McMillan, Jennifer Craig

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	79 Texas Ave Sault Ste. Marie ON P6A 4Z1
Mortgage Number:	500002017515
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 27 2026
Starting Balance:	\$305,000.00
Interest Rate:	4.56%
Payment Amount:	\$890.99
Payment Frequency:	Biweekly
First Payment Date:	May 7 2026
Original Amortization:	240 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	April 27 2031

Your Portfolio Manager, Mandy Thorkilson, is available to assist you with all of your borrowing, investing and banking needs. You can reach Mandy Thorkilson by email at mthorkilson@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Ryan Nadeau, Hope Sexton
1963 Balfour Blvd
Windsor ON N8T 2S4

Re: Mortgage # 500002011609 - 1963 Balfour Blvd Windsor ON N8T 2S4
Mortgagor(s): Ryan Nadeau, Hope Sexton

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	1963 Balfour Blvd Windsor ON N8T 2S4
Mortgage Number:	500002011609
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 17 2026
Starting Balance:	\$556,483.70
Interest Rate:	4.19%
Payment Amount:	\$1,580.65
Payment Frequency:	Biweekly
First Payment Date:	May 1 2026
Original Amortization:	272 months
Remaining Amortization:	272 months
Term:	60 months
Term Maturity Date:	April 17 2031

Your Portfolio Manager, Tina Vo, is available to assist you with all of your borrowing, investing and banking needs. You can reach Tina Vo by email at tvo@yncu.com, by phone at (519) 804-9190 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Stephanie Barstead
64 Prentice Ave
Sault Ste Marie ON P6C 4P7

Re: Mortgage # 500002009249 - 64 Prentice Ave Sault Ste. Marie ON P6C 4P7
Mortgagor(s): Stephanie Barstead

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	64 Prentice Ave Sault Ste. Marie ON P6C 4P7
Mortgage Number:	500002009249
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 14 2026
Starting Balance:	\$300,000.00
Interest Rate:	4.65%
Payment Amount:	\$709.54
Payment Frequency:	Biweekly
First Payment Date:	April 27 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 14 2031

Your Portfolio Manager, Ryan Fiacconi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Ryan Fiacconi by email at rfiacconi@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Stephanie Payne, Joseph Payne
1588 Hobbs Cres
Mississauga ON L5J 3R9

Re: Mortgage # 500002022200 - 1588 Hobbs Cres Mississauga ON L5J 3R9
Mortgagor(s): Stephanie Payne, Joseph Payne

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	1588 Hobbs Cres Mississauga ON L5J 3R9
Mortgage Number:	500002022200
Mortgage Type:	Closed Var Rate High Ratio Mtg
Date Closed:	April 30 2026
Starting Balance:	\$795,158.00
Interest Rate:	Prime -0.45%
Payment Amount:	\$4,197.14
Payment Frequency:	Monthly
First Payment Date:	May 30 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 30 2031

Your Portfolio Manager, Sue Kumra, is available to assist you with all of your borrowing, investing and banking needs. You can reach Sue Kumra by email at skumra@yncu.com, by phone at (519) 894-9700 or personal visit at the Weber Branch located at 1334 Weber St East Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Steven Pratt
15-73 Baldoon Rd
Chatham ON N7L 1E2

Re: Mortgage # 500002010924 - 15-73 Baldoon Rd Chatham ON N7L 1E2
Mortgagor(s): Steven Pratt

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	15-73 Baldoon Rd Chatham ON N7L 1E2
Mortgage Number:	500002010924
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 16 2026
Starting Balance:	\$182,400.00
Interest Rate:	4.39%
Payment Amount:	\$460.36
Payment Frequency:	Biweekly
First Payment Date:	April 24 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 16 2031

Your Portfolio Manager, Jessica Monteith, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jessica Monteith by email at jmonteith@yncu.com, by phone at (519) 258-3890 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Thomas Patrick, Sheila Patrick
483 Wilson St
Sault Ste Marie ON P6B 2L1

Re: Mortgage # 500002001949 - 483 Wilson St Sault Ste Marie ON P6B 2L1
Mortgagor(s): Thomas Patrick, Sheila Patrick

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	483 Wilson St Sault Ste Marie ON P6B 2L1
Mortgage Number:	500002001949
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 1 2026
Starting Balance:	\$66,274.00
Interest Rate:	4.29%
Payment Amount:	\$229.92
Payment Frequency:	Biweekly
First Payment Date:	April 3 2026
Original Amortization:	180 months
Remaining Amortization:	180 months
Term:	60 months
Term Maturity Date:	April 1 2031

Your Portfolio Manager, Rosilynn Williams, is available to assist you with all of your borrowing, investing and banking needs. You can reach Rosilynn Williams by email at rwilliams@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Tyler Binkley, Paula Binkley
179 Glasgow Ave
Sault Ste Marie ON P6C 5E8

Re: Mortgage # 500002020477 - 179 Glasgow Ave Sault Ste Marie ON P6C 5E8
Mortgagor(s): Tyler Binkley, Paula Binkley, Thomas Binkley

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	179 Glasgow Ave Sault Ste Marie ON P6C 5E8
Mortgage Number:	500002020477
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 29 2026
Starting Balance:	\$166,972.00
Interest Rate:	4.29%
Payment Amount:	\$904.75
Payment Frequency:	Monthly
First Payment Date:	June 3 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 29 2031

Your Portfolio Manager, Mandy Thorkilson, is available to assist you with all of your borrowing, investing and banking needs. You can reach Mandy Thorkilson by email at mthorkilson@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Zachary Marett, Marissa Marett
43 Brant Avenue
Guelph ON N1E 1G1

Re: Mortgage # 500002004695 - 43 Brant Ave Guelph ON N1E 1G1
Mortgagor(s): Zachary Marett, Marissa Marett

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	43 Brant Ave Guelph ON N1E 1G1
Mortgage Number:	500002004695
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 7 2026
Starting Balance:	\$490,000.00
Interest Rate:	4.29%
Payment Amount:	\$1,173.72
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	324 months
Remaining Amortization:	324 months
Term:	36 months
Term Maturity Date:	April 7 2029

Your Portfolio Manager, Aman Kapoor, is available to assist you with all of your borrowing, investing and banking needs. You can reach Aman Kapoor by email at akapoor@yncu.com, by phone at (519) 824-2212 or personal visit at the Guelph Branch located at 190 Clair Rd East Unit G6 Guelph. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Daniel Matkowski
2571 George Avenue
Windsor ON N8W 4M8

Re: Mortgage # 500000761650 - 2571 George Avenue Windsor ON N8W 4M8
Mortgagor(s): Daniel Matkowski

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	2571 George Avenue Windsor ON N8W 4M8
Mortgage Number:	500000761650
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 13 2026
Starting Balance:	\$169,465.71
Interest Rate:	4.29%
Payment Amount:	\$1,049.58
Payment Frequency:	Monthly
First Payment Date:	May 27 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	April 13 2031

Your Portfolio Manager, Tina Vo, is available to assist you with all of your borrowing, investing and banking needs. You can reach Tina Vo by email at tvo@yncu.com, by phone at (519) 804-9190 or personal visit at the Windsor Branch located at 650 Division Rd Windsor. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Eduard Ketelaar
15297 Medway Rd
Arva ON N0M 1C0

Re: Mortgage # 500000977744 - 15297 Medway Road Arva ON N0M 1C0
Mortgagor(s): Eduard Ketelaar

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	15297 Medway Road Arva ON N0M 1C0
Mortgage Number:	500000977744
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 14 2026
Starting Balance:	\$333,325.63
Interest Rate:	4.29%
Payment Amount:	\$922.03
Payment Frequency:	Biweekly
First Payment Date:	May 18 2026
Original Amortization:	300 months
Remaining Amortization:	252 months
Term:	36 months
Term Maturity Date:	April 14 2029

Your Portfolio Manager, Hiya Rajbongshi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Hiya Rajbongshi by email at hrajbongshi@yncu.com, by phone at (519) 537-8121 or personal visit at the Woodstock Branch located at 400 Dundas Street Woodstock. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Essam Kadis, Mariam Riad
116 Jacob Detweiller Dr
Kitchener ON N2P 2P4

Re: Mortgage # 500001674191 - 144 South Creek Dr Kitchener ON N2P 0J5
Mortgagor(s): Essam Kadis, Mariam Riad

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	144 South Creek Dr Kitchener ON N2P 0J5
Mortgage Number:	500001674191
Mortgage Type:	Convertible Conventional Mtg
Date Closed:	April 16 2026
Starting Balance:	\$548,546.18
Interest Rate:	Prime%
Payment Amount:	\$2,759.95
Payment Frequency:	Monthly
First Payment Date:	May 16 2026
Original Amortization:	377 months
Remaining Amortization:	360 months
Term:	43 months
Term Maturity Date:	November 16 2029

Your Portfolio Manager, Nancy Penhorwood, is available to assist you with all of your borrowing, investing and banking needs. You can reach Nancy Penhorwood by email at npenhorwood@yncu.com, by phone at (519) 744-5921 or personal visit at the Fischer-Hallman Branch located at 685 Fischer-Hallman Rd Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Jason Murphy, Rosanna Castiglione
340 Stevenson St. N.
Guelph ON N1E 5B8

Re: Mortgage # 500001525344 - 340 Stevenson Street N Guelph ON N1E 5B8
Mortgagor(s): Jason Murphy, Rosanna Castiglione

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	340 Stevenson Street N Guelph ON N1E 5B8
Mortgage Number:	500001525344
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 5 2026
Starting Balance:	\$45,861.34
Interest Rate:	4.19%
Payment Amount:	\$129.87
Payment Frequency:	Biweekly
First Payment Date:	May 22 2026
Original Amortization:	264 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 5 2029

Your Portfolio Manager, Aman Kapoor (Guelph 3), is available to assist you with all of your borrowing, investing and banking needs. You can reach Aman Kapoor (Guelph 3) by email at akapoor@yncu.com, by phone at (519) 824-2212 or personal visit at the Guelph Branch located at 190 Clair Rd East Unit G6 Guelph. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

John May
20 Forsythe Ave
Brantford ON N3R 3L3

Re: Mortgage # 100000488098 - 20 Forsythe Ave Brantford ON N3R 3L3
Mortgagor(s): John May

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	20 Forsythe Ave Brantford ON N3R 3L3
Mortgage Number:	100000488098
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 16 2026
Starting Balance:	\$65,574.10
Interest Rate:	4.19%
Payment Amount:	\$663.73
Payment Frequency:	Monthly
First Payment Date:	May 15 2026
Original Amortization:	240 months
Remaining Amortization:	120 months
Term:	36 months
Term Maturity Date:	April 16 2029

Your Portfolio Manager, Evan Bowers, is available to assist you with all of your borrowing, investing and banking needs. You can reach Evan Bowers by email at ebowers@yncu.com, by phone at (519) 759-1150 or personal visit at the Fairview Branch located at 403 Fairview Drive Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

John Rancourt
342 Chambers Ave
Sault Ste. Marie ON P6A 4W5

Re: Mortgage # 70000757750 - 342 Chambers Ave Sault Ste Marie ON P6A 4Y7 Canada
Mortgagor(s): John Rancourt

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	342 Chambers Ave Sault Ste Marie ON P6A 4Y7 Canada
Mortgage Number:	70000757750
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 17 2026
Starting Balance:	\$72,180.17
Interest Rate:	4.24%
Payment Amount:	\$728.04
Payment Frequency:	Monthly
First Payment Date:	June 1 2026
Original Amortization:	300 months
Remaining Amortization:	122 months
Term:	60 months
Term Maturity Date:	April 17 2031

Your Portfolio Manager, Emily Staite, is available to assist you with all of your borrowing, investing and banking needs. You can reach Emily Staite by email at estaite@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Johnathon Muise, Laurie Ross
307 Patrick St
Sault Ste. Marie ON P6C 3Y9

Re: Mortgage # 500001522754 - 307 Patrick St Sault Ste Marie ON P6C 3Y9
Mortgagor(s): Johnathon Muise, Laurie Ross

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	307 Patrick St Sault Ste Marie ON P6C 3Y9
Mortgage Number:	500001522754
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 3 2026
Starting Balance:	\$29,818.16
Interest Rate:	4.49%
Payment Amount:	\$170.47
Payment Frequency:	Biweekly
First Payment Date:	May 14 2026
Original Amortization:	120 months
Remaining Amortization:	96 months
Term:	60 months
Term Maturity Date:	April 3 2031

Your Portfolio Manager, Kristen Senecal, is available to assist you with all of your borrowing, investing and banking needs. You can reach Kristen Senecal by email at ksenecal@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Jonathan Bottoms
109 William St W
Waterloo ON N2L 1J8

Re: Mortgage # 500000755405 - 109 William St Waterloo ON N2L 1J8
Mortgagor(s): Jonathan Bottoms

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	109 William St Waterloo ON N2L 1J8
Mortgage Number:	500000755405
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 1 2026
Starting Balance:	\$98,022.71
Interest Rate:	4.24%
Payment Amount:	\$906.32
Payment Frequency:	Semimonthly
First Payment Date:	May 15 2026
Original Amortization:	120 months
Remaining Amortization:	60 months
Term:	60 months
Term Maturity Date:	April 1 2031

Your Portfolio Manager, Anushka Rai, is available to assist you with all of your borrowing, investing and banking needs. You can reach Anushka Rai by email at arai@yncu.com, by phone at (519) 579-1860 or personal visit at the Uptown Branch located at 168 King St South WATERLOO. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Martell Chickee
2751 Garvey Cres
Windsor ON N8W 4W7

Re: Mortgage # 300024023 - 2751 Garvey Cr Windsor ON N8W 4W7
Mortgagor(s): Martell Chickee

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	2751 Garvey Cr Windsor ON N8W 4W7
Mortgage Number:	300024023
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 10 2026
Starting Balance:	\$49,876.61
Interest Rate:	3.99%
Payment Amount:	\$503.96
Payment Frequency:	Monthly
First Payment Date:	May 30 2026
Original Amortization:	301 months
Remaining Amortization:	120 months
Term:	60 months
Term Maturity Date:	April 10 2031

Your Portfolio Manager, Tina Vo, is available to assist you with all of your borrowing, investing and banking needs. You can reach Tina Vo by email at tvo@yncu.com, by phone at (519) 804-9190 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Ashley Wiebe
36 Alfred St
Chatham ON N7M 3L5

Re: Mortgage # 500002009843 - 36 Alfred St Chatham ON N7M 3L5
Mortgagor(s): Ashley Wiebe

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	36 Alfred St Chatham ON N7M 3L5
Mortgage Number:	500002009843
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 15 2026
Starting Balance:	\$146,686.00
Interest Rate:	4.19%
Payment Amount:	\$713.38
Payment Frequency:	Monthly
First Payment Date:	May 15 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 15 2031

Your Portfolio Manager, Tina Vo, is available to assist you with all of your borrowing, investing and banking needs. You can reach Tina Vo by email at tvo@yncu.com, by phone at (519) 804-9190 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Bradley De Laet, Kimberly De Laet
6281 Sixth Line W
Merlin ON N0P 1W0

Re: Mortgage # 500002016681 - 6281 Sixth Line W Merlin ON N0P 1W0
Mortgagor(s): Bradley De Laet, Kimberly De Laet

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	6281 Sixth Line W Merlin ON N0P 1W0
Mortgage Number:	500002016681
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 24 2026
Starting Balance:	\$108,005.00
Interest Rate:	4.29%
Payment Amount:	\$265.73
Payment Frequency:	Biweekly
First Payment Date:	May 8 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 24 2031

Your Portfolio Manager, Jessica Monteith, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jessica Monteith by email at jmonteith@yncu.com, by phone at (519) 258-3890 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Bradley Rolph, Sarah Rolph-Kicks
97 St. David St
Mitchell ON N0K 1N0

Re: Mortgage # 500002013134 - 97 St David ST Mitchell ON N0K 1N0
Mortgagor(s): Bradley Rolph, Sarah Rolph-Kicks

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	97 St David ST Mitchell ON N0K 1N0
Mortgage Number:	500002013134
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 20 2026
Starting Balance:	\$326,915.00
Interest Rate:	3.93%
Payment Amount:	\$393.49
Payment Frequency:	Weekly
First Payment Date:	April 27 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	April 20 2029

Your Portfolio Manager, Cherie Beaumier, is available to assist you with all of your borrowing, investing and banking needs. You can reach Cherie Beaumier by email at cbeaumier@yncu.com, by phone at (519) 348-8448 or personal visit at the Mitchell Branch located at 105 Ontario Road Box 549 Mitchell. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Bradley Rolph, Sarah Rolph-Kicks
97 St. David St
Mitchell ON N0K 1N0

Re: Mortgage # 500002013142 - 97 St David ST Mitchell ON N0K 1N0
Mortgagor(s): Bradley Rolph, Sarah Rolph-Kicks

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	97 St David ST Mitchell ON N0K 1N0
Mortgage Number:	500002013142
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 20 2026
Starting Balance:	\$65,000.00
Interest Rate:	4.29%
Payment Amount:	\$81.17
Payment Frequency:	Weekly
First Payment Date:	April 27 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	April 20 2029

Your Portfolio Manager, Cherie Beaumier, is available to assist you with all of your borrowing, investing and banking needs. You can reach Cherie Beaumier by email at cbeaumier@yncu.com, by phone at (519) 348-8448 or personal visit at the Mitchell Branch located at 105 Ontario Road Box 549 Mitchell. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Charles Coughlin, Lindsey Coughlin
60 Killarney
London ON N5X 2A8

Re: Mortgage # 500002015139 - 60 Killarney Rd London ON N5X 2A8
Mortgagor(s): Charles Coughlin, Lindsey Coughlin

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	60 Killarney Rd London ON N5X 2A8
Mortgage Number:	500002015139
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 23 2026
Starting Balance:	\$263,938.00
Interest Rate:	4.29%
Payment Amount:	\$1,430.17
Payment Frequency:	Monthly
First Payment Date:	May 23 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 23 2031

Your Portfolio Manager, Bhavesh Patel, is available to assist you with all of your borrowing, investing and banking needs. You can reach Bhavesh Patel by email at bpatel@yncu.com, by phone at (519) 804-9190 or personal visit at the London - Southdale Branch located at 1140 Southdale Rd W London. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Charles Coughlin, Lindsey Coughlin
60 Killarney
London ON N5X 2A8

Re: Mortgage # 500002015147 - 60 Killarney Rd London ON N5X 2A8
Mortgagor(s): Charles Coughlin, Lindsey Coughlin

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	60 Killarney Rd London ON N5X 2A8
Mortgage Number:	500002015147
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 23 2026
Starting Balance:	\$26,062.00
Interest Rate:	4.29%
Payment Amount:	\$141.22
Payment Frequency:	Monthly
First Payment Date:	May 23 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 23 2031

Your Portfolio Manager, Bhavesh Patel, is available to assist you with all of your borrowing, investing and banking needs. You can reach Bhavesh Patel by email at bpatel@yncu.com, by phone at (519) 804-9190 or personal visit at the London - Southdale Branch located at 1140 Southdale Rd W London. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Danny Carriere
4 Law Drive
Guelph ON N1E 7E8

Re: Mortgage # 500002017523 - 4 Law DR Guelph ON N1E 7E8
Mortgagor(s): Danny Carriere

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	4 Law DR Guelph ON N1E 7E8
Mortgage Number:	500002017523
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 27 2026
Starting Balance:	\$448,113.00
Interest Rate:	4.08%
Payment Amount:	\$547.75
Payment Frequency:	Weekly
First Payment Date:	May 1 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	April 27 2029

Your Portfolio Manager, Aman Kapoor, is available to assist you with all of your borrowing, investing and banking needs. You can reach Aman Kapoor by email at akapoor@yncu.com, by phone at (519) 824-2212 or personal visit at the Guelph Branch located at 190 Clair Rd East Unit G6 Guelph. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Deborah Braun, Robert Doroshenko
33 Paddock Green Crescent
London ON N6J 3P6

Re: Mortgage # 500002017911 - 33 Paddock Green Cres London ON N6J 3P6
Mortgagor(s): Deborah Braun, Robert Doroshenko

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	33 Paddock Green Cres London ON N6J 3P6
Mortgage Number:	500002017911
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 27 2026
Starting Balance:	\$290,746.35
Interest Rate:	4.19%
Payment Amount:	\$980.77
Payment Frequency:	Semimonthly
First Payment Date:	April 30 2026
Original Amortization:	208 months
Remaining Amortization:	208 months
Term:	60 months
Term Maturity Date:	April 27 2031

Your Portfolio Manager, Nicole Carson, is available to assist you with all of your borrowing, investing and banking needs. You can reach Nicole Carson by email at ncarson@yncu.com, by phone at (519) 661-4700 Ext 894 or personal visit at the London - Southdale Branch located at 1140 Southdale Rd W London. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

James Leslie, Nicole Charlton
170 Emma Street
Guelph ON N1E 1V7

Re: Mortgage # 500002003242 - 170 Emma St Guelph ON N1E 1V7
Mortgagor(s): James Leslie, Nicole Charlton

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	170 Emma St Guelph ON N1E 1V7
Mortgage Number:	500002003242
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 7 2026
Starting Balance:	\$75,000.00
Interest Rate:	3.99%
Payment Amount:	\$255.08
Payment Frequency:	Biweekly
First Payment Date:	April 14 2026
Original Amortization:	180 months
Remaining Amortization:	180 months
Term:	60 months
Term Maturity Date:	April 7 2031

Your Portfolio Manager, Seham Soulaïman, is available to assist you with all of your borrowing, investing and banking needs. You can reach Seham Soulaïman by email at ssoulaïman@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Kholoud Al-Khaledi, Rania Al-Hammoud
102 Pine Martin Cres
Kitchener ON N2E 3S2

Re: Mortgage # 500002017127 - 102 Pine Martin CRES Kitchener ON N2E 3S2
Mortgagor(s): Kholoud Al-Khaledi, Rania Al-Hammoud

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	102 Pine Martin CRES Kitchener ON N2E 3S2
Mortgage Number:	500002017127
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 24 2026
Starting Balance:	\$65,000.00
Interest Rate:	4.59%
Payment Amount:	\$363.02
Payment Frequency:	Monthly
First Payment Date:	May 24 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 24 2031

Your Portfolio Manager, Jackie Halstead, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jackie Halstead by email at jhalstead@yncu.com, by phone at (519) 804-9190 or personal visit at the Fischer-Hallman Branch located at 685 Fischer-Hallman Rd Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Mathew Oswald-Masse, Emily Scott
11-88 Avonwood Dr
Stratford ON N4Z 1B3

Re: Mortgage # 500002004471 - 11-88 Avonwood Dr Stratford ON N4Z 1B3
Mortgagor(s): Mathew Oswald-Masse, Emily Scott

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	11-88 Avonwood Dr Stratford ON N4Z 1B3
Mortgage Number:	500002004471
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 7 2026
Starting Balance:	\$313,429.00
Interest Rate:	4.29%
Payment Amount:	\$1,542.28
Payment Frequency:	Monthly
First Payment Date:	May 7 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 7 2031

Your Portfolio Manager, Hiya Rajbongshi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Hiya Rajbongshi by email at hrajbongshi@yncu.com, by phone at (519) 537-8121 or personal visit at the Woodstock Branch located at 400 Dundas Street Woodstock. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Michael Poluk
409 Elizabeth St
Sault Ste. Marie ON P6B 3H3

Re: Mortgage # 500002017259 - 409 Elizabeth St Sault Ste. Marie ON P6B 3H3
Mortgagor(s): Michael Poluk

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	409 Elizabeth St Sault Ste. Marie ON P6B 3H3
Mortgage Number:	500002017259
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 27 2026
Starting Balance:	\$60,000.00
Interest Rate:	4.29%
Payment Amount:	\$149.91
Payment Frequency:	Biweekly
First Payment Date:	May 13 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 27 2031

Your Portfolio Manager, Kristen Senecal, is available to assist you with all of your borrowing, investing and banking needs. You can reach Kristen Senecal by email at ksenecal@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Michelle Figueiredo
19 Trillium Way
Simcoe ON N3Y 0B8

Re: Mortgage # 500002002343 - 204 Grove St Simcoe ON N3Y 1K6
Mortgagor(s): Michelle Figueiredo

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	204 Grove St Simcoe ON N3Y 1K6
Mortgage Number:	500002002343
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 2 2026
Starting Balance:	\$310,000.00
Interest Rate:	4.85%
Payment Amount:	\$374.84
Payment Frequency:	Weekly
First Payment Date:	April 3 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	36 months
Term Maturity Date:	April 2 2029

Your Portfolio Manager, Hiya Rajbongshi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Hiya Rajbongshi by email at hrajbongshi@yncu.com, by phone at (519) 537-8121 or personal visit at the Woodstock Branch located at 400 Dundas Street Woodstock. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Neyla Gamba
78 Joanne Court
Leamington ON N8H 5N5

Re: Mortgage # 500002017556 - 78 Joanne Court Leamington ON N8H 5N5
Mortgagor(s): Neyla Gamba

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	78 Joanne Court Leamington ON N8H 5N5
Mortgage Number:	500002017556
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 23 2026
Starting Balance:	\$528,000.00
Interest Rate:	4.65%
Payment Amount:	\$2,708.52
Payment Frequency:	Monthly
First Payment Date:	May 2 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 23 2031

Your Portfolio Manager, Jessica Monteith, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jessica Monteith by email at jmonteith@yncu.com, by phone at (519) 258-3890 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Paul Levesque, Michelle Minogue
1185 Sumach Cres
Windsor ON N8S 2S5

Re: Mortgage # 500002002442 - 1185 Sumach CRES Windsor ON N8S 2S5
Mortgagor(s): Paul Levesque, Michelle Minogue

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	1185 Sumach CRES Windsor ON N8S 2S5
Mortgage Number:	500002002442
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 2 2026
Starting Balance:	\$531,440.00
Interest Rate:	4.19%
Payment Amount:	\$656.93
Payment Frequency:	Weekly
First Payment Date:	April 9 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 2 2031

Your Portfolio Manager, Jessica Monteith, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jessica Monteith by email at jmonteith@yncu.com, by phone at (519) 258-3890 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Robert Veldhuizen, Jayce Corbett
13 South Ridge Rd
Tillsonburg ON N4G 5T8

Re: Mortgage # 500002012912 - 13 South Ridge Rd Tillsonburg ON N4G 5T8
Mortgagor(s): Robert Veldhuizen, Jayce Corbett

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	13 South Ridge Rd Tillsonburg ON N4G 5T8
Mortgage Number:	500002012912
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 17 2026
Starting Balance:	\$436,959.00
Interest Rate:	4.19%
Payment Amount:	\$2,125.06
Payment Frequency:	Monthly
First Payment Date:	May 17 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 17 2031

Your Portfolio Manager, Hiya Rajbongshi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Hiya Rajbongshi by email at hrajbongshi@yncu.com, by phone at (519) 537-8121 or personal visit at the Woodstock Branch located at 400 Dundas Street Woodstock. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Sandra Halliday, David Steinbach
5807 Line 34 RR 2
MITCHELL ON N0K 1N0

Re: Mortgage # 500002018372 - 88 Napier ST Mitchell ON N0K 1N0
Mortgagor(s): Sandra Halliday, David Steinbach

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	88 Napier ST Mitchell ON N0K 1N0
Mortgage Number:	500002018372
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 24 2026
Starting Balance:	\$195,000.00
Interest Rate:	4.39%
Payment Amount:	\$1,067.38
Payment Frequency:	Monthly
First Payment Date:	May 24 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 24 2031

Your Portfolio Manager, Deanne Thomson, is available to assist you with all of your borrowing, investing and banking needs. You can reach Deanne Thomson by email at dethomson@yncu.com, by phone at (519) 348-8448 Ext 737 or personal visit at the Mitchell Branch located at 105 Ontario Road Box 549 Mitchell. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Tammy Dinsmore, Christopher Dinsmore
364 Carson Dr
Kitchener ON N2B 2W2

Re: Mortgage # 500002015956 - 364 CARSON DR KITCHENER ON N2B 2W2
Mortgagor(s): Tammy Dinsmore, Christopher Dinsmore

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	364 CARSON DR KITCHENER ON N2B 2W2
Mortgage Number:	500002015956
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 23 2026
Starting Balance:	\$324,644.00
Interest Rate:	4.78%
Payment Amount:	\$851.88
Payment Frequency:	Biweekly
First Payment Date:	May 1 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 23 2031

Your Portfolio Manager, Cathy Marchand, is available to assist you with all of your borrowing, investing and banking needs. You can reach Cathy Marchand by email at cmarchand@yncu.com, by phone at (519) 894-9700 or personal visit at the Fischer-Hallman Branch located at 685 Fischer-Hallman Rd Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Vincent Ndabunganiye, Donny Mutoni
3725 Irongate Cres
Windsor ON N8W 5T3

Re: Mortgage # 500002006203 - 3725 Irongate Cres Windsor ON N8W 5T3
Mortgagor(s): Vincent Ndabunganiye, Donny Mutoni

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	3725 Irongate Cres Windsor ON N8W 5T3
Mortgage Number:	500002006203
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 9 2026
Starting Balance:	\$493,600.00
Interest Rate:	4.39%
Payment Amount:	\$2,701.84
Payment Frequency:	Monthly
First Payment Date:	May 9 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 9 2031

Your Portfolio Manager, Jessica Monteith, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jessica Monteith by email at jmonteith@yncu.com, by phone at (519) 258-3890 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Wade Mogk, Victoria Mogk
38 Jacob St E
TAVISTOCK ON N0B 2R0

Re: Mortgage # 500002010726 - 38 Jacob St E Tavistock ON N0B 2R0
Mortgagor(s): Wade Mogk, Victoria Mogk, William Mogk

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	38 Jacob St E Tavistock ON N0B 2R0
Mortgage Number:	500002010726
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 15 2026
Starting Balance:	\$598,400.00
Interest Rate:	4.65%
Payment Amount:	\$1,415.31
Payment Frequency:	Biweekly
First Payment Date:	April 29 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 15 2031

Your Portfolio Manager, Hiya Rajbongshi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Hiya Rajbongshi by email at hrajbongshi@yncu.com, by phone at (519) 537-8121 or personal visit at the Woodstock Branch located at 400 Dundas Street Woodstock. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

William Byron
282 Coghill Drive
Kingsville ON N9Y 3L1

Re: Mortgage # 500002005106 - 282 Coghill Dr Kingsville ON N9Y 3L1
Mortgagor(s): William Byron

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	282 Coghill Dr Kingsville ON N9Y 3L1
Mortgage Number:	500002005106
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 9 2026
Starting Balance:	\$365,000.00
Interest Rate:	4.65%
Payment Amount:	\$863.28
Payment Frequency:	Biweekly
First Payment Date:	April 24 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	April 9 2031

Your Portfolio Manager, Tina Vo, is available to assist you with all of your borrowing, investing and banking needs. You can reach Tina Vo by email at tvo@yncu.com, by phone at (519) 804-9190 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

William Loveday, Caroline Loveday
18 Walker Way
Sauble Beach ON N0H 2G0

Re: Mortgage # 500002005536 - 18 Walker Way Sauble Beach ON N0H 2G0
Mortgagor(s): William Loveday, Caroline Loveday

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	18 Walker Way Sauble Beach ON N0H 2G0
Mortgage Number:	500002005536
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 7 2026
Starting Balance:	\$590,400.00
Interest Rate:	4.65%
Payment Amount:	\$3,317.12
Payment Frequency:	Monthly
First Payment Date:	May 7 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 7 2031

Your Portfolio Manager, Nancy Penhorwood, is available to assist you with all of your borrowing, investing and banking needs. You can reach Nancy Penhorwood by email at npenhorwood@yncu.com, by phone at (519) 744-5921 or personal visit at the Fischer-Hallman Branch located at 685 Fischer-Hallman Rd Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Aaron Baber
503 Old Goulais Bay Rd
Sault Ste. Marie ON P6A 0C7

Re: Mortgage # 70001159720 - 503 Old Goulais Bay Rd Sault Ste Marie ON P6A 5K8
Mortgagor(s): Aaron Baber

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	503 Old Goulais Bay Rd Sault Ste Marie ON P6A 5K8
Mortgage Number:	70001159720
Mortgage Type:	Open Fixed Rate Convl Mtg
Date Closed:	April 22 2026
Starting Balance:	\$56,419.95
Interest Rate:	8.99%
Payment Amount:	\$1,018.77
Payment Frequency:	Monthly
First Payment Date:	May 22 2026
Original Amortization:	180 months
Remaining Amortization:	71 months
Term:	12 months
Term Maturity Date:	April 22 2027

Your Portfolio Manager, Emily Staite, is available to assist you with all of your borrowing, investing and banking needs. You can reach Emily Staite by email at estaite@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Bento Martins, Irene Martins
1217 Enfield Court
Windsor ON N8S 4N1

Re: Mortgage # 300024340 - 1217 Enfield Court Windsor
Mortgagor(s): Bento Martins, Irene Martins

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	1217 Enfield Court Windsor
Mortgage Number:	300024340
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 15 2026
Starting Balance:	\$43,094.62
Interest Rate:	3.99%
Payment Amount:	\$430.16
Payment Frequency:	Monthly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	120 months
Term:	60 months
Term Maturity Date:	April 15 2031

Your Portfolio Manager, Tina Vo, is available to assist you with all of your borrowing, investing and banking needs. You can reach Tina Vo by email at tvo@yncu.com, by phone at (519) 804-9190 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Brendan Watts, Lindsey Kogel
485 Lafferty Ave
Windsor ON N9J 1K7

Re: Mortgage # 500000759324 - 485 Lafferty Avenue LaSalle ON N9J 1K7
Mortgagor(s): Brendan Watts, Lindsey Kogel

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	485 Lafferty Avenue LaSalle ON N9J 1K7
Mortgage Number:	500000759324
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 9 2026
Starting Balance:	\$192,264.39
Interest Rate:	4.19%
Payment Amount:	\$475.01
Payment Frequency:	Biweekly
First Payment Date:	May 14 2026
Original Amortization:	360 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	April 9 2029

Your Portfolio Manager, Jessica Monteith, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jessica Monteith by email at jmonteith@yncu.com, by phone at (519) 258-3890 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Bruce Huntley, Deanna Hunt
125 Oak Street
London ON N5Z 2H7

Re: Mortgage # 500000758318 - 236 Victoria Ave Cambridge ON N1S 3W5
Mortgagor(s): Bruce Huntley, Deanna Hunt

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	236 Victoria Ave Cambridge ON N1S 3W5
Mortgage Number:	500000758318
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 9 2026
Starting Balance:	\$325,112.44
Interest Rate:	4.24%
Payment Amount:	\$461.72
Payment Frequency:	Weekly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 9 2029

Your Portfolio Manager, Rachel Beer, is available to assist you with all of your borrowing, investing and banking needs. You can reach Rachel Beer by email at rbeer@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Catherine Holden, Mark Holden
62 Foxridge Dr
Cambridge ON N3C 3M8

Re: Mortgage # 500000761775 - 62 Foxridge Dr Cambridge ON N3C 3M8
Mortgagor(s): Catherine Holden, Mark Holden

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	62 Foxridge Dr Cambridge ON N3C 3M8
Mortgage Number:	500000761775
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 13 2026
Starting Balance:	\$467,627.34
Interest Rate:	4.04%
Payment Amount:	\$1,305.37
Payment Frequency:	Biweekly
First Payment Date:	May 11 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 13 2029

Your Portfolio Manager, Rachel Beer, is available to assist you with all of your borrowing, investing and banking needs. You can reach Rachel Beer by email at rbeer@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Chaelene Fox
23 Aberdeen Avenue
BRANTFORD ON N3S 1R6

Re: Mortgage # 500000765313 - 23 Aberdeen AV Brantford ON N3S 1R6
Mortgagor(s): Chaelene Fox

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	23 Aberdeen AV Brantford ON N3S 1R6
Mortgage Number:	500000765313
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 30 2026
Starting Balance:	\$262,045.52
Interest Rate:	4.19%
Payment Amount:	\$646.51
Payment Frequency:	Biweekly
First Payment Date:	May 22 2026
Original Amortization:	360 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	April 30 2029

Your Portfolio Manager, Ryan Ervin, is available to assist you with all of your borrowing, investing and banking needs. You can reach Ryan Ervin by email at rervin@yncu.com, by phone at (519-757-7550) - or personal visit at the Charlotte Branch located at 7 Charlotte Street Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Dylan Elford, Destiny Larocque
407 Charles St
Sault Ste. Marie ON P6C 3L4

Re: Mortgage # 500001283985 - 407 Charles ST Sault ste ON P6C 3L4
Mortgagor(s): Dylan Elford, Destiny Larocque

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	407 Charles ST Sault ste ON P6C 3L4
Mortgage Number:	500001283985
Mortgage Type:	Open Fixed Rate Convl Mtg
Date Closed:	April 12 2026
Starting Balance:	\$11,912.14
Interest Rate:	8.99%
Payment Amount:	\$56.54
Payment Frequency:	Weekly
First Payment Date:	May 15 2026
Original Amortization:	96 months
Remaining Amortization:	60 months
Term:	12 months
Term Maturity Date:	April 12 2027

Your Portfolio Manager, Emily Staite, is available to assist you with all of your borrowing, investing and banking needs. You can reach Emily Staite by email at estaite@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Eric Payne
838 Cockshutt Road
SIMCOE ON N3Y 4K4

Re: Mortgage # 500000764878 - 838 COCKSHUTT RD SIMCOE ON N3Y 4K4
Mortgagor(s): Eric Payne

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	838 COCKSHUTT RD SIMCOE ON N3Y 4K4
Mortgage Number:	500000764878
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 29 2026
Starting Balance:	\$416,311.48
Interest Rate:	4.34%
Payment Amount:	\$2,581.42
Payment Frequency:	Monthly
First Payment Date:	May 29 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	48 months
Term Maturity Date:	April 29 2030

Your Portfolio Manager, Evan Bowers, is available to assist you with all of your borrowing, investing and banking needs. You can reach Evan Bowers by email at ebowers@yncu.com, by phone at (519) 759-1150 or personal visit at the Fairview Branch located at 403 Fairview Drive Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Filipe Melo
837 Vine St
Cambridge ON N3H 2Z6

Re: Mortgage # 100000369033 - 837 Vine St Cambridge ON
Mortgagor(s): Filipe Melo

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	837 Vine St Cambridge ON
Mortgage Number:	100000369033
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 13 2026
Starting Balance:	\$211,460.56
Interest Rate:	3.69%
Payment Amount:	\$1,566.48
Payment Frequency:	Monthly
First Payment Date:	June 3 2026
Original Amortization:	300 months
Remaining Amortization:	173 months
Term:	36 months
Term Maturity Date:	April 13 2029

Your Portfolio Manager, Rachel Beer, is available to assist you with all of your borrowing, investing and banking needs. You can reach Rachel Beer by email at rbeer@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Gregory Bartlett, Marie Bartlett
855 River Ave
La Salle ON N9J 3K8

Re: Mortgage # 500001295328 - 855 River AVE LaSalle ON N9J 3K8
Mortgagor(s): Gregory Bartlett, Marie Bartlett

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	855 River AVE LaSalle ON N9J 3K8
Mortgage Number:	500001295328
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 28 2026
Starting Balance:	\$365,309.93
Interest Rate:	4.19%
Payment Amount:	\$486.09
Payment Frequency:	Weekly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	264 months
Term:	36 months
Term Maturity Date:	April 28 2029

Your Portfolio Manager, Jessica Monteith, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jessica Monteith by email at jmonteith@yncu.com, by phone at (519) 258-3890 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Michael Andrews
3 Craven Dr
Chatham ON N7L 3T9

Re: Mortgage # 500000771899 - 3 Craven Drive Chatham ON N7L 3T9
Mortgagor(s): Michael Andrews

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	3 Craven Drive Chatham ON N7L 3T9
Mortgage Number:	500000771899
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 29 2026
Starting Balance:	\$155,249.04
Interest Rate:	4.29%
Payment Amount:	\$961.53
Payment Frequency:	Monthly
First Payment Date:	May 30 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	April 29 2031

Your Portfolio Manager, Jessica Monteith, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jessica Monteith by email at jmonteith@yncu.com, by phone at (519) 258-3890 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Michael Nichol
589 Charles St
Sault Ste. Marie ON P6C 3M1

Re: Mortgage # 500000858027 - 589 Charles St Sault Ste. Marie ON P6C 3M1
Mortgagor(s): Michael Nichol

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	589 Charles St Sault Ste. Marie ON P6C 3M1
Mortgage Number:	500000858027
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 29 2026
Starting Balance:	\$42,363.03
Interest Rate:	4.24%
Payment Amount:	\$118.68
Payment Frequency:	Biweekly
First Payment Date:	May 21 2026
Original Amortization:	300 months
Remaining Amortization:	245 months
Term:	36 months
Term Maturity Date:	April 29 2029

Your Portfolio Manager, Ryan Fiacconi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Ryan Fiacconi by email at rfiacconi@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Rafiki Vitarisi, Justina Zawadi
1020 King Charles St
Belle River ON N8L 0T8

Re: Mortgage # 500001283456 - 1020 King Charles St Belle River ON N0R 1A0
Mortgagor(s): Rafiki Vitarisi, Justina Zawadi

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	1020 King Charles St Belle River ON N0R 1A0
Mortgage Number:	500001283456
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 12 2026
Starting Balance:	\$341,366.97
Interest Rate:	3.79%
Payment Amount:	\$1,888.60
Payment Frequency:	Monthly
First Payment Date:	May 12 2026
Original Amortization:	300 months
Remaining Amortization:	264 months
Term:	36 months
Term Maturity Date:	April 12 2029

Your Portfolio Manager, Tina Vo, is available to assist you with all of your borrowing, investing and banking needs. You can reach Tina Vo by email at tvo@yncu.com, by phone at (519) 804-9190 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Richard Abbott
162 Fulton St
Brantford ON N3R 4G3

Re: Mortgage # 500000758060 - 162 Fulton ST Brantford ON N3R 4G3
Mortgagor(s): Richard Abbott

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	162 Fulton ST Brantford ON N3R 4G3
Mortgage Number:	500000758060
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 9 2026
Starting Balance:	\$207,502.12
Interest Rate:	4.29%
Payment Amount:	\$641.67
Payment Frequency:	Biweekly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	April 9 2031

Your Portfolio Manager, Costas Erotokritou, is available to assist you with all of your borrowing, investing and banking needs. You can reach Costas Erotokritou by email at cerotokritou@yncu.com, by phone at (519) 759-7550 Ext 852 or personal visit at the Charlotte Branch located at 7 Charlotte Street Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Roxanne Lovell
21 Centennial Dr Apt. B
Brantford ON N3R 6Y5

Re: Mortgage # 500000757377 - B-21 Centennial DR Brantford ON N3R 6Y5
Mortgagor(s): Roxanne Lovell

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	B-21 Centennial DR Brantford ON N3R 6Y5
Mortgage Number:	500000757377
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 6 2026
Starting Balance:	\$59,184.77
Interest Rate:	4.29%
Payment Amount:	\$350.00
Payment Frequency:	Biweekly
First Payment Date:	May 22 2026
Original Amortization:	180 months
Remaining Amortization:	120 months
Term:	36 months
Term Maturity Date:	April 6 2029

Your Portfolio Manager, Evan Bowers, is available to assist you with all of your borrowing, investing and banking needs. You can reach Evan Bowers by email at ebowers@yncu.com, by phone at (519) 759-1150 or personal visit at the Fairview Branch located at 403 Fairview Drive Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Savvas Erotokritou
703-3227 King St E
Kitchener ON N2A 3Z9

Re: Mortgage # 500001305796 - 703-3227 King ST E Kitchener ON N2A 3Z9
Mortgagor(s): Savvas Erotokritou

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	703-3227 King ST E Kitchener ON N2A 3Z9
Mortgage Number:	500001305796
Mortgage Type:	Convertible Conventional Mtg
Date Closed:	April 12 2026
Starting Balance:	\$151,206.02
Interest Rate:	Prime -0.50%
Payment Amount:	\$540.00
Payment Frequency:	Biweekly
First Payment Date:	May 22 2026
Original Amortization:	240 months
Remaining Amortization:	205 months
Term:	60 months
Term Maturity Date:	April 12 2031

Your Portfolio Manager, Ryan Ervin, is available to assist you with all of your borrowing, investing and banking needs. You can reach Ryan Ervin by email at rervin@yncu.com, by phone at (519-759-7550) - or personal visit at the Charlotte Branch located at 7 Charlotte Street Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Sergio Chaves, Katherine Washchuk
2 Cedar Terr
Dorchester ON N0L 1G2

Re: Mortgage # 500000750141 - 2 Cedar Terrace Dorchester ON N0L 1P2
Mortgagor(s): Sergio Chaves, Katherine Washchuk

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	2 Cedar Terrace Dorchester ON N0L 1P2
Mortgage Number:	500000750141
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 1 2026
Starting Balance:	\$273,550.21
Interest Rate:	3.99%
Payment Amount:	\$1,651.50
Payment Frequency:	Monthly
First Payment Date:	June 1 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	April 1 2031

Your Portfolio Manager, Rachel Beer, is available to assist you with all of your borrowing, investing and banking needs. You can reach Rachel Beer by email at rbeer@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Stephan Loyer, Chantal Mclean
18 Langrell Ave
Tillsonburg ON N4G 5X8

Re: Mortgage # 500000759902 - 18 Langrell Ave Tillsonburg ON N4G 5X8
Mortgagor(s): Stephan Loyer, Chantal Mclean

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	18 Langrell Ave Tillsonburg ON N4G 5X8
Mortgage Number:	500000759902
Mortgage Type:	Closed Var Rate Conv Mtg
Date Closed:	April 27 2026
Starting Balance:	\$316,640.70
Interest Rate:	Prime -0.55%
Payment Amount:	\$436.65
Payment Frequency:	Weekly
First Payment Date:	May 11 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	April 27 2031

Your Portfolio Manager, Jackie Halstead, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jackie Halstead by email at jhalstead@yncu.com, by phone at (519) 804-9190 or personal visit at the Fischer-Hallman Branch located at 685 Fischer-Hallman Rd Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Harvey Walters
2 Canada Crt
Brantford ON N3S 7K4

Re: Mortgage # 300024149 - 2 CANADA COURT BRANTFORD ON
Mortgagor(s): Harvey Walters

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	2 CANADA COURT BRANTFORD ON
Mortgage Number:	300024149
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 16 2026
Starting Balance:	\$93,634.25
Interest Rate:	4.09%
Payment Amount:	\$217.83
Payment Frequency:	Weekly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	120 months
Term:	60 months
Term Maturity Date:	April 16 2031

Your Portfolio Manager, Costas Erotokritou, is available to assist you with all of your borrowing, investing and banking needs. You can reach Costas Erotokritou by email at cerotokritou@yncu.com, by phone at (519) 759-7550 Ext 852 or personal visit at the Charlotte Branch located at 7 Charlotte Street Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Jane Buchner-Spina, Franco Spina
361 Vanier Dr
Kitchener ON N2C 1K1

Re: Mortgage # 500000765453 - 361 Vanier Dr Kitchener ON N2C 1K1
Mortgagor(s): Jane Buchner-Spina, Franco Spina

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	361 Vanier Dr Kitchener ON N2C 1K1
Mortgage Number:	500000765453
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 20 2026
Starting Balance:	\$54,334.63
Interest Rate:	4.19%
Payment Amount:	\$459.82
Payment Frequency:	Biweekly
First Payment Date:	May 22 2026
Original Amortization:	120 months
Remaining Amortization:	60 months
Term:	36 months
Term Maturity Date:	April 20 2029

Your Portfolio Manager, Rachel Beer, is available to assist you with all of your borrowing, investing and banking needs. You can reach Rachel Beer by email at rbeer@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Jody Legue
15 Harmony Crt
Cambridge ON N1R 7T3

Re: Mortgage # 500000574632 - 15 Harmony Crt Cambridge ON N1R 7T3
Mortgagor(s): Jody Legue

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	15 Harmony Crt Cambridge ON N1R 7T3
Mortgage Number:	500000574632
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 16 2026
Starting Balance:	\$287,594.77
Interest Rate:	4.19%
Payment Amount:	\$1,819.52
Payment Frequency:	Monthly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	228 months
Term:	36 months
Term Maturity Date:	April 16 2029

Your Portfolio Manager, Rachel Beer, is available to assist you with all of your borrowing, investing and banking needs. You can reach Rachel Beer by email at rbeer@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

John Sehovic
101 Pozzebon Cres
Sault Ste. Marie ON P6C 6B4

Re: Mortgage # 500000415018 - 203 Goulais Ave Sault Ste Marie ON P6C 4Z7
Mortgagor(s): John Sehovic

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	203 Goulais Ave Sault Ste Marie ON P6C 4Z7
Mortgage Number:	500000415018
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 30 2026
Starting Balance:	\$62,342.16
Interest Rate:	4.29%
Payment Amount:	\$407.79
Payment Frequency:	Monthly
First Payment Date:	May 10 2026
Original Amortization:	299 months
Remaining Amortization:	220 months
Term:	36 months
Term Maturity Date:	April 30 2029

Your Portfolio Manager, Ryan Fiacconi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Ryan Fiacconi by email at rfiacconi@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Justin Bouchard, Jodi Sinden
38822 Mill Road RR 1
Varna ON N0M 2R0

Re: Mortgage # 500000769869 - 38822 MILL RD VARNA ON N0M 2R0
Mortgagor(s): Justin Bouchard, Jodi Sinden

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	38822 MILL RD VARNA ON N0M 2R0
Mortgage Number:	500000769869
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 27 2026
Starting Balance:	\$162,664.38
Interest Rate:	4.34%
Payment Amount:	\$407.62
Payment Frequency:	Biweekly
First Payment Date:	May 15 2026
Original Amortization:	360 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	April 27 2031

Your Portfolio Manager, Cherie Beaumier, is available to assist you with all of your borrowing, investing and banking needs. You can reach Cherie Beaumier by email at cbeaumier@yncu.com, by phone at (519) 348-8448 or personal visit at the Mitchell Branch located at 105 Ontario Road Box 549 Mitchell. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Kia-Lee Witty, Vernon Lucas
29 Penno Rd
Sault Ste. Marie ON P6C 2Z8

Re: Mortgage # 500000765206 - 29 PENNO RD SAULT STE MARIE ON P6C 2Z8
Mortgagor(s): Kia-Lee Witty, Vernon Lucas

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	29 PENNO RD SAULT STE MARIE ON P6C 2Z8
Mortgage Number:	500000765206
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 30 2026
Starting Balance:	\$107,141.18
Interest Rate:	3.89%
Payment Amount:	\$294.64
Payment Frequency:	Biweekly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 30 2029

Your Portfolio Manager, Mandy Thorkilson, is available to assist you with all of your borrowing, investing and banking needs. You can reach Mandy Thorkilson by email at mthorkilson@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Marijo Howard
91 6th Av
Kitchener ON N2C 1P9

Re: Mortgage # 500000764282 - 91 6th Ave Kitchener ON N2C 1P9
Mortgagor(s): Marijo Howard

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	91 6th Ave Kitchener ON N2C 1P9
Mortgage Number:	500000764282
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 19 2026
Starting Balance:	\$253,075.04
Interest Rate:	4.29%
Payment Amount:	\$1,567.42
Payment Frequency:	Monthly
First Payment Date:	June 1 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 19 2029

Your Portfolio Manager, Cathy Marchand, is available to assist you with all of your borrowing, investing and banking needs. You can reach Cathy Marchand by email at cmarchand@yncu.com, by phone at (519) 894-9700 or personal visit at the Weber Branch located at 1334 Weber St East Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Michael Boyer, Kallie Hagan
345 Morin St
Sault Ste Marie ON P6C 3E5

Re: Mortgage # 500000567065 - 345 Morin ST Sault Ste Marie ON P6C 3E5
Mortgagor(s): Michael Boyer, Kallie Hagan

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	345 Morin ST Sault Ste Marie ON P6C 3E5
Mortgage Number:	500000567065
Mortgage Type:	Open Fixed Rate High Ratio Mtg
Date Closed:	April 9 2026
Starting Balance:	\$107,585.42
Interest Rate:	8.99%
Payment Amount:	\$985.41
Payment Frequency:	Monthly
First Payment Date:	June 1 2026
Original Amortization:	300 months
Remaining Amortization:	228 months
Term:	12 months
Term Maturity Date:	April 9 2027

Your Portfolio Manager, Ryan Fiacconi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Ryan Fiacconi by email at rfiacconi@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Michael Lee, Filomena Vieira-Lee
20 Broadoaks Dr
Cambridge ON N1T 2C3

Re: Mortgage # 500000753467 - 20 Broadoakes Dr Cambridge ON N1T 2C3
Mortgagor(s): Michael Lee, Filomena Vieira-Lee

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	20 Broadoakes Dr Cambridge ON N1T 2C3
Mortgage Number:	500000753467
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 8 2026
Starting Balance:	\$280,023.23
Interest Rate:	4.09%
Payment Amount:	\$785.09
Payment Frequency:	Biweekly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 8 2029

Your Portfolio Manager, Rachel Beer, is available to assist you with all of your borrowing, investing and banking needs. You can reach Rachel Beer by email at rbeer@yncu.com, by phone at (519) 622-3377 or personal visit at the Cambridge Branch located at 385 Hespeler Road Cambridge. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Michael Nichol
589 Charles St
Sault Ste. Marie ON P6C 3M1

Re: Mortgage # 500000767194 - 589 Charles St Sault Ste. Marie ON P6C 3M1
Mortgagor(s): Michael Nichol

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	589 Charles St Sault Ste. Marie ON P6C 3M1
Mortgage Number:	500000767194
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 22 2026
Starting Balance:	\$60,631.22
Interest Rate:	4.24%
Payment Amount:	\$231.70
Payment Frequency:	Biweekly
First Payment Date:	May 15 2026
Original Amortization:	216 months
Remaining Amortization:	156 months
Term:	36 months
Term Maturity Date:	April 22 2029

Your Portfolio Manager, Ryan Fiacconi, is available to assist you with all of your borrowing, investing and banking needs. You can reach Ryan Fiacconi by email at rfiacconi@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Olaoluwa Sanni, Rhone Sanni
149-1960 Dalmagarry Rd
London ON N6G 0T8

Re: Mortgage # 500000766618 - 57-755 Linden Dr Cambridge ON N3H 5L5
Mortgagor(s): Olaoluwa Sanni, Rhone Sanni

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	57-755 Linden Dr Cambridge ON N3H 5L5
Mortgage Number:	500000766618
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 22 2026
Starting Balance:	\$491,067.67
Interest Rate:	4.04%
Payment Amount:	\$2,977.43
Payment Frequency:	Monthly
First Payment Date:	May 22 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	April 22 2029

Your Portfolio Manager, Jackie Halstead, is available to assist you with all of your borrowing, investing and banking needs. You can reach Jackie Halstead by email at jhalstead@yncu.com, by phone at (519) 804-9190 or personal visit at the Fischer-Hallman Branch located at 685 Fischer-Hallman Rd Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Randy Foster
61 Monterey Rd
KITCHENER ON N2B 1V4

Re: Mortgage # 500000757765 - 61 Monterey Rd Kitchener ON N2B 1V4
Mortgagor(s): Randy Foster

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	61 Monterey Rd Kitchener ON N2B 1V4
Mortgage Number:	500000757765
Mortgage Type:	Convertible Conventional Mtg
Date Closed:	April 9 2026
Starting Balance:	\$339,117.90
Interest Rate:	Prime -0.96%
Payment Amount:	\$904.84
Payment Frequency:	Biweekly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	April 9 2031

Your Portfolio Manager, Cathy Marchand, is available to assist you with all of your borrowing, investing and banking needs. You can reach Cathy Marchand by email at cmarchand@yncu.com, by phone at (519) 894-9700 or personal visit at the Weber Branch located at 1334 Weber St East Kitchener. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Rashda-Ayub Rana
134 Brier Park Rd
Brantford ON N3R 5T7

Re: Mortgage # 500001286277 - 44 Sulky RD Brantford ON N3P 1K2
Mortgagor(s): Rashda-Ayub Rana

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	44 Sulky RD Brantford ON N3P 1K2
Mortgage Number:	500001286277
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	April 17 2026
Starting Balance:	\$47,164.27
Interest Rate:	4.29%
Payment Amount:	\$274.86
Payment Frequency:	Monthly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	264 months
Term:	36 months
Term Maturity Date:	April 17 2029

Your Portfolio Manager, Evan Bowers, is available to assist you with all of your borrowing, investing and banking needs. You can reach Evan Bowers by email at ebowers@yncu.com, by phone at (519) 759-1150 or personal visit at the Fairview Branch located at 403 Fairview Drive Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Robert Craig, Lynne Craig
93 Chambers Ave
Sault Ste. Marie ON P6A 4V2

Re: Mortgage # 70001088960 - 93 Chambers Ave Sault Ste Marie ON P6A 4V2 Canada
Mortgagor(s): Robert Craig, Lynne Craig

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	93 Chambers Ave Sault Ste Marie ON P6A 4V2 Canada
Mortgage Number:	70001088960
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 29 2026
Starting Balance:	\$43,833.01
Interest Rate:	4.29%
Payment Amount:	\$148.14
Payment Frequency:	Biweekly
First Payment Date:	May 13 2026
Original Amortization:	300 months
Remaining Amortization:	180 months
Term:	36 months
Term Maturity Date:	April 29 2029

Your Portfolio Manager, Emily Staite, is available to assist you with all of your borrowing, investing and banking needs. You can reach Emily Staite by email at estaite@yncu.com, by phone at (705) 942-1000 or personal visit at the Bay Street Branch located at 289 Bay Street SAULT STE MARIE. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Steve Culumovic, Gayle Hutchings
7732 Sixth Line
ELORA ON N0B 1S0

Re: Mortgage # 500000761346 - 7732 Sixth LINE Elora ON N0B 1S0
Mortgagor(s): Steve Culumovic, Gayle Hutchings

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	7732 Sixth LINE Elora ON N0B 1S0
Mortgage Number:	500000761346
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 16 2026
Starting Balance:	\$238,362.63
Interest Rate:	4.09%
Payment Amount:	\$333.91
Payment Frequency:	Weekly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	April 16 2031

Your Portfolio Manager, Ryan Ervin, is available to assist you with all of your borrowing, investing and banking needs. You can reach Ryan Ervin by email at rervin@yncu.com, by phone at (519-759-7550) - or personal visit at the Charlotte Branch located at 7 Charlotte Street Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Suzanne Stacey
158 - 399 Lindsley Street
Dresden ON N0P 1M0

Re: Mortgage # 500000753517 - 399 LINDSLEY ST DRESDEN ON N0P 1M0
Mortgagor(s): Suzanne Stacey

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	399 LINDSLEY ST DRESDEN ON N0P 1M0
Mortgage Number:	500000753517
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 1 2026
Starting Balance:	\$97,222.77
Interest Rate:	3.99%
Payment Amount:	\$270.67
Payment Frequency:	Biweekly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	April 1 2031

Your Portfolio Manager, Tina Vo, is available to assist you with all of your borrowing, investing and banking needs. You can reach Tina Vo by email at tvo@yncu.com, by phone at (519) 804-9190 or personal visit at the Windsor Branch located at 650 Division Rd WINDSOR. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Tommy Harron
805 Bradford St PO Box 2327
PORT ELGIN ON N0H 2C4

Re: Mortgage # 500000755389 - 266 Bricker Street Port Elgin ON N0H 2C1
Mortgagor(s): Tommy Harron

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	266 Bricker Street Port Elgin ON N0H 2C1
Mortgage Number:	500000755389
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	April 1 2026
Starting Balance:	\$230,894.85
Interest Rate:	4.14%
Payment Amount:	\$1,411.95
Payment Frequency:	Monthly
First Payment Date:	May 15 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	April 1 2031

Your Portfolio Manager, Cherie Beaumier, is available to assist you with all of your borrowing, investing and banking needs. You can reach Cherie Beaumier by email at cbeaumier@yncu.com, by phone at (519) 348-8448 or personal visit at the Mitchell Branch located at 105 Ontario Road Box 549 Mitchell. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited

May 1 2026

Wendell Barbour, Debbie Barbour
62 Walnut Ave RR # 6
Tillsonburg ON N4G 4G9

Re: Mortgage # 300021294 - 62 Walnut Avenue Highway Meadows Park RR # 6 Tillsonburg
On N4G 4G9
Mortgagor(s): Wendell Barbour, Debbie Barbour

We, at Your Neighbourhood Credit Union, are very pleased to have been given the opportunity to assist you with your mortgage needs. For your reference, below is a summary of the mortgage details and your contact person:

Property Address:	62 Walnut Avenue Highway Meadows Park RR # 6 Tillsonburg On N4G 4G9
Mortgage Number:	300021294
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	April 1 2026
Starting Balance:	\$42,869.00
Interest Rate:	4.09%
Payment Amount:	\$224.37
Payment Frequency:	Biweekly
First Payment Date:	May 22 2026
Original Amortization:	298 months
Remaining Amortization:	105 months
Term:	60 months
Term Maturity Date:	April 1 2031

Your Portfolio Manager, Costas Erotokritou, is available to assist you with all of your borrowing, investing and banking needs. You can reach Costas Erotokritou by email at cerotokritou@yncu.com, by phone at (519) 759-7550 Ext 852 or personal visit at the Charlotte Branch located at 7 Charlotte Street Brantford. Please feel free to reach out anytime for experienced and trusted financial service.

Welcome to the Neighbourhood!

Sincerely,

Your Neighbourhood Credit Union Limited