

No Fee Refinance Overview

No Fee Refinance Program

Macquarie Financial has partnered with First Canadian Title to bring you the No Fee Refinance mortgage program. We look forward to working with you to ensure that your transaction is quick and efficient.

The following three steps outline the service you can expect during your No Fee Refinance:

1. First Canadian Title will arrange for the preparation of your mortgage documents.
 - FCT will work with existing lenders.
 - FCT will contact you to validate your personal information.
2. First Canadian Title will arrange your document signing appointment.
 - ON/AB/MB: an FCT signing representative will contact you to arrange an appointment at your home or office.
 - QC: a notary will contact you to arrange an appointment at his or her office.
 - BC: a witnessing officer will contact you to arrange an appointment at his or her office.

3. At your signing appointment.

- You will sign your mortgage documents.
- You will provide valid identification.

Acceptable ID

Each borrower must be physically present to validate identification and must provide two (2) pieces of identification:

- Two pieces from List “A”; or
- One piece from List “A” and one piece from List “B”.

No other form of identification is acceptable. All identification must be original, valid, legible and not substantially damaged.

Rate Guarantee

You will receive the lowest rate offered by Macquarie Financial from the time you receive your “Titled Mortgage Commitment” to 3 days prior to the funding date.

List “A”	List “B”
Permanent Driver’s Licence Issued in Canada	Credit card issued by a well known and reputable Canadian financial institution, in the individual’s name or showing their name, and with the individual’s signature
Canadian Passport	Social Insurance Card issued by the government of Canada
Certificate of Canadian Citizenship or Certificate of Naturalization (paper document or card but may be a commemorative issue).	Employee identity card, issued by an employer that is well known in the community, with the individual’s photograph
Permanent Resident Card or Citizenship and Immigration Canada Form 1MM 1000, 1MM 1442 or 1MM 5292	Canadian National institute for the Blind (CNIB) client card with the individual’s photograph and signature
Certificate of Indian Status issued by Government of Canada	Canadian Firearms License
	Foreign Passport
	Old Age Security Card issued by the government of Canada

MacquarieFinancial.com
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We’re on your side.