

April 1 2026

Abhishek Bhasin, Geetika Sharma
2709 Teak Crescent
Oakville ON L6J 7M7

Re: Mortgage # 500001996396 - 1701-25 Wellington St S Kitchener ON N2G 0G5
Mortgagor(s): Abhishek Bhasin, Geetika Sharma

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:	1701-25 Wellington St S Kitchener ON N2G 0G5
Mortgage Number:	500001996396
Mortgage Type:	Convertible Conventional Mtg
Date Closed:	March 23 2026
Starting Balance:	\$408,000.00
Interest Rate:	Prime +0.40%
Payment Amount:	\$2,152.98
Payment Frequency:	Monthly
First Payment Date:	April 23 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 23 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

April 1 2026

Adam Strub, Tammy Strub
7839 Sdrd 10 Stn Mn
Fergus ON N1M 2W3

Re: Mortgage # 500001999051 - 7839 SideRoad 10 RD Fergus ON N1M 2W3
Mortgagor(s): Adam Strub, Tammy Strub

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:	7839 SideRoad 10 RD Fergus ON N1M 2W3
Mortgage Number:	500001999051
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 27 2026
Starting Balance:	\$455,000.00
Interest Rate:	4.36%
Payment Amount:	\$2,490.00
Payment Frequency:	Monthly
First Payment Date:	April 27 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 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

April 1 2026

Agnes Young, Tyler Clements
70 North St W
Tillsonburg ON N4G 1C2

Re: Mortgage # 500001994128 - 70 North St W Tillsonburg ON N4G 1C2
Mortgagor(s): Agnes Young, Tyler Clements

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:	70 North St W Tillsonburg ON N4G 1C2
Mortgage Number:	500001994128
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 23 2026
Starting Balance:	\$428,000.00
Interest Rate:	4.65%
Payment Amount:	\$505.92
Payment Frequency:	Weekly
First Payment Date:	March 30 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	36 months
Term Maturity Date:	March 23 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

April 1 2026

Amanda Sellner, Phillip St. Pierre
476 Bridge St W
Waterloo ON N2K 1L4

Re: Mortgage # 500001987841 - 476 Bridge St W Waterloo ON N2K 1L4
Mortgagor(s): Amanda Sellner, Phillip St. Pierre

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:	476 Bridge St W Waterloo ON N2K 1L4
Mortgage Number:	500001987841
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 10 2026
Starting Balance:	\$450,000.00
Interest Rate:	4.99%
Payment Amount:	\$2,398.92
Payment Frequency:	Monthly
First Payment Date:	April 10 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 10 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

April 1 2026

Anna Dinardo, Gino Minicucci
71 Vasey RD
Bradford ON L3Z 4P6

Re: Mortgage # 500001981307 - 71 Vasey Rd Bradford ON L3Z 4P6
Mortgagor(s): Anna Dinardo, Gino Minicucci

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:	71 Vasey Rd Bradford ON L3Z 4P6
Mortgage Number:	500001981307
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 2 2026
Starting Balance:	\$750,000.00
Interest Rate:	4.65%
Payment Amount:	\$3,847.34
Payment Frequency:	Monthly
First Payment Date:	April 1 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	36 months
Term Maturity Date:	March 2 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

April 1 2026

Ashley Smith, Kevin Coneybeare
135 Sackville Road
Sault Ste Marie ON P6B 4T5

Re: Mortgage # 500001997105 - 135 Sackville Rd Sault Ste. Marie ON P6B 4T5
Mortgagor(s): Ashley Smith, Kevin Coneybeare

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:	135 Sackville Rd Sault Ste. Marie ON P6B 4T5
Mortgage Number:	500001997105
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 25 2026
Starting Balance:	\$311,920.00
Interest Rate:	4.65%
Payment Amount:	\$737.74
Payment Frequency:	Biweekly
First Payment Date:	April 9 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 25 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

April 1 2026

Audrey White
3245 Elgin St Box188
Alvinston ON N0N 1A0

Re: Mortgage # 500001997923 - 3245 Elgin ST Alvinston ON N0N 1A0
Mortgagor(s): Audrey White

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:	3245 Elgin ST Alvinston ON N0N 1A0
Mortgage Number:	500001997923
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	March 27 2026
Starting Balance:	\$39,356.00
Interest Rate:	4.51%
Payment Amount:	\$100.53
Payment Frequency:	Biweekly
First Payment Date:	April 3 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 27 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

April 1 2026

Barbara Brodhaecker
18-25 Valleyview Rd
Kitchener ON N2E 1L5

Re: Mortgage # 500001997626 - 18-25 Valleyview RD Kitchener ON N2G 4J3
Mortgagor(s): Barbara Brodhaecker

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:	18-25 Valleyview RD Kitchener ON N2G 4J3
Mortgage Number:	500001997626
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 26 2026
Starting Balance:	\$272,075.00
Interest Rate:	4.49%
Payment Amount:	\$1,504.35
Payment Frequency:	Monthly
First Payment Date:	April 3 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 26 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

April 1 2026

Brandon Devine, Jamie Hawke
18 Beaumont Cres
Guelph ON N1E 6A7

Re: Mortgage # 500002001675 - 18 Beaumont Cres Guelph ON N1E 6A7
Mortgagor(s): Brandon Devine, Jamie Hawke

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 Beaumont Cres Guelph ON N1E 6A7
Mortgage Number:	500002001675
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 31 2026
Starting Balance:	\$260,000.00
Interest Rate:	4.29%
Payment Amount:	\$742.51
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	240 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 31 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

April 1 2026

Brandon Gorse, Erin Gorse
3976 Perth Road 180 Box 3
Dublin ON N0K 1E0

Re: Mortgage # 500001991538 - 3976 Perth Road 180 Road Dublin ON N0K 1E0
Mortgagor(s): Brandon Gorse, Erin Gorse

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:	3976 Perth Road 180 Road Dublin ON N0K 1E0
Mortgage Number:	500001991538
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 18 2026
Starting Balance:	\$210,767.00
Interest Rate:	4.39%
Payment Amount:	\$531.95
Payment Frequency:	Biweekly
First Payment Date:	April 1 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 18 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

April 1 2026

Brandon Salt, Michelle Salt
8 James St
Innerkip ON N0J 1M0

Re: Mortgage # 500002000115 - 8 James St Innerkip ON N0J 1M0
Mortgagor(s): Brandon Salt, Michelle Salt

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 James St Innerkip ON N0J 1M0
Mortgage Number:	500002000115
Mortgage Type:	Closed Var Rate Conv Mtg
Date Closed:	March 31 2026
Starting Balance:	\$540,174.28
Interest Rate:	Prime -0.65%
Payment Amount:	\$1,287.48
Payment Frequency:	Biweekly
First Payment Date:	April 3 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 31 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

April 1 2026

Brent Kwapisz
2585 Victoria Street
South Woodslee ON N0R 1V0

Re: Mortgage # 500001993757 - 2585 Victoria ST South Woodslee ON N0R 1V0
Mortgagor(s): Brent Kwapisz

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:	2585 Victoria ST South Woodslee ON N0R 1V0
Mortgage Number:	500001993757
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 20 2026
Starting Balance:	\$400,000.00
Interest Rate:	4.19%
Payment Amount:	\$494.45
Payment Frequency:	Weekly
First Payment Date:	March 27 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 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

April 1 2026

Bronwyn Meduri, Jeremy Foley Belanger
1042 Harkness Ave
Ottawa ON K1V 6P2

Re: Mortgage # 500001990027 - 1042 Harkness Ave Ottawa ON K1V 6P2
Mortgagor(s): Bronwyn Meduri, Jeremy Foley Belanger

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:	1042 Harkness Ave Ottawa ON K1V 6P2
Mortgage Number:	500001990027
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 16 2026
Starting Balance:	\$648,000.00
Interest Rate:	4.29%
Payment Amount:	\$3,511.24
Payment Frequency:	Monthly
First Payment Date:	April 16 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	March 16 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

April 1 2026

Carman Lasson, Deborah Laird
8626 Furnival Road
Rodney ON N0L 2C0

Re: Mortgage # 500001992460 - 8626 Furnival Rd Rodney ON N0L 2C0
Mortgagor(s): Carman Lasson, Deborah Laird

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:	8626 Furnival Rd Rodney ON N0L 2C0
Mortgage Number:	500001992460
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 19 2026
Starting Balance:	\$300,000.00
Interest Rate:	4.49%
Payment Amount:	\$829.38
Payment Frequency:	Biweekly
First Payment Date:	March 20 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 19 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

April 1 2026

Carol Myhill, David Myhill
204 Goulais Ave
Sault Ste Marie ON P6C 4Z8

Re: Mortgage # 500001998103 - 204 Goulais Ave Sault Ste. Marie ON P6C 4Z8
Mortgagor(s): Carol Myhill, David Myhill

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 Goulais Ave Sault Ste. Marie ON P6C 4Z8
Mortgage Number:	500001998103
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 26 2026
Starting Balance:	\$242,060.00
Interest Rate:	4.29%
Payment Amount:	\$655.81
Payment Frequency:	Biweekly
First Payment Date:	March 27 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 26 2031

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

April 1 2026

Cathy Ruth-Ann Hicks
139 Plaintree Dr
Sault Ste. Marie ON P6B 5G9

Re: Mortgage # 500001984210 - 139 Plaintree DR Sault Ste Marie ON P6B 5G9
Mortgagor(s): Cathy Ruth-Ann Hicks

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:	139 Plaintree DR Sault Ste Marie ON P6B 5G9
Mortgage Number:	500001984210
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	March 6 2026
Starting Balance:	\$75,000.00
Interest Rate:	4.34%
Payment Amount:	\$239.27
Payment Frequency:	Biweekly
First Payment Date:	March 20 2026
Original Amortization:	204 months
Remaining Amortization:	204 months
Term:	60 months
Term Maturity Date:	March 6 2031

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

April 1 2026

Cole Brunelle, Angela Brunelle
484432 Sweaburg Rd.
Beachville ON N0J 1A0

Re: Mortgage # 500001986728 - 484432 Sweaburg Rd Beachville ON N0J 1A0
Mortgagor(s): Cole Brunelle, Angela Brunelle, Cora Branderhorst, David Brunelle

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:	484432 Sweaburg Rd Beachville ON N0J 1A0
Mortgage Number:	500001986728
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 10 2026
Starting Balance:	\$480,000.00
Interest Rate:	4.29%
Payment Amount:	\$599.40
Payment Frequency:	Weekly
First Payment Date:	March 17 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 10 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

April 1 2026

Craig Kaufman, Abby Fraser
101 Claycroft Cres
Kitchener ON N2N 2S7

Re: Mortgage # 500001993088 - 101 Claycroft Cres Kitchener ON N2N 2S7
Mortgagor(s): Craig Kaufman, Abby Fraser

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 Claycroft Cres Kitchener ON N2N 2S7
Mortgage Number:	500001993088
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 20 2026
Starting Balance:	\$612,723.00
Interest Rate:	4.39%
Payment Amount:	\$1,664.53
Payment Frequency:	Biweekly
First Payment Date:	March 27 2026
Original Amortization:	264 months
Remaining Amortization:	264 months
Term:	60 months
Term Maturity Date:	March 20 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

April 1 2026

Daniel Conroy, Robin Conroy
300 Moody St
Sault Ste. Marie ON P6C 4A1

Re: Mortgage # 500001996123 - 300 Moody St Sault Ste Marie ON P6C 4A1
Mortgagor(s): Daniel Conroy, Robin Conroy

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:	300 Moody St Sault Ste Marie ON P6C 4A1
Mortgage Number:	500001996123
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 25 2026
Starting Balance:	\$92,479.28
Interest Rate:	4.39%
Payment Amount:	\$233.41
Payment Frequency:	Biweekly
First Payment Date:	April 1 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 25 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

April 1 2026

Daniel Koot, Julia Koot
22 Franklin St
Brantford ON N3R 1S8

Re: Mortgage # 500001994938 - 22 FRANKLIN ST BRANTFORD ON N3R 1S8
Mortgagor(s): Daniel Koot, Julia Koot

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:	22 FRANKLIN ST BRANTFORD ON N3R 1S8
Mortgage Number:	500001994938
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 24 2026
Starting Balance:	\$338,617.00
Interest Rate:	4.29%
Payment Amount:	\$768.29
Payment Frequency:	Biweekly
First Payment Date:	April 8 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	36 months
Term Maturity Date:	March 24 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

April 1 2026

David Neufeld, Agatha Neufeld
2524 Highway 59
Langton Rr4 ON N0E 1G0

Re: Mortgage # 500002000974 - 2524 Highway 59 Langton ON N0E 1G0
Mortgagor(s): David Neufeld, Agatha Neufeld

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:	2524 Highway 59 Langton ON N0E 1G0
Mortgage Number:	500002000974
Mortgage Type:	Convertible Conventional Mtg
Date Closed:	March 31 2026
Starting Balance:	\$260,000.00
Interest Rate:	Prime +0.25%
Payment Amount:	\$1,474.84
Payment Frequency:	Monthly
First Payment Date:	April 30 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 31 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

April 1 2026

Dean Barkley, Tiffany Barkley
225 West Church St
Waterford ON N0E 1Y0

Re: Mortgage # 500001999929 - 225 West Church St Waterford ON N0E 1Y0
Mortgagor(s): Dean Barkley, Tiffany Barkley

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:	225 West Church St Waterford ON N0E 1Y0
Mortgage Number:	500001999929
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 27 2026
Starting Balance:	\$382,400.00
Interest Rate:	4.49%
Payment Amount:	\$974.88
Payment Frequency:	Biweekly
First Payment Date:	April 9 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	March 27 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

April 1 2026

Dean Dent, Penny Dent
4031 Graham Side Road North
Kingsville ON N0P 2G0

Re: Mortgage # 500001994326 - 4031 Graham Side RD Kingsville ON N0P 2G0
Mortgagor(s): Dean Dent, Penny Dent

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:	4031 Graham Side RD Kingsville ON N0P 2G0
Mortgage Number:	500001994326
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 20 2026
Starting Balance:	\$406,000.00
Interest Rate:	4.39%
Payment Amount:	\$2,222.34
Payment Frequency:	Monthly
First Payment Date:	April 1 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 20 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

April 1 2026

Dirk Van Arragon
147 Fifteenth Ave
Cochrane ON P0L 1C0

Re: Mortgage # 500001994011 - 147 Fifteenth Ave Cochrane ON P0L 1C0
Mortgagor(s): Dirk Van Arragon

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:	147 Fifteenth Ave Cochrane ON P0L 1C0
Mortgage Number:	500001994011
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 19 2026
Starting Balance:	\$261,820.00
Interest Rate:	4.19%
Payment Amount:	\$1,404.33
Payment Frequency:	Monthly
First Payment Date:	April 19 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 19 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

April 1 2026

Dwayne Hordyk, Gabriella Palmieri
139 Brookside Ct
Kitchener ON N2N 1H2

Re: Mortgage # 500002000958 - 16 Centre St Elmira ON N3B 2T9
Mortgagor(s): Dwayne Hordyk, Gabriella Palmieri

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 Centre St Elmira ON N3B 2T9
Mortgage Number:	500002000958
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 30 2026
Starting Balance:	\$552,000.00
Interest Rate:	4.39%
Payment Amount:	\$2,748.04
Payment Frequency:	Monthly
First Payment Date:	April 30 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 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

April 1 2026

Eric Weeda, Johanna Weeda
386087 Second Road
Burgessville ON N0J 1C0

Re: Mortgage # 500001981349 - 9 Dufferin St S Norwich ON N0J 1P0
Mortgagor(s): Eric Weeda, Johanna Weeda, Martin Weeda

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 Dufferin St S Norwich ON N0J 1P0
Mortgage Number:	500001981349
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 2 2026
Starting Balance:	\$470,015.00
Interest Rate:	4.29%
Payment Amount:	\$2,312.78
Payment Frequency:	Monthly
First Payment Date:	April 2 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 2 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

April 1 2026

Fawaz Soultan
3056 Troup Cres
Windsor ON N8R 0A5

Re: Mortgage # 500001987965 - 207-8475 Wyandotte ST E Windsor ON N8S 0A4
Mortgagor(s): Fawaz Soultan

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:	207-8475 Wyandotte ST E Windsor ON N8S 0A4
Mortgage Number:	500001987965
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 6 2026
Starting Balance:	\$150,000.00
Interest Rate:	4.39%
Payment Amount:	\$821.06
Payment Frequency:	Monthly
First Payment Date:	April 5 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	March 6 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

April 1 2026

Giorgio Lia, David Fortier
1093 Vincent Cres
Belle River ON N0R 1A0

Re: Mortgage # 500001981919 - 1093 Vincent Cres Belle River ON N0R 1A0
Mortgagor(s): Giorgio Lia, David Fortier

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:	1093 Vincent Cres Belle River ON N0R 1A0
Mortgage Number:	500001981919
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 3 2026
Starting Balance:	\$938,400.00
Interest Rate:	4.65%
Payment Amount:	\$4,813.79
Payment Frequency:	Monthly
First Payment Date:	April 3 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	36 months
Term Maturity Date:	March 3 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

April 1 2026

Gnanendran Sripathmanathan, Niraja Gnanendran
1 Jazz Dr
Maple ON L6A 4S4

Re: Mortgage # 500001993427 - 316 Ramblewood Dr Wasaga Beach ON L9Z 0L5
Mortgagor(s): Gnanendran Sripathmanathan, Niraja Gnanendran

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:	316 Ramblewood Dr Wasaga Beach ON L9Z 0L5
Mortgage Number:	500001993427
Mortgage Type:	Convertible Conventional Mtg
Date Closed:	March 20 2026
Starting Balance:	\$660,000.00
Interest Rate:	Prime +0.40%
Payment Amount:	\$3,482.77
Payment Frequency:	Monthly
First Payment Date:	April 20 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 20 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

April 1 2026

Gnanendran Sripathamathan, Niraja Gnanendran
1 Jazz Dr
Maple ON L6A 4S4

Re: Mortgage # 500001993732 - 5 Hilliard Lane Angus ON L0M 1B0
Mortgagor(s): Gnanendran Sripathamathan, Niraja Gnanendran

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:	5 Hilliard Lane Angus ON L0M 1B0
Mortgage Number:	500001993732
Mortgage Type:	Convertible Conventional Mtg
Date Closed:	March 20 2026
Starting Balance:	\$660,000.00
Interest Rate:	Prime +0.40%
Payment Amount:	\$3,482.77
Payment Frequency:	Monthly
First Payment Date:	April 20 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 20 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

April 1 2026

Jaden Gallant, Tiana Gallant
30 Hillcrest Dr
Kirkland Lake ON P2N 3M4

Re: Mortgage # 500001993179 - 30 Hillcrest Dr Kirkland Lake ON P2N 3M4
Mortgagor(s): Jaden Gallant, Tiana Gallant

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:	30 Hillcrest Dr Kirkland Lake ON P2N 3M4
Mortgage Number:	500001993179
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 20 2026
Starting Balance:	\$351,920.00
Interest Rate:	4.19%
Payment Amount:	\$855.75
Payment Frequency:	Biweekly
First Payment Date:	April 3 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 20 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

April 1 2026

James Elder, Juanita Sauve
46 Patricia Rd
Stratford ON N5A 1V4

Re: Mortgage # 500002000834 - 46 Patricia Road Stratford ON N5A 1V4
Mortgagor(s): James Elder, Juanita Sauve

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:	46 Patricia Road Stratford ON N5A 1V4
Mortgage Number:	500002000834
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 31 2026
Starting Balance:	\$115,000.00
Interest Rate:	4.29%
Payment Amount:	\$865.25
Payment Frequency:	Monthly
First Payment Date:	April 30 2026
Original Amortization:	180 months
Remaining Amortization:	180 months
Term:	36 months
Term Maturity Date:	March 31 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

April 1 2026

Jason Sproule, Joanne Kovich
52 Forest Ave
Sault Ste. Marie ON P6B 1A5

Re: Mortgage # 500001994912 - 52 Forest Ave Sault Ste Marie ON P6B 1A5
Mortgagor(s): Jason Sproule, Joanne Kovich

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 Forest Ave Sault Ste Marie ON P6B 1A5
Mortgage Number:	500001994912
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 24 2026
Starting Balance:	\$305,251.00
Interest Rate:	4.49%
Payment Amount:	\$1,814.89
Payment Frequency:	Monthly
First Payment Date:	April 24 2026
Original Amortization:	264 months
Remaining Amortization:	264 months
Term:	60 months
Term Maturity Date:	March 24 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

April 1 2026

Jeremy Vandyk, Tamarah Schep
1A Woodcock Dr
Tillsonburg ON N4G 1B3

Re: Mortgage # 500001990589 - 1A Woodcock Dr Tillsonburg ON N4G 1B3
Mortgagor(s): Jeremy Vandyk, Tamarah Schep

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:	1A Woodcock Dr Tillsonburg ON N4G 1B3
Mortgage Number:	500001990589
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 17 2026
Starting Balance:	\$545,000.00
Interest Rate:	4.65%
Payment Amount:	\$1,289.01
Payment Frequency:	Biweekly
First Payment Date:	March 31 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 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

April 1 2026

Jimmy Lad, Karamjit Gill
66-520 Orr St
Stratford ON N5A 0L7

Re: Mortgage # 500001986025 - 66-520 Orr St Stratford ON N5A 0L7
Mortgagor(s): Jimmy Lad, Karamjit Gill, Sukhwinder Gill

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:	66-520 Orr St Stratford ON N5A 0L7
Mortgage Number:	500001986025
Mortgage Type:	Closed Var Rate High Ratio Mtg
Date Closed:	March 9 2026
Starting Balance:	\$672,869.73
Interest Rate:	Prime -0.65%
Payment Amount:	\$1,566.40
Payment Frequency:	Semimonthly
First Payment Date:	March 15 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 9 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

April 1 2026

John-Robert Green, Claire Green
593 Sheraton Rd
Burlington ON L7L 4B3

Re: Mortgage # 500001997147 - 593 Sheraton Rd Burlington ON L7L 4B3
Mortgagor(s): John-Robert Green, Claire Green

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:	593 Sheraton Rd Burlington ON L7L 4B3
Mortgage Number:	500001997147
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 26 2026
Starting Balance:	\$690,000.00
Interest Rate:	4.65%
Payment Amount:	\$1,631.95
Payment Frequency:	Biweekly
First Payment Date:	April 3 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	36 months
Term Maturity Date:	March 26 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

April 1 2026

Justin Sinnaeve, Jana Kubisova
44 Wilson St
Wallaceburg ON N8A 4P8

Re: Mortgage # 500001990340 - 44 Wilson St Wallaceburg ON N8A 4P8
Mortgagor(s): Justin Sinnaeve, Jana Kubisova

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 Wilson St Wallaceburg ON N8A 4P8
Mortgage Number:	500001990340
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 16 2026
Starting Balance:	\$253,119.11
Interest Rate:	4.39%
Payment Amount:	\$1,385.51
Payment Frequency:	Monthly
First Payment Date:	April 16 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 16 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

April 1 2026

Kaleb Van De Krol, Guido Van De Krol
225964 Otterville Rd
Otterville ON N0J 1P0

Re: Mortgage # 500001988930 - 712011 Middletown Line Norwich ON N4G 4G7
Mortgagor(s): Kaleb Van De Krol, Guido Van De Krol, Jennifer Van De Krol

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:	712011 Middletown Line Norwich ON N4G 4G7
Mortgage Number:	500001988930
Mortgage Type:	Convertible Conventional Mtg
Date Closed:	March 13 2026
Starting Balance:	\$436,000.00
Interest Rate:	Prime +0.25%
Payment Amount:	\$1,166.45
Payment Frequency:	Biweekly
First Payment Date:	March 27 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 13 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

April 1 2026

Kiley Robinson, Tyler Albright
202 Appin Road
Glencoe ON N0L 1M0

Re: Mortgage # 500001988518 - 202 Appin Rd Glencoe ON N0L 1M0
Mortgagor(s): Kiley Robinson, Tyler Albright

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:	202 Appin Rd Glencoe ON N0L 1M0
Mortgage Number:	500001988518
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 12 2026
Starting Balance:	\$454,312.00
Interest Rate:	4.19%
Payment Amount:	\$2,209.45
Payment Frequency:	Monthly
First Payment Date:	April 15 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 12 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

April 1 2026

Lisa Macpherson
393 Lakeside Drive
Amherstburg ON N0R 1G0

Re: Mortgage # 500001990886 - 393 Lakeside Dr Amherstburg ON N0R 1G0
Mortgagor(s): Lisa Macpherson

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:	393 Lakeside Dr Amherstburg ON N0R 1G0
Mortgage Number:	500001990886
Mortgage Type:	Convertible Conventional Mtg
Date Closed:	March 13 2026
Starting Balance:	\$560,000.00
Interest Rate:	Prime +0.25%
Payment Amount:	\$1,450.77
Payment Frequency:	Semimonthly
First Payment Date:	March 15 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 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

April 1 2026

Marisa Del Col
372 Whitney Ave
Sault Ste. Marie ON P6C 5M2

Re: Mortgage # 500001993070 - 372 Whitney AV Saulte Ste Marie ON P6C 5M2
Mortgagor(s): Marisa Del Col

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:	372 Whitney AV Saulte Ste Marie ON P6C 5M2
Mortgage Number:	500001993070
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	March 20 2026
Starting Balance:	\$25,000.00
Interest Rate:	4.39%
Payment Amount:	\$68.36
Payment Frequency:	Semimonthly
First Payment Date:	April 1 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 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

April 1 2026

Mark Laakso, Tasha Laakso
3303 Highway 17 E
Echo Bay ON P0S 1C0

Re: Mortgage # 500001988690 - 3303 Highway 17 E Echo Bay ON P0S 1C0
Mortgagor(s): Mark Laakso, Tasha Laakso

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:	3303 Highway 17 E Echo Bay ON P0S 1C0
Mortgage Number:	500001988690
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 13 2026
Starting Balance:	\$123,844.55
Interest Rate:	4.39%
Payment Amount:	\$432.74
Payment Frequency:	Biweekly
First Payment Date:	March 26 2026
Original Amortization:	180 months
Remaining Amortization:	180 months
Term:	36 months
Term Maturity Date:	March 13 2029

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

April 1 2026

Mary Smith
96 Inkerman St
St Thomas ON N5P 3G4

Re: Mortgage # 500002000180 - 96 Inkerman Street St Thomas ON N5P 3G4
Mortgagor(s): Mary 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:	96 Inkerman Street St Thomas ON N5P 3G4
Mortgage Number:	500002000180
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	March 31 2026
Starting Balance:	\$111,748.00
Interest Rate:	4.39%
Payment Amount:	\$611.68
Payment Frequency:	Monthly
First Payment Date:	April 30 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 31 2031

Your Portfolio Manager, Aman Kapoor 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

April 1 2026

Marybeth Jantzi
103-400 Romeo Street North
Stratford ON N5A 0A2

Re: Mortgage # 500001989920 - 103-400 Romeo ST N Stratford ON N5A 0A2
Mortgagor(s): Marybeth Jantzi

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:	103-400 Romeo ST N Stratford ON N5A 0A2
Mortgage Number:	500001989920
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 13 2026
Starting Balance:	\$288,000.00
Interest Rate:	4.19%
Payment Amount:	\$1,544.75
Payment Frequency:	Monthly
First Payment Date:	April 13 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	March 13 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

April 1 2026

Meighan Gibson
364 Albert St W
Sault Ste Marie ON P6A 1B7

Re: Mortgage # 500001998012 - 364 Albert St W Sault Ste. Marie ON P6A 1B7
Mortgagor(s): Meighan Gibson

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 Albert St W Sault Ste. Marie ON P6A 1B7
Mortgage Number:	500001998012
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 26 2026
Starting Balance:	\$135,200.00
Interest Rate:	4.65%
Payment Amount:	\$319.77
Payment Frequency:	Biweekly
First Payment Date:	April 9 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 26 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

April 1 2026

Melissa Weiler, Nickolas Mower
26 Isaac Street
Elmira ON N3B 0E2

Re: Mortgage # 500001994193 - 26 Isaac St Elmira ON N3B 0E2
Mortgagor(s): Melissa Weiler, Nickolas Mower

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 Isaac St Elmira ON N3B 0E2
Mortgage Number:	500001994193
Mortgage Type:	Closed Var Rate Conv Mtg
Date Closed:	March 20 2026
Starting Balance:	\$318,146.00
Interest Rate:	Prime -0.45%
Payment Amount:	\$989.18
Payment Frequency:	Biweekly
First Payment Date:	April 3 2026
Original Amortization:	205 months
Remaining Amortization:	205 months
Term:	60 months
Term Maturity Date:	March 20 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

April 1 2026

Melody Slagel, Shane Slagel
163 Allard St
Sault Ste Marie ON P6B 5G3

Re: Mortgage # 500001997469 - 163 Allard St Sault Ste Marie ON P6B 5G3
Mortgagor(s): Melody Slagel, Shane Slagel

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:	163 Allard St Sault Ste Marie ON P6B 5G3
Mortgage Number:	500001997469
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 26 2026
Starting Balance:	\$121,759.88
Interest Rate:	4.49%
Payment Amount:	\$365.21
Payment Frequency:	Biweekly
First Payment Date:	April 6 2026
Original Amortization:	228 months
Remaining Amortization:	228 months
Term:	60 months
Term Maturity Date:	March 26 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

April 1 2026

Nancy Lillie, Richard Steward
104-10 Isherwood Ave
Cambridge ON N1R 8L8

Re: Mortgage # 500001998988 - 104-10 Isherwood DR Cambridge ON N1R 8L8
Mortgagor(s): Nancy Lillie, Richard Steward

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:	104-10 Isherwood DR Cambridge ON N1R 8L8
Mortgage Number:	500001998988
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 27 2026
Starting Balance:	\$600,000.00
Interest Rate:	4.25%
Payment Amount:	\$3,703.53
Payment Frequency:	Monthly
First Payment Date:	April 27 2026
Original Amortization:	240 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 27 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

April 1 2026

Nicole Leffler, Lee Leffler
49 Century Hill Dr
Kitchener ON N2E 2E3

Re: Mortgage # 500001993823 - 49 Century Hill Dr Kitchener ON N2E 2E3
Mortgagor(s): Nicole Leffler, Lee Leffler, Tiffany Leffler

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:	49 Century Hill Dr Kitchener ON N2E 2E3
Mortgage Number:	500001993823
Mortgage Type:	Closed Var Rate High Ratio Mtg
Date Closed:	March 20 2026
Starting Balance:	\$766,912.00
Interest Rate:	Prime -0.45%
Payment Amount:	\$3,661.36
Payment Frequency:	Monthly
First Payment Date:	April 20 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 20 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

April 1 2026

Nicole Wilson, James Wilson
392 Grand Ridge Drive
Cambridge ON N1S 4L4

Re: Mortgage # 500001992288 - 392 Grand Ridge Dr Cambridge ON N1S 4L4
Mortgagor(s): Nicole Wilson, James Wilson

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:	392 Grand Ridge Dr Cambridge ON N1S 4L4
Mortgage Number:	500001992288
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	March 19 2026
Starting Balance:	\$60,000.00
Interest Rate:	4.49%
Payment Amount:	\$76.45
Payment Frequency:	Weekly
First Payment Date:	March 26 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 19 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

April 1 2026

Peter Harder, Catarina Harder
6337 Imperial Rd
Aylmer ON N5H 2R2

Re: Mortgage # 500001982024 - 6337 Imperial Rd Aylmer ON N5H 2R2
Mortgagor(s): Peter Harder, Catarina 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:	6337 Imperial Rd Aylmer ON N5H 2R2
Mortgage Number:	500001982024
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 3 2026
Starting Balance:	\$650,000.00
Interest Rate:	4.85%
Payment Amount:	\$1,572.61
Payment Frequency:	Biweekly
First Payment Date:	March 17 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 3 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

April 1 2026

Rachel Rameshwar, Diawanti Rameshwar
356 Garth Massey Dr
Cambridge ON N1T 2K4

Re: Mortgage # 500001981778 - 127 Essex Point Dr Cambridge ON N1T 1W6
Mortgagor(s): Rachel Rameshwar, Diawanti Rameshwar, John Rameshwar

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 Essex Point Dr Cambridge ON N1T 1W6
Mortgage Number:	500001981778
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 3 2026
Starting Balance:	\$571,765.50
Interest Rate:	3.80%
Payment Amount:	\$1,224.13
Payment Frequency:	Biweekly
First Payment Date:	March 17 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 3 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

April 1 2026

Rafid Mira
1555 Virtue Lane
Windsor ON N8S 0A8

Re: Mortgage # 500001997071 - 947 Chatham St E Windsor ON N9A 2Y1
Mortgagor(s): Rafid Mira

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:	947 Chatham St E Windsor ON N9A 2Y1
Mortgage Number:	500001997071
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 25 2026
Starting Balance:	\$296,250.00
Interest Rate:	5.05%
Payment Amount:	\$1,589.91
Payment Frequency:	Monthly
First Payment Date:	April 25 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	36 months
Term Maturity Date:	March 25 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

April 1 2026

Rebecca Darling
399 Pryde Boulevard
Exeter ON N0M 1S1

Re: Mortgage # 500001999093 - 399 Pryde Blvd Exeter ON N0M 1S1
Mortgagor(s): Rebecca Darling

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 Pryde Blvd Exeter ON N0M 1S1
Mortgage Number:	500001999093
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 27 2026
Starting Balance:	\$450,000.00
Interest Rate:	4.65%
Payment Amount:	\$1,064.32
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 27 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

April 1 2026

Renee Vriesema, Robert Milne
171 Golfdale Place
London ON N6C 5S4

Re: Mortgage # 500001989623 - 171 Golfdale Place London ON N6C 5S4
Mortgagor(s): Renee Vriesema, Robert Milne

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:	171 Golfdale Place London ON N6C 5S4
Mortgage Number:	500001989623
Mortgage Type:	Closed Var Rate High Ratio Mtg
Date Closed:	March 13 2026
Starting Balance:	\$216,523.00
Interest Rate:	Prime -0.75%
Payment Amount:	\$651.73
Payment Frequency:	Biweekly
First Payment Date:	March 27 2026
Original Amortization:	208 months
Remaining Amortization:	208 months
Term:	60 months
Term Maturity Date:	March 13 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

April 1 2026

Renee Vriesema, Robert Milne
171 Golfdale Place
London ON N6C 5S4

Re: Mortgage # 500001989631 - 171 Golfdale Place London ON N6C 5S4
Mortgagor(s): Renee Vriesema, Robert Milne

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:	171 Golfdale Place London ON N6C 5S4
Mortgage Number:	500001989631
Mortgage Type:	Closed Var Rate Conv Mtg
Date Closed:	March 13 2026
Starting Balance:	\$50,000.00
Interest Rate:	Prime -0.75%
Payment Amount:	\$150.50
Payment Frequency:	Biweekly
First Payment Date:	March 27 2026
Original Amortization:	208 months
Remaining Amortization:	208 months
Term:	60 months
Term Maturity Date:	March 13 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

April 1 2026

Robert Spina, Connie Morgan Spina
61 Borron Ave
Sault Ste Marie ON P6B 1G1

Re: Mortgage # 500001984228 - 61 Borron St Sault Ste Marie ON P6B 1G1
Mortgagor(s): Robert Spina, Connie Morgan 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:	61 Borron St Sault Ste Marie ON P6B 1G1
Mortgage Number:	500001984228
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 6 2026
Starting Balance:	\$265,000.00
Interest Rate:	4.30%
Payment Amount:	\$821.33
Payment Frequency:	Biweekly
First Payment Date:	March 20 2026
Original Amortization:	240 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 6 2029

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

April 1 2026

Ryan Marshall, Jennifer Marshall
224 Foster Drive
Espanola ON P5E 1N9

Re: Mortgage # 500001986454 - 224 Foster Dr Espanola ON P5E 1N9
Mortgagor(s): Ryan Marshall, Jennifer 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:	224 Foster Dr Espanola ON P5E 1N9
Mortgage Number:	500001986454
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 10 2026
Starting Balance:	\$500,000.00
Interest Rate:	4.35%
Payment Amount:	\$1,392.18
Payment Frequency:	Biweekly
First Payment Date:	March 20 2026
Original Amortization:	252 months
Remaining Amortization:	252 months
Term:	60 months
Term Maturity Date:	March 10 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

April 1 2026

Sean Takacs
1737 West River Road
Cambridge ON N1R 5S5

Re: Mortgage # 500001993161 - 105 First Ave Cambridge ON N1S 2B5
Mortgagor(s): Sean 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:	105 First Ave Cambridge ON N1S 2B5
Mortgage Number:	500001993161
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 20 2026
Starting Balance:	\$195,000.00
Interest Rate:	4.39%
Payment Amount:	\$1,067.38
Payment Frequency:	Monthly
First Payment Date:	April 20 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	March 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

April 1 2026

Stacy Cuda, Richard Willson
76 Beech St
St Catharines ON L2R 2B7

Re: Mortgage # 500001997642 - 76 Beech St St. Catharines ON L2R 2B7
Mortgagor(s): Stacy Cuda, Richard Willson

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:	76 Beech St St. Catharines ON L2R 2B7
Mortgage Number:	500001997642
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 26 2026
Starting Balance:	\$286,000.00
Interest Rate:	5.15%
Payment Amount:	\$715.52
Payment Frequency:	Biweekly
First Payment Date:	April 9 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 26 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

April 1 2026

Stephanie Blue, Kenneth Davis
35 Foster St
Brantford ON N3S 2A9

Re: Mortgage # 500001992122 - 35 Foster ST Brantford ON N3S 2A9
Mortgagor(s): Stephanie Blue, Kenneth Davis

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:	35 Foster ST Brantford ON N3S 2A9
Mortgage Number:	500001992122
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 19 2026
Starting Balance:	\$269,634.00
Interest Rate:	4.48%
Payment Amount:	\$947.17
Payment Frequency:	Biweekly
First Payment Date:	April 3 2026
Original Amortization:	180 months
Remaining Amortization:	180 months
Term:	60 months
Term Maturity Date:	March 19 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

April 1 2026

Terri-Lynn Charrette
30 Heywood Dr RR6
Prince Twp ON P6A 6K4

Re: Mortgage # 500001989375 - 30 Heywood Dr Sault Ste Marie ON P6A 6K4
Mortgagor(s): Terri-Lynn Charrette

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:	30 Heywood Dr Sault Ste Marie ON P6A 6K4
Mortgage Number:	500001989375
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 16 2026
Starting Balance:	\$315,000.00
Interest Rate:	4.49%
Payment Amount:	\$803.06
Payment Frequency:	Biweekly
First Payment Date:	March 18 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 16 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

April 1 2026

Theresa Harrison, Ian Harrison
Lwr-228 Grey St
Brantford ON N3S 4W7

Re: Mortgage # 500001987643 - 228 Grey St Brantford ON N3S 4W7
Mortgagor(s): Theresa Harrison, Ian 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:	228 Grey St Brantford ON N3S 4W7
Mortgage Number:	500001987643
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 12 2026
Starting Balance:	\$80,355.12
Interest Rate:	4.39%
Payment Amount:	\$381.32
Payment Frequency:	Biweekly
First Payment Date:	March 20 2026
Original Amortization:	120 months
Remaining Amortization:	120 months
Term:	60 months
Term Maturity Date:	March 12 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

April 1 2026

Todd Diebel, Kristin Diebel
103 Shephard Place
New Hamburg ON N3A 2E4

Re: Mortgage # 500001990183 - 103 Shephard PL New Hamburg ON N3A 2E4
Mortgagor(s): Todd Diebel, Kristin Diebel

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 Shephard PL New Hamburg ON N3A 2E4
Mortgage Number:	500001990183
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 17 2026
Starting Balance:	\$154,679.00
Interest Rate:	4.39%
Payment Amount:	\$215.00
Payment Frequency:	Weekly
First Payment Date:	March 20 2026
Original Amortization:	300 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 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 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

April 1 2026

Vinicio Pupatello, Sandy Pupatello
2430 Rankin Avenue
Windsor ON N9E 3B6

Re: Mortgage # 500002000800 - 2430 Rankin Ave Windsor ON N9E 3B6
Mortgagor(s): Vinicio Pupatello, Sandy Pupatello

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:	2430 Rankin Ave Windsor ON N9E 3B6
Mortgage Number:	500002000800
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 31 2026
Starting Balance:	\$165,000.00
Interest Rate:	4.95%
Payment Amount:	\$437.84
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	360 months
Remaining Amortization:	360 months
Term:	60 months
Term Maturity Date:	March 31 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

April 1 2026

Adelheid Raworth
66 Falstaff St
Stratford ON N5A 3T3

Re: Mortgage # 500000731091 - 66 Falstaff Street Stratford ON N5A 3T3
Mortgagor(s): Adelheid Raworth

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:	66 Falstaff Street Stratford ON N5A 3T3
Mortgage Number:	500000731091
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 9 2026
Starting Balance:	\$97,498.78
Interest Rate:	4.19%
Payment Amount:	\$275.34
Payment Frequency:	Biweekly
First Payment Date:	April 14 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 9 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

April 1 2026

Alison Gough, Allister Gough
1491 Concession Rd
Cambridge ON N3H 4L8

Re: Mortgage # 500000729889 - 1491 Concession Rd Cambridge ON N3H 4L8
Mortgagor(s): Alison Gough, Allister Gough

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:	1491 Concession Rd Cambridge ON N3H 4L8
Mortgage Number:	500000729889
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 3 2026
Starting Balance:	\$253,086.03
Interest Rate:	4.34%
Payment Amount:	\$725.82
Payment Frequency:	Biweekly
First Payment Date:	April 14 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	March 3 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

April 1 2026

Allan Van Voorn
14 Warren Cres
St Thomas ON N5P 3Y9

Re: Mortgage # 500000746867 - 14 Warren Crescent St. Thomas ON N5P 3Y9
Mortgagor(s): Allan Van Voorn

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:	14 Warren Crescent St. Thomas ON N5P 3Y9
Mortgage Number:	500000746867
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 25 2026
Starting Balance:	\$151,979.38
Interest Rate:	4.19%
Payment Amount:	\$500.00
Payment Frequency:	Biweekly
First Payment Date:	April 22 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 25 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

April 1 2026

Amanda Black
102 Fraser St
Caledonia ON N3W 1J9

Re: Mortgage # 100000471078 - 102 Fraser St Caledonia ON N3W1J9
Mortgagor(s): Amanda Black

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 Fraser St Caledonia ON N3W1J9
Mortgage Number:	100000471078
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 25 2026
Starting Balance:	\$120,725.24
Interest Rate:	3.89%
Payment Amount:	\$490.98
Payment Frequency:	Biweekly
First Payment Date:	April 23 2026
Original Amortization:	276 months
Remaining Amortization:	156 months
Term:	36 months
Term Maturity Date:	March 25 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

April 1 2026

Amanda Carpenter, Adam Carpenter
325 Spadina Avenue
Sault Ste Marie ON P6C 5E4

Re: Mortgage # 70001106610 - 325 Spadina Ave Sault Ste. Marie ON P6A 5K8 Canada
Mortgagor(s): Amanda Carpenter, Adam Carpenter

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:	325 Spadina Ave Sault Ste. Marie ON P6A 5K8 Canada
Mortgage Number:	70001106610
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 24 2026
Starting Balance:	\$254,058.16
Interest Rate:	3.99%
Payment Amount:	\$410.60
Payment Frequency:	Weekly
First Payment Date:	April 10 2026
Original Amortization:	307 months
Remaining Amortization:	192 months
Term:	36 months
Term Maturity Date:	March 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

April 1 2026

Andrea Ayotte
250 Pickard Road
Goulais River ON P0S 1E0

Re: Mortgage # 500000741496 - 250 Pickyard RD Goulais River ON P0S 1E0
Mortgagor(s): Andrea Ayotte

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:	250 Pickyard RD Goulais River ON P0S 1E0
Mortgage Number:	500000741496
Mortgage Type:	Open Fixed Rate Convl Mtg
Date Closed:	March 12 2026
Starting Balance:	\$112,319.51
Interest Rate:	8.99%
Payment Amount:	\$463.32
Payment Frequency:	Biweekly
First Payment Date:	April 17 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	12 months
Term Maturity Date:	March 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

April 1 2026

Brianne Hunter, Chase Hunter
92 Main Street South
Waterford ON N0E 1Y0

Re: Mortgage # 100000442913 - 92 MAIN STREET WATERFORD ON N0E 1Y0
Mortgagor(s): Brianne Hunter, Chase 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:	92 MAIN STREET WATERFORD ON N0E 1Y0
Mortgage Number:	100000442913
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 8 2026
Starting Balance:	\$313,548.80
Interest Rate:	3.99%
Payment Amount:	\$1,070.05
Payment Frequency:	Biweekly
First Payment Date:	April 19 2026
Original Amortization:	300 months
Remaining Amortization:	179 months
Term:	36 months
Term Maturity Date:	March 8 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

April 1 2026

Brody Chamberlain, Marissa Barbosa
162 Everglade Cres
Kitchener ON N2E 3Y5

Re: Mortgage # 500000739292 - H404 - 62 Balsam Street Waterloo ON N2L 3H2
Mortgagor(s): Brody Chamberlain, Marissa Barbosa

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:	H404 - 62 Balsam Street Waterloo ON N2L 3H2
Mortgage Number:	500000739292
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 3 2026
Starting Balance:	\$253,410.71
Interest Rate:	3.99%
Payment Amount:	\$705.49
Payment Frequency:	Biweekly
First Payment Date:	April 17 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 3 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

April 1 2026

Bruce Carpenter, Carol Carpenter
275 Grey St
Brantford ON N3S 4W9

Re: Mortgage # 500000737593 - 275 Grey ST Brantford ON N3S 4W9
Mortgagor(s): Bruce Carpenter, Carol Carpenter

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:	275 Grey ST Brantford ON N3S 4W9
Mortgage Number:	500000737593
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 4 2026
Starting Balance:	\$86,575.01
Interest Rate:	4.19%
Payment Amount:	\$1,173.59
Payment Frequency:	Monthly
First Payment Date:	May 4 2026
Original Amortization:	144 months
Remaining Amortization:	84 months
Term:	36 months
Term Maturity Date:	March 4 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) 804-9190 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

April 1 2026

Cameron Moore
23 Southgate Rd
Cambridge ON N1S 3P6

Re: Mortgage # 500000750067 - 23 Southgate Rd Cambridge ON
Mortgagor(s): Cameron Moore

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 Southgate Rd Cambridge ON
Mortgage Number:	500000750067
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 31 2026
Starting Balance:	\$349,674.46
Interest Rate:	4.34%
Payment Amount:	\$499.76
Payment Frequency:	Weekly
First Payment Date:	April 14 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	March 31 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

April 1 2026

Carole Reid, Michael P Reid
283 Frontenac Cres
Timmins ON P4N 7M2

Re: Mortgage # 70001081370 - 283 Frontenac Cres Timmins ON P4N 7M2 Canada
Mortgagor(s): Carole Reid, Michael P Reid

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:	283 Frontenac Cres Timmins ON P4N 7M2 Canada
Mortgage Number:	70001081370
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 22 2026
Starting Balance:	\$118,165.89
Interest Rate:	3.99%
Payment Amount:	\$871.53
Payment Frequency:	Monthly
First Payment Date:	April 27 2026
Original Amortization:	300 months
Remaining Amortization:	180 months
Term:	60 months
Term Maturity Date:	March 22 2031

Your Portfolio Manager, Michelle Duchesne, is available to assist you with all of your borrowing, investing and banking needs. You can reach Michelle Duchesne by email at mduchesne@yncu.com, by phone at (705) 267-6481 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

April 1 2026

Cassandra Mowat
83 Knotty Pine Ave
Cambridge ON N3H 0B9

Re: Mortgage # 500000729988 - 83 Knotty Pine Ave Cambridge ON N3H 0B9
Mortgagor(s): Cassandra Mowat

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:	83 Knotty Pine Ave Cambridge ON N3H 0B9
Mortgage Number:	500000729988
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 8 2026
Starting Balance:	\$275,372.83
Interest Rate:	4.24%
Payment Amount:	\$435.46
Payment Frequency:	Weekly
First Payment Date:	April 12 2026
Original Amortization:	264 months
Remaining Amortization:	204 months
Term:	36 months
Term Maturity Date:	March 8 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

April 1 2026

Cheryl Megdall, David Megdall
1026 Frank Ave
Windsor ON N8S 3P7

Re: Mortgage # 500001548296 - 1026 Frank Ave Windsor ON N8S 3P7
Mortgagor(s): Cheryl Megdall, David Megdall

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:	1026 Frank Ave Windsor ON N8S 3P7
Mortgage Number:	500001548296
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	March 9 2026
Starting Balance:	\$66,078.47
Interest Rate:	4.19%
Payment Amount:	\$171.58
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	298 months
Remaining Amortization:	276 months
Term:	36 months
Term Maturity Date:	March 9 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

April 1 2026

Christopher Michaud, Siobhan Michaud
10 Dawson Avenue
Sault Ste Marie ON P6C 4B3

Re: Mortgage # 500000741579 - 10 Dawson AV Sault Ste Marie ON P6C 4B3
Mortgagor(s): Christopher Michaud, Siobhan Michaud

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:	10 Dawson AV Sault Ste Marie ON P6C 4B3
Mortgage Number:	500000741579
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 12 2026
Starting Balance:	\$138,883.75
Interest Rate:	4.19%
Payment Amount:	\$392.60
Payment Frequency:	Biweekly
First Payment Date:	April 23 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 12 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

April 1 2026

Daniel Rutten
162 Sydenham St
Brantford ON N3R 3Z2

Re: Mortgage # 100000474197 - 162 Sydenham Street Brantford ON N3R 3Z2
Mortgagor(s): Daniel Rutten

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 Sydenham Street Brantford ON N3R 3Z2
Mortgage Number:	100000474197
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 18 2026
Starting Balance:	\$78,257.60
Interest Rate:	4.09%
Payment Amount:	\$133.56
Payment Frequency:	Weekly
First Payment Date:	April 10 2026
Original Amortization:	300 months
Remaining Amortization:	180 months
Term:	60 months
Term Maturity Date:	March 18 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

April 1 2026

Danielle Lockyer
107 Dome Ave
South Porcupine ON P0N 1H0

Re: Mortgage # 500001251305 - 107 Dome Ave South Porcupine ON P0N 1H0
Mortgagor(s): Danielle Lockyer

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:	107 Dome Ave South Porcupine ON P0N 1H0
Mortgage Number:	500001251305
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	March 10 2026
Starting Balance:	\$58,966.64
Interest Rate:	4.29%
Payment Amount:	\$171.92
Payment Frequency:	Biweekly
First Payment Date:	April 17 2026
Original Amortization:	300 months
Remaining Amortization:	264 months
Term:	60 months
Term Maturity Date:	March 10 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

April 1 2026

David Hossfeld, Lisa Hossfeld
7824 Colonial Drive
Listowel ON N4W 3G9

Re: Mortgage # 500000738187 - 7824 Colonial Dr Listowel ON N4W 3G9
Mortgagor(s): David Hossfeld, Lisa Hossfeld

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:	7824 Colonial Dr Listowel ON N4W 3G9
Mortgage Number:	500000738187
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 2 2026
Starting Balance:	\$405,686.49
Interest Rate:	4.24%
Payment Amount:	\$1,153.68
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 2 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

April 1 2026

David Megdall, Cheryl Megdall
1026 Frank Ave
Windsor ON N8S 3P7

Re: Mortgage # 300029262 - 1026 Frank Avenue Windsor ON N8S 3P7
Mortgagor(s): David Megdall, Cheryl Megdall

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: 1026 Frank Avenue Windsor ON N8S 3P7
LEGAL DESC PLAN 1112 PT LOT 77 AND 78
Mortgage Number: 300029262
Mortgage Type: Fixed Rate Conventional Mtg
Date Closed: March 6 2026
Starting Balance: \$46,215.79
Interest Rate: 4.19%
Payment Amount: \$188.18
Payment Frequency: Biweekly
First Payment Date: April 10 2026
Original Amortization: 301 months
Remaining Amortization: 144 months
Term: 36 months
Term Maturity Date: March 6 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

April 1 2026

Deanna Smith
5 Harriett Street
Brantford ON N3S 1J1

Re: Mortgage # 500000697433 - 5 Harriett St Brantford ON N3S 1J1
Mortgagor(s): Deanna 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:	5 Harriett St Brantford ON N3S 1J1
Mortgage Number:	500000697433
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 19 2026
Starting Balance:	\$176,966.89
Interest Rate:	3.70%
Payment Amount:	\$495.39
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	300 months
Remaining Amortization:	238 months
Term:	60 months
Term Maturity Date:	March 19 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) 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

April 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:	Open Fixed Rate Convl Mtg
Date Closed:	March 18 2026
Starting Balance:	\$193,754.22
Interest Rate:	8.99%
Payment Amount:	\$1,662.17
Payment Frequency:	Monthly
First Payment Date:	April 18 2026
Original Amortization:	300 months
Remaining Amortization:	276 months
Term:	12 months
Term Maturity Date:	March 18 2027

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

April 1 2026

Dillon Orsatti
26 Somerset Rd
Brantford ON N3R 5A5

Re: Mortgage # 500001287804 - 26 Somerset Rd. Brantford ON N3R 5A5
Mortgagor(s): Dillon Orsatti

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 Somerset Rd. Brantford ON N3R 5A5
Mortgage Number:	500001287804
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	March 18 2026
Starting Balance:	\$112,476.56
Interest Rate:	4.19%
Payment Amount:	\$265.96
Payment Frequency:	Biweekly
First Payment Date:	April 17 2026
Original Amortization:	360 months
Remaining Amortization:	325 months
Term:	36 months
Term Maturity Date:	March 18 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

April 1 2026

Donald Shearer, Michelle Shearer
352 Cameron
Windsor ON N9B 1Y7

Re: Mortgage # 500000747253 - 352 Cameron Avenue Windsor ON N9B 1Y7
Mortgagor(s): Donald Shearer, Michelle Shearer

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:	352 Cameron Avenue Windsor ON N9B 1Y7
Mortgage Number:	500000747253
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 18 2026
Starting Balance:	\$58,241.06
Interest Rate:	4.34%
Payment Amount:	\$494.60
Payment Frequency:	Biweekly
First Payment Date:	April 18 2026
Original Amortization:	120 months
Remaining Amortization:	60 months
Term:	60 months
Term Maturity Date:	March 18 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

April 1 2026

Donald Smith, Loraine Smith
1360 Eagle Street North
Cambridge ON N3H 1C7

Re: Mortgage # 500000750059 - 1360 Eagle St N cambridge ON N3H 1C7
Mortgagor(s): Donald Smith, Loraine 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:	1360 Eagle St N cambridge ON N3H 1C7
Mortgage Number:	500000750059
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 29 2026
Starting Balance:	\$209,832.28
Interest Rate:	4.49%
Payment Amount:	\$733.89
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	240 months
Remaining Amortization:	180 months
Term:	60 months
Term Maturity Date:	March 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

April 1 2026

Dorothy Mounsey, James Mounsey
32 Victoria St
Delaware ON N0L 1E0

Re: Mortgage # 500000742965 - 32 Victoria Street Delaware ON N0L 1E0
Mortgagor(s): Dorothy Mounsey, James Mounsey

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:	32 Victoria Street Delaware ON N0L 1E0
Mortgage Number:	500000742965
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 19 2026
Starting Balance:	\$305,379.82
Interest Rate:	4.29%
Payment Amount:	\$870.55
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	March 19 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

April 1 2026

Eevil Kala, Andi Kala
1388 Fuller Crescent
Windsor ON N8W 5S2

Re: Mortgage # 500000746255 - 1388 FULLER CRES WINDSOR ON N8W 5S2
Mortgagor(s): Eevil Kala, Andi Kala, Aymar Kala

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:	1388 FULLER CRES WINDSOR ON N8W 5S2
Mortgage Number:	500000746255
Mortgage Type:	Closed Var Rate High Ratio Mtg
Date Closed:	March 19 2026
Starting Balance:	\$390,318.21
Interest Rate:	Prime -0.65%
Payment Amount:	\$1,066.82
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	March 19 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

April 1 2026

Eric Rumble
47 Russel Street
Kitchener ON N2M 3T6

Re: Mortgage # 100000455188 - 47 Russel St Kitchener
Mortgagor(s): Eric Rumble

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 Russel St Kitchener
Mortgage Number:	100000455188
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 19 2026
Starting Balance:	\$49,934.81
Interest Rate:	3.99%
Payment Amount:	\$497.36
Payment Frequency:	Monthly
First Payment Date:	April 19 2026
Original Amortization:	240 months
Remaining Amortization:	120 months
Term:	36 months
Term Maturity Date:	March 19 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

April 1 2026

Felix Ogunnoiki, Yetunde Adekoya
105 Pinnacle Dr Unit 73
Kitchener ON N2P 1B8

Re: Mortgage # 500000720177 - 73-105 Pinnacle Dr Kitchener ON N2P 1B8
Mortgagor(s): Felix Ogunnoiki, Yetunde Adekoya

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:	73-105 Pinnacle Dr Kitchener ON N2P 1B8
Mortgage Number:	500000720177
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 2 2026
Starting Balance:	\$379,243.28
Interest Rate:	4.29%
Payment Amount:	\$2,348.84
Payment Frequency:	Monthly
First Payment Date:	May 2 2026
Original Amortization:	300 months
Remaining Amortization:	239 months
Term:	60 months
Term Maturity Date:	March 2 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

April 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:	Open Fixed Rate High Ratio Mtg
Date Closed:	March 17 2026
Starting Balance:	\$212,417.15
Interest Rate:	8.99%
Payment Amount:	\$2,180.06
Payment Frequency:	Monthly
First Payment Date:	May 3 2026
Original Amortization:	300 months
Remaining Amortization:	174 months
Term:	12 months
Term Maturity Date:	March 17 2027

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

April 1 2026

Gary Wilson, Caroline Wilson
65-C Brubacher St
Baden ON N3A 2V2

Re: Mortgage # 500000570036 - 65-C Brubacher St Baden ON N3A 2V2
Mortgagor(s): Gary Wilson, Caroline Wilson

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:	65-C Brubacher St Baden ON N3A 2V2
Mortgage Number:	500000570036
Mortgage Type:	Convertible Conventional Mtg
Date Closed:	March 17 2026
Starting Balance:	\$211,795.47
Interest Rate:	Prime%
Payment Amount:	\$634.98
Payment Frequency:	Biweekly
First Payment Date:	April 16 2026
Original Amortization:	335 months
Remaining Amortization:	264 months
Term:	60 months
Term Maturity Date:	March 17 2031

Your Portfolio Manager, Cameron Baker, is available to assist you with all of your borrowing, investing and banking needs. You can reach Cameron by email at cbaker@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

April 1 2026

Gilles Faubert, Patricia Faubert
93 Wende Ave
Timmins ON P4N 3E4

Re: Mortgage # 70000747610 - 93 Wende Ave Timmins ON P4N 3E4 Canada
Mortgagor(s): Gilles Faubert, Patricia Faubert

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 Wende Ave Timmins ON P4N 3E4 Canada
Mortgage Number:	70000747610
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 12 2026
Starting Balance:	\$70,167.55
Interest Rate:	3.99%
Payment Amount:	\$351.81
Payment Frequency:	Twice Monthly
First Payment Date:	April 15 2026
Original Amortization:	300 months
Remaining Amortization:	121 months
Term:	60 months
Term Maturity Date:	March 12 2031

Your Portfolio Manager, Michelle Duchesne, is available to assist you with all of your borrowing, investing and banking needs. You can reach Michelle Duchesne by email at mduchesne@yncu.com, by phone at (705) 267-6481 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

April 1 2026

Gregory Traquair
428 Merlin St
London ON N5W 5B1

Re: Mortgage # 100000541680 - 428 Merlin Street London Ontario N5W 5A9
Mortgagor(s): Gregory Traquair

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:	428 Merlin Street London Ontario N5W 5A9
Mortgage Number:	100000541680
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 6 2026
Starting Balance:	\$92,331.40
Interest Rate:	4.29%
Payment Amount:	\$678.68
Payment Frequency:	Monthly
First Payment Date:	April 30 2026
Original Amortization:	301 months
Remaining Amortization:	186 months
Term:	48 months
Term Maturity Date:	March 6 2030

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

April 1 2026

Ibrahim Ibrahim, Fadia Bishara
204 Jeffrey Pl
Kitchener ON N2C 0C2

Re: Mortgage # 500001355254 - 204 Jeffrey Place Kitchener ON N2C 0C2
Mortgagor(s): Ibrahim Ibrahim, Fadia Bishara

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 Jeffrey Place Kitchener ON N2C 0C2
Mortgage Number:	500001355254
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 25 2026
Starting Balance:	\$255,641.47
Interest Rate:	4.19%
Payment Amount:	\$300.00
Payment Frequency:	Weekly
First Payment Date:	April 10 2026
Original Amortization:	360 months
Remaining Amortization:	328 months
Term:	36 months
Term Maturity Date:	March 25 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

April 1 2026

Imre Gyorgy, Noemi Szonyi
134 Highway 570
Sesekinika ON P0K 1S0

Re: Mortgage # 500000738237 - 134 Highway 570 Sesekinika ON P0K 1S0
Mortgagor(s): Imre Gyorgy, Noemi Szonyi

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:	134 Highway 570 Sesekinika ON P0K 1S0
Mortgage Number:	500000738237
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 4 2026
Starting Balance:	\$83,726.55
Interest Rate:	4.19%
Payment Amount:	\$237.09
Payment Frequency:	Biweekly
First Payment Date:	April 23 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 4 2029

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

April 1 2026

James Arnold
48 Eighth Ave
Brantford ON N3S 1C3

Re: Mortgage # 500000753616 - 48 Eighth AVE Brantford ON N3S 1C3
Mortgagor(s): James Arnold

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:	48 Eighth AVE Brantford ON N3S 1C3
Mortgage Number:	500000753616
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 30 2026
Starting Balance:	\$169,552.54
Interest Rate:	4.19%
Payment Amount:	\$290.77
Payment Frequency:	Weekly
First Payment Date:	April 10 2026
Original Amortization:	240 months
Remaining Amortization:	180 months
Term:	36 months
Term Maturity Date:	March 30 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

April 1 2026

James Hewitt
138 Well St
Stratford ON N5A 4M1

Re: Mortgage # 500000952606 - 138 Well Street Stratford ON N5A 4M1
Mortgagor(s): James Hewitt

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:	138 Well Street Stratford ON N5A 4M1
Mortgage Number:	500000952606
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 11 2026
Starting Balance:	\$195,720.16
Interest Rate:	4.19%
Payment Amount:	\$268.39
Payment Frequency:	Weekly
First Payment Date:	April 10 2026
Original Amortization:	300 months
Remaining Amortization:	252 months
Term:	36 months
Term Maturity Date:	March 11 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

April 1 2026

Jane Pasel, Andrew Pasel
238 Hilltop Dr
Ayr ON N0B 1E0

Re: Mortgage # 500000749689 - 238 Hilltop Dr Ayr ON N0B 1E0
Mortgagor(s): Jane Pasel, Andrew Pasel

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:	238 Hilltop Dr Ayr ON N0B 1E0
Mortgage Number:	500000749689
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	March 25 2026
Starting Balance:	\$80,928.30
Interest Rate:	4.29%
Payment Amount:	\$500.01
Payment Frequency:	Monthly
First Payment Date:	April 15 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	March 25 2031

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

April 1 2026

Jody Burlock, Elizabeth Burlock
91 Henry St Po Box 473
Mitchell ON N0K 1N0

Re: Mortgage # 500000749713 - 91 Henry Street Mitchell ON N0K 1N0
Mortgagor(s): Jody Burlock, Elizabeth Burlock

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 Henry Street Mitchell ON N0K 1N0
Mortgage Number:	500000749713
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 23 2026
Starting Balance:	\$108,049.36
Interest Rate:	4.29%
Payment Amount:	\$669.20
Payment Frequency:	Monthly
First Payment Date:	April 30 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	March 23 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

April 1 2026

Jordan Inglis, Sherry Inglis
14 Helen Ave
Brantford ON N3T 1C7

Re: Mortgage # 500000744391 - 14 Helen AVE Brantford ON N3T 1C7
Mortgagor(s): Jordan Inglis, Sherry Inglis

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:	14 Helen AVE Brantford ON N3T 1C7
Mortgage Number:	500000744391
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 22 2026
Starting Balance:	\$268,028.44
Interest Rate:	4.19%
Payment Amount:	\$378.47
Payment Frequency:	Weekly
First Payment Date:	April 13 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 22 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) 804-9190 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

April 1 2026

Karl Grinbergs
103 Clarence St
Brantford ON N3T 2V2

Re: Mortgage # 500000751974 - 103 Clarence ST Brantford ON N3T 2V2
Mortgagor(s): Karl Grinbergs

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 Clarence ST Brantford ON N3T 2V2
Mortgage Number:	500000751974
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 26 2026
Starting Balance:	\$167,634.62
Interest Rate:	4.19%
Payment Amount:	\$473.01
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 26 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

April 1 2026

Karl Grinbergs
103 Clarence St
Brantford ON N3T 2V2

Re: Mortgage # 500001275049 - 103 Clarence ST Brantford ON N3T 2V2
Mortgagor(s): Karl Grinbergs

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 Clarence ST Brantford ON N3T 2V2
Mortgage Number:	500001275049
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	March 31 2026
Starting Balance:	\$56,575.72
Interest Rate:	4.19%
Payment Amount:	\$150.65
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	300 months
Remaining Amortization:	264 months
Term:	36 months
Term Maturity Date:	March 31 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

April 1 2026

Karyna Kubig
24582 Poppe Road
Tilbury ON N0P 2L0

Re: Mortgage # 500000739565 - 24582 POPPE RD TILBURY ON N0P 2L0
Mortgagor(s): Karyna Kubig

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:	24582 POPPE RD TILBURY ON N0P 2L0
Mortgage Number:	500000739565
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 5 2026
Starting Balance:	\$169,830.78
Interest Rate:	4.09%
Payment Amount:	\$1,030.64
Payment Frequency:	Monthly
First Payment Date:	May 5 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	March 5 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

April 1 2026

Katrina Pinheiro, Nelson Pinheiro
172 Sympatica Cres
Brantford ON N3P 1L4

Re: Mortgage # 500001095777 - 172 SYMPATICA CRES BRANTFORD ON N3P 1L4
Mortgagor(s): Katrina Pinheiro, Nelson Pinheiro

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:	172 SYMPATICA CRES BRANTFORD ON N3P 1L4
Mortgage Number:	500001095777
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	March 24 2026
Starting Balance:	\$79,107.53
Interest Rate:	5.99%
Payment Amount:	\$249.89
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	300 months
Remaining Amortization:	258 months
Term:	12 months
Term Maturity Date:	March 24 2027

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

April 1 2026

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

Re: Mortgage # 500000753129 - 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:	500000753129
Mortgage Type:	Open Fixed Rate Convl Mtg
Date Closed:	March 29 2026
Starting Balance:	\$513,929.45
Interest Rate:	8.99%
Payment Amount:	\$2,119.29
Payment Frequency:	Biweekly
First Payment Date:	April 17 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	12 months
Term Maturity Date:	March 29 2027

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

April 1 2026

Kristopher Ronan
6-634 Strasburg Road
Kitchener ON N2E 2G8

Re: Mortgage # 100000550590 - 634 Strasburg Rd unit 6
Townhouse
Mortgagor(s): Kristopher Ronan

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:	634 Strasburg Rd unit 6
Townhouse	
Mortgage Number:	100000550590
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 6 2026
Starting Balance:	\$141,232.94
Interest Rate:	3.89%
Payment Amount:	\$1,025.34
Payment Frequency:	Monthly
First Payment Date:	May 6 2026
Original Amortization:	294 months
Remaining Amortization:	180 months
Term:	36 months
Term Maturity Date:	March 6 2029

Your Portfolio Manager, Margaret Bowyer, is available to assist you with all of your borrowing, investing and banking needs. You can reach Margaret Bowyer by email at mbowyer@yncu.com, by phone at (519) 804-9190 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

April 1 2026

Kyle Wightman, Jessica Antle
10 Dover St Box 177
Otterville ON N0J 1R0

Re: Mortgage # 500000738245 - 10 Dover St W Otterville ON N0J 1R0
Mortgagor(s): Kyle Wightman, Jessica Antle

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:	10 Dover St W Otterville ON N0J 1R0
Mortgage Number:	500000738245
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 4 2026
Starting Balance:	\$370,419.70
Interest Rate:	3.89%
Payment Amount:	\$1,022.45
Payment Frequency:	Biweekly
First Payment Date:	April 17 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 4 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

April 1 2026

Leonard Bumbacco, Lisa Hendry
47 Wawanosh Ave
Sault Ste. Marie ON P6C 3W2

Re: Mortgage # 500000601690 - 47 Wawanosh AV Sault Ste Marie ON P6C 3W2
Mortgagor(s): Leonard Bumbacco, Lisa Hendry

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 Wawanosh AV Sault Ste Marie ON P6C 3W2
Mortgage Number:	500000601690
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 12 2026
Starting Balance:	\$112,747.59
Interest Rate:	4.19%
Payment Amount:	\$327.49
Payment Frequency:	Biweekly
First Payment Date:	April 15 2026
Original Amortization:	300 months
Remaining Amortization:	231 months
Term:	36 months
Term Maturity Date:	March 12 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

April 1 2026

Linda Miller, Glenn A Miller
182 William St
Brantford ON N3T 3L5

Re: Mortgage # 500000723320 - 182 William ST Brantford ON N3T 3L5
Mortgagor(s): Linda Miller, Glenn A Miller

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:	182 William ST Brantford ON N3T 3L5
Mortgage Number:	500000723320
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 1 2026
Starting Balance:	\$280,603.53
Interest Rate:	3.99%
Payment Amount:	\$1,694.09
Payment Frequency:	Monthly
First Payment Date:	May 4 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 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

April 1 2026

Luc Soucy, Lise Soucy
437 Pine Street North
Timmins ON P4N 6L8

Re: Mortgage # 70000814270 - 437 Pine St N Timmins ON P4N 6L8 Canada
Mortgagor(s): Luc Soucy, Lise Soucy

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:	437 Pine St N Timmins ON P4N 6L8 Canada
Mortgage Number:	70000814270
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 31 2026
Starting Balance:	\$57,383.63
Interest Rate:	4.09%
Payment Amount:	\$293.90
Payment Frequency:	Biweekly
First Payment Date:	April 17 2026
Original Amortization:	300 months
Remaining Amortization:	132 months
Term:	60 months
Term Maturity Date:	March 31 2031

Your Portfolio Manager, Michelle Duchesne, is available to assist you with all of your borrowing, investing and banking needs. You can reach Michelle Duchesne by email at mduchesne@yncu.com, by phone at (705) 267-6481 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

April 1 2026

Maria Hughes
19 Kanata Cres
Brantford ON N3R 7E8

Re: Mortgage # 500000751917 - 19 Kanata Cres Brantford ON N3R 7E8
Mortgagor(s): Maria Hughes

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 Kanata Cres Brantford ON N3R 7E8
Mortgage Number:	500000751917
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 26 2026
Starting Balance:	\$254,040.54
Interest Rate:	4.19%
Payment Amount:	\$1,560.11
Payment Frequency:	Monthly
First Payment Date:	April 30 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 26 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

April 1 2026

Marina Ivanova
134 Iroquois PL
Waterloo ON N2L 2S5

Re: Mortgage # 500000748665 - 48 Betzner Ave Kitchener ON N2H 3B9
Mortgagor(s): Marina Ivanova

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:	48 Betzner Ave Kitchener ON N2H 3B9
Mortgage Number:	500000748665
Mortgage Type:	Convertible Conventional Mtg
Date Closed:	March 22 2026
Starting Balance:	\$506,686.19
Interest Rate:	Prime -0.10%
Payment Amount:	\$3,058.33
Payment Frequency:	Monthly
First Payment Date:	April 22 2026
Original Amortization:	360 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 22 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

April 1 2026

Mastaneh Shahlaei
62 Sandra Ave
Kitchener ON N2M 1Z6

Re: Mortgage # 500000743518 - 62 Sandra Ave Kitchener ON N2M 1Z6
Mortgagor(s): Mastaneh Shahlaei

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 Sandra Ave Kitchener ON N2M 1Z6
Mortgage Number:	500000743518
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 12 2026
Starting Balance:	\$459,350.16
Interest Rate:	4.19%
Payment Amount:	\$2,809.37
Payment Frequency:	Monthly
First Payment Date:	April 12 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 12 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

April 1 2026

Navdeep Jhajj, Navkiran Malhi
153 Timberwalk Trail
Puslinch ON N0B 2J0

Re: Mortgage # 500001288091 - 27 Routley St Kitchener ON N2R 0S2
Mortgagor(s): Navdeep Jhajj, Navkiran Malhi

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 Routley St Kitchener ON N2R 0S2
Mortgage Number:	500001288091
Mortgage Type:	Closed Var Rate Conv Mtg
Date Closed:	March 19 2026
Starting Balance:	\$738,462.57
Interest Rate:	Prime -0.55%
Payment Amount:	\$4,152.91
Payment Frequency:	Monthly
First Payment Date:	April 18 2026
Original Amortization:	299 months
Remaining Amortization:	264 months
Term:	60 months
Term Maturity Date:	March 19 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

April 1 2026

Nicholas Chung
2 Minorca Pl
North York ON M3A 2Z6

Re: Mortgage # 500000728402 - 398 Hazel St Waterloo ON N2L 3P6
Mortgagor(s): Nicholas Chung

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:	398 Hazel St Waterloo ON N2L 3P6
Mortgage Number:	500000728402
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 4 2026
Starting Balance:	\$451,744.79
Interest Rate:	4.19%
Payment Amount:	\$2,423.03
Payment Frequency:	Monthly
First Payment Date:	May 1 2026
Original Amortization:	360 months
Remaining Amortization:	300 months
Term:	36 months
Term Maturity Date:	March 4 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

April 1 2026

Nicole Matherson, Jason Matherson
1-84 Westmeadow Drive
Kitchener ON N2N 3P1

Re: Mortgage # 500000734335 - 1-84 WESTMEADOW DR KITCHENER ON N2N 3P1
Mortgagor(s): Nicole Matherson, Jason Matherson, Wendy St-Louis

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:	1-84 WESTMEADOW DR KITCHENER ON N2N 3P1
Mortgage Number:	500000734335
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 1 2026
Starting Balance:	\$473,104.18
Interest Rate:	3.89%
Payment Amount:	\$1,305.88
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 1 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

April 1 2026

Randy Wilson
35 Calvert St PO Box 1453
Iroquois Falls ON P0K 1G0

Re: Mortgage # 70001127470 - 35 Calvert Box 1453 ST IROQUOIS FALLS ON P0K 1G0
Canada
Mortgagor(s): Randy Wilson

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:	35 Calvert Box 1453 ST IROQUOIS FALLS ON P0K 1G0 Canada
Mortgage Number:	70001127470
Mortgage Type:	Open Fixed Rate High Ratio Mtg
Date Closed:	March 21 2026
Starting Balance:	\$53,736.54
Interest Rate:	8.99%
Payment Amount:	\$266.88
Payment Frequency:	Semimonthly
First Payment Date:	April 16 2026
Original Amortization:	300 months
Remaining Amortization:	188 months
Term:	12 months
Term Maturity Date:	March 21 2027

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

April 1 2026

Raymond Cole, Tamara-Jean Weiler-Cole
102 Foxridge Dr
Cambridge ON N3C 3M8

Re: Mortgage # 500000750042 - 102 Foxridge Dr Cambridge ON
Mortgagor(s): Raymond Cole, Tamara-Jean Weiler-Cole

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 Foxridge Dr Cambridge ON
Mortgage Number:	500000750042
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 26 2026
Starting Balance:	\$305,578.77
Interest Rate:	4.34%
Payment Amount:	\$875.15
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	March 26 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

April 1 2026

Richard Hladki, Donna Hladki
348 Dryden Av
Sault Ste. Marie ON P6C 5H5

Re: Mortgage # 500000741744 - 348 Dryden Ave Sault Ste. Marie ON P6C 5H5
Mortgagor(s): Richard Hladki, Donna Hladki

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:	348 Dryden Ave Sault Ste. Marie ON P6C 5H5
Mortgage Number:	500000741744
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	March 10 2026
Starting Balance:	\$87,728.84
Interest Rate:	4.24%
Payment Amount:	\$539.14
Payment Frequency:	Monthly
First Payment Date:	April 10 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 10 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

April 1 2026

Richard Stone, Tanya Borghese
1070 Con 10
Waterford ON N0E 1Y0

Re: Mortgage # 300018183 - 1070 Con 10 Townsend Waterford
Mortgagor(s): Richard Stone, Tanya Borghese

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:	1070 Con 10 Townsend Waterford
Mortgage Number:	300018183
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 16 2026
Starting Balance:	\$189,447.08
Interest Rate:	4.29%
Payment Amount:	\$606.31
Payment Frequency:	Biweekly
First Payment Date:	April 15 2026
Original Amortization:	409 months
Remaining Amortization:	202 months
Term:	60 months
Term Maturity Date:	March 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) 804-9190 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

April 1 2026

Sanjeev Arora
2265 FAIRMOUNT DR
Oakville ON L6M 5J7

Re: Mortgage # 500000752337 - 264 West 18th St Hamilton ON
Mortgagor(s): Sanjeev Arora

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:	264 West 18th St Hamilton ON
Mortgage Number:	500000752337
Mortgage Type:	Convertible Conventional Mtg
Date Closed:	March 31 2026
Starting Balance:	\$531,583.56
Interest Rate:	Prime -0.45%
Payment Amount:	\$2,799.27
Payment Frequency:	Monthly
First Payment Date:	April 30 2026
Original Amortization:	360 months
Remaining Amortization:	300 months
Term:	60 months
Term Maturity Date:	March 31 2031

Your Portfolio Manager, Aman Kapoor, 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

April 1 2026

Scott Freeman
767309 Township Rd 5
Drumbo ON N0J 1G0

Re: Mortgage # 300019739 - 767309 TOWNSHIP 5 RD Drumbo ON N0J 1G0
Mortgagor(s): Scott Freeman

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:	767309 TOWNSHIP 5 RD Drumbo ON N0J 1G0
Mortgage Number:	300019739
Mortgage Type:	Closed Var Rate High Ratio Mtg
Date Closed:	March 4 2026
Starting Balance:	\$112,642.08
Interest Rate:	Prime -0.65%
Payment Amount:	\$711.68
Payment Frequency:	Monthly
First Payment Date:	April 24 2026
Original Amortization:	420 months
Remaining Amortization:	220 months
Term:	60 months
Term Maturity Date:	March 4 2031

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

April 1 2026

Shannon Burns
276 Finkle St
Woodstock ON N4S 3E5

Re: Mortgage # 500000744300 - 276 Finkle Street Woodstock ON N4S 5H2
Mortgagor(s): Shannon Burns

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:	276 Finkle Street Woodstock ON N4S 5H2
Mortgage Number:	500000744300
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 12 2026
Starting Balance:	\$166,827.85
Interest Rate:	4.29%
Payment Amount:	\$476.43
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	March 12 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

April 1 2026

Shirley Joris
30191 West Bothwell Road
Bothwell ON N0P 1C0

Re: Mortgage # 500000740373 - 30191 WEST BOTHWELL RD BOTHWELL ON N0P 1C0
Mortgagor(s): Shirley Joris

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:	30191 WEST BOTHWELL RD BOTHWELL ON N0P 1C0
Mortgage Number:	500000740373
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 19 2026
Starting Balance:	\$119,770.65
Interest Rate:	4.29%
Payment Amount:	\$741.80
Payment Frequency:	Monthly
First Payment Date:	May 1 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	60 months
Term Maturity Date:	March 19 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

April 1 2026

Steven Betteridge
1389 Haldibrook Rd
Caledonia ON N3W 1W6

Re: Mortgage # 300031595 - 1389 HALDIBROOK RD Caledonia
Mortgagor(s): Steven Betteridge

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:	1389 HALDIBROOK RD Caledonia
Mortgage Number:	300031595
Mortgage Type:	Open Fixed Rate High Ratio Mtg
Date Closed:	March 26 2026
Starting Balance:	\$124,309.92
Interest Rate:	8.99%
Payment Amount:	\$1,348.67
Payment Frequency:	Monthly
First Payment Date:	April 28 2026
Original Amortization:	301 months
Remaining Amortization:	156 months
Term:	12 months
Term Maturity Date:	March 26 2027

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

April 1 2026

Steven Parti, Jayne Deller
146 Oxford St
Woodstock ON N4S 6A7

Re: Mortgage # 500000748152 - 146 Oxford Street Woodstock ON N4S 6A7
Mortgagor(s): Steven Parti, Jayne Deller

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:	146 Oxford Street Woodstock ON N4S 6A7
Mortgage Number:	500000748152
Mortgage Type:	Open Fixed Rate Convl Mtg
Date Closed:	March 19 2026
Starting Balance:	\$128,655.53
Interest Rate:	8.99%
Payment Amount:	\$531.76
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	12 months
Term Maturity Date:	March 19 2027

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

April 1 2026

Steven Pokno
257 Huron St
Sault Ste Marie ON P6A 1R6

Re: Mortgage # 500000568618 - 257 Huron St Sault Ste. Marie ON P6A 1R6
Mortgagor(s): Steven Pokno

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:	257 Huron St Sault Ste. Marie ON P6A 1R6
Mortgage Number:	500000568618
Mortgage Type:	Open Fixed Rate Convl Mtg
Date Closed:	March 25 2026
Starting Balance:	\$34,852.72
Interest Rate:	8.99%
Payment Amount:	\$365.42
Payment Frequency:	Monthly
First Payment Date:	April 30 2026
Original Amortization:	240 months
Remaining Amortization:	168 months
Term:	12 months
Term Maturity Date:	March 25 2027

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

April 1 2026

Syed Hussain, Mehreen Hasnain
44 Amelia Street
Hamilton ON L8P 2V4

Re: Mortgage # 500000734848 - 38 PELICAN LANE HAMILTON ON L8K 0A4
Mortgagor(s): Syed Hussain, Mehreen Hasnain

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 PELICAN LANE HAMILTON ON L8K 0A4
Mortgage Number:	500000734848
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 8 2026
Starting Balance:	\$440,449.44
Interest Rate:	4.24%
Payment Amount:	\$2,707.16
Payment Frequency:	Monthly
First Payment Date:	May 2 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 8 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

April 1 2026

Terry Lynch
219 Delaware Street
Komoka ON N0L 1R0

Re: Mortgage # 500000222745 - 219 Delaware ST Komoka ON N0L 1R0
Mortgagor(s): Terry Lynch

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:	219 Delaware ST Komoka ON N0L 1R0
Mortgage Number:	500000222745
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 6 2026
Starting Balance:	\$193,189.78
Interest Rate:	4.29%
Payment Amount:	\$297.08
Payment Frequency:	Weekly
First Payment Date:	April 10 2026
Original Amortization:	301 months
Remaining Amortization:	214 months
Term:	60 months
Term Maturity Date:	March 6 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

April 1 2026

Valerie Netherton
3091 Hilton Beach
Hilton Beach ON P0R 1G0

Re: Mortgage # 500001753193 - 3091 Hilton Beach Rd Hilton Beach ON P0R 1G0
Mortgagor(s): Valerie Netherton

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:	3091 Hilton Beach Rd Hilton Beach ON P0R 1G0
Mortgage Number:	500001753193
Mortgage Type:	Fixed Rate Convl 2nd Mtg
Date Closed:	March 20 2026
Starting Balance:	\$49,132.21
Interest Rate:	4.24%
Payment Amount:	\$270.64
Payment Frequency:	Monthly
First Payment Date:	May 2 2026
Original Amortization:	300 months
Remaining Amortization:	288 months
Term:	36 months
Term Maturity Date:	March 20 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

April 1 2026

Van Vuon Tran, Thi Uyen Le
8 Rickert Way
Mannheim ON N0B 2H0

Re: Mortgage # 500000753806 - 8 Rickert Way Mannheim ON N0B 2H0
Mortgagor(s): Van Vuon Tran, Thi Uyen Le

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 Rickert Way Mannheim ON N0B 2H0
Mortgage Number:	500000753806
Mortgage Type:	Convertible Conventional Mtg
Date Closed:	March 31 2026
Starting Balance:	\$794,774.36
Interest Rate:	Prime -0.10%
Payment Amount:	\$2,600.00
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	336 months
Remaining Amortization:	276 months
Term:	60 months
Term Maturity Date:	March 31 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

April 1 2026

Vincent Merlino, Jessica Tucci-Merlino
140 Avery Rd
Sault Ste Marie ON P6A 5K8

Re: Mortgage # 500000741801 - 140 Avery Rd Sault Ste. Marie ON P6A 5K8
Mortgagor(s): Vincent Merlino, Jessica Tucci-Merlino

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 Avery Rd Sault Ste. Marie ON P6A 5K8
Mortgage Number:	500000741801
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 25 2026
Starting Balance:	\$338,940.21
Interest Rate:	3.99%
Payment Amount:	\$940.59
Payment Frequency:	Biweekly
First Payment Date:	April 22 2026
Original Amortization:	300 months
Remaining Amortization:	240 months
Term:	36 months
Term Maturity Date:	March 25 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

April 1 2026

Walid Al Daadaa, Sereen Alkhayyat
785 Guildwood Blvd
London ON N6H 5G2

Re: Mortgage # 500000557249 - 785 GUILDWOOD BLVD LONDON ON N6H 5G2
Mortgagor(s): Walid Al Daadaa, Sereen Alkhayyat

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:	785 GUILDWOOD BLVD LONDON ON N6H 5G2
Mortgage Number:	500000557249
Mortgage Type:	Open Fixed Rate Convl Mtg
Date Closed:	March 6 2026
Starting Balance:	\$461,149.21
Interest Rate:	8.99%
Payment Amount:	\$1,798.99
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	360 months
Remaining Amortization:	288 months
Term:	12 months
Term Maturity Date:	March 6 2027

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

April 1 2026

Wendy Butt, Terry Butt
408 Talbot Road E
Leamington ON N8H 3V6

Re: Mortgage # 500000741025 - 408 TALBOT RD E LEAMINGTON ON N8H 3V6
Mortgagor(s): Wendy Butt, Terry Butt

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:	408 TALBOT RD E LEAMINGTON ON N8H 3V6
Mortgage Number:	500000741025
Mortgage Type:	Fixed Rate Conventional Mtg
Date Closed:	March 12 2026
Starting Balance:	\$269,749.12
Interest Rate:	4.19%
Payment Amount:	\$382.38
Payment Frequency:	Weekly
First Payment Date:	April 15 2026
Original Amortization:	299 months
Remaining Amortization:	239 months
Term:	36 months
Term Maturity Date:	March 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

April 1 2026

William Middleton
1692 P Line Rd
Hilton Beach ON P0R 1G0

Re: Mortgage # 70000925290 - 1692 P Line St. Joseph Island ON P0S 1E0 Canada
Mortgagor(s): William Middleton

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:	1692 P Line St. Joseph Island ON P0S 1E0 Canada
Mortgage Number:	70000925290
Mortgage Type:	Fixed Rate High Ratio Mtg
Date Closed:	March 29 2026
Starting Balance:	\$156,930.31
Interest Rate:	3.99%
Payment Amount:	\$603.13
Payment Frequency:	Biweekly
First Payment Date:	April 10 2026
Original Amortization:	300 months
Remaining Amortization:	152 months
Term:	60 months
Term Maturity Date:	March 29 2031

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

April 1 2026

Winston Pinnock, Giovanna Perna
40 Hansford Dr
Brantford ON N3S 0B6

Re: Mortgage # 300021196 - 40 HANSFORD DRIVE BRANTFORD ON N3S 0B6
Mortgagor(s): Winston Pinnock, Giovanna Perna

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 HANSFORD DRIVE BRANTFORD ON N3S 0B6
Mortgage Number:	300021196
Mortgage Type:	Fixed Rate High Ratio 2nd Mtg
Date Closed:	March 20 2026
Starting Balance:	\$28,129.87
Interest Rate:	8.29%
Payment Amount:	\$312.09
Payment Frequency:	Biweekly
First Payment Date:	April 13 2026
Original Amortization:	241 months
Remaining Amortization:	48 months
Term:	12 months
Term Maturity Date:	March 20 2027

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) 804-9190 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