

Future-forward, People focused.



Welcome to CMLS

Your mortgage is in good hands.

CMLS is one of Canada's largest independently owned mortgage services companies.

Your mortgage broker selected CMLS for your mortgage needs because of our strong reputation, financial stability, and commitment to service. We are proud to support your homeownership journey and look forward to serving you throughout the life of your mortgage.

About CMLS

For over 40 years, CMLS has helped Canadians finance their homes and real estate investments.

Today, we are one of Canada's largest independently owned mortgage services companies. With offices across Canada and over \$45 billion in assets under administration, we combine national strength with personalized service.

Our focus is simple: we place our clients first in everything we do.

Your broker. Your lender. One shared goal.

Mortgage brokers are independent experts who work on your behalf to find competitive mortgage solutions tailored to your needs. They compare options across lenders and help structure a mortgage that fits your financial goals.

Your broker helped you find the right mortgage, and chose CMLS for your unique needs. For account-specific questions, the **CMLS Client Service Team** is always here to help, and we are your main point of contact for:

- Managing your mortgage account
- Processing your payments
- Administering property taxes (if applicable)
- Providing ongoing support throughout your mortgage term

Mortgage solutions designed around you

Your mortgage was structured to meet your needs today and we are here to support you as those needs evolve in the future.

We offer a broad range of residential mortgage solutions, including:

- Conventional mortgages
- High-ratio mortgages
- Refinancing options
- Mortgages for newcomers to Canada
- Second home financing
- Home Equity Line Of Credit (HELOC)

Online Account Management with our Customer Portal

All the information and tools you need to manage your mortgage are now a click away



At-a-glance account information



Review account summary with ease



Upload important mortgage documents securely from home or work



Access annual summary information with a click of a button



Check account details anytime, anywhere

Flexible features to help you pay down your mortgage faster

Your mortgage may include flexible repayment options that can help you save interest and become mortgage-free sooner.

Depending on your mortgage terms, you may be able to:

- Change your payment frequency (weekly, bi-weekly, semi-monthly, or monthly)
- Increase your regular payment amount (up to your annual limit)
- Make lump-sum prepayments each year (up to your annual limit)

If you are interested in accelerating your mortgage payoff, contact us to review the options available to you.

We are here for the life of your mortgage

If your needs change during your term, reach out to *Our Client Service team*. We will walk you through your options clearly and transparently.

CMLS can assist you with:

- Renewing your mortgage
- Equity Take-Out
- Converting from Adjustable to Fixed rates
- Rental property financing
- Self-employed mortgage solutions

Looking ahead with CMLS

Homeownership is an exciting milestone. At CMLS, we are committed to delivering a straightforward, transparent mortgage experience today and in the years ahead.

Thank you for choosing CMLS. We are proud to support your home financing journey.

Your direct line to service

Our Client Service team is available to assist you with:

- Account balance inquiries
- Payment details
- Property tax administration
- Prepayment options
- General mortgage questions

Toll-Free: 1.888.995.2657

Email: service@cmls.ca

Hours: Monday–Friday, 8:30 a.m. – 7:00 p.m. ET

You can also stay connected through your mortgage broker, who remains an important part of your support team.