



Discover how easy it is to build a home for a family in need.

Every day, MCAP helps Canadians realize their dreams of homeownership and we are pleased to be able to help Habitat partner families realize those dreams too!

Key to Hope is an exciting program, exclusive to MCAP, supporting Habitat for Humanity Canada. The first of its kind, the Key to Hope program allows borrowers just like you to simply add a specified donation amount to each mortgage payment which we will then match and donate to Habitat for Humanity Canada.

With Key to Hope, we all have the unique opportunity to help build stronger communities together.

Why Key to Hope?

The benefits of Habitat for Humanity's work stretch far beyond safe, decent homes for partner families.

Communities benefit from the homeowners taking pride in caring for their properties, volunteers feel connected to the projects they contribute to, employees and companies improve team spirit by donating and volunteering. Children have better self-esteem, become better students and enjoy better health when they have a secure place to call home. Families are transformed from defeat to dignity gaining the stability to dream, plan and prosper – truly a hand up not a hand out.

As an MCAP mortgage holder, you can help others reach the goal of homeownership too when you make a pre-determined donation to Key to Hope. All you have to do is let us know the amount you want to contribute with each mortgage payment. Help build a brighter future for a Canadian family through the Key to Hope program.

All donations contributed through Key to Hope are matched*, dollar for dollar, by MCAP, turning every \$1 into \$2 and making a big difference to Habitat and families in need. For example, if you add a \$10 donation onto your monthly mortgage payment, by the end of the year, that will become a \$120 donation. You will receive a charitable donation receipt from Habitat for tax purposes. But that's not where it ends. MCAP will match your donation so that your \$120 becomes \$240!

As Canadians, we're well known for our caring and considerate nature. We have expressed a desire to extend our support of socially responsible causes through the goods we purchase and the services we use. Why not with your regular mortgage payments too? When you support Key to Hope, you support the goal of safe, decent housing for all.

We invite you to become a supporter of Habitat for Humanity through Key to Hope. Your contributions bring hope to hardworking families across Canada who are forced to make difficult choices between shelter and other essentials, every day.

Contact your mortgage broker today!

**Already an MCAP borrower?
Click here to enrol online now!**

About MCAP

MCAP Service Corporation is a leading independent Canadian mortgage company, offering products through professional mortgage brokers.

At MCAP, we believe a mortgage broker is a consumer's best option. And, our consistently high customer satisfaction ratings translate into dependability and friendly service that will enhance your homeownership experience.

MCAP is committed to giving back to our communities in many ways and we encourage employee involvement in fundraising campaigns and through volunteering. Every year, our employees join the thousands of volunteers who come out and help build homes for members of our local communities through Habitat for Humanity.

MCAP has been a proud supporter of Habitat for more than 10 years. We have sponsored homes across Canada with the involvement of our employees, business partners and customers. In addition, MCAP manages many of Habitat's homeowner (partner) family mortgages on behalf of numerous Habitat for Humanity Affiliates, at no cost to Habitat.

Fast Facts about MCAP

- Over \$23 billion in mortgage assets under administration
- One of Canada's largest independent mortgage companies with offices spanning from Vancouver to Halifax
- 91% of customers are consistently satisfied with the service they receive from MCAP
- Founding member of the Canadian Association of Accredited Mortgage Professionals (CAAMP)
- First servicer in Canada to receive Standard & Poor's Above Average rating for leasing, residential and commercial mortgages servicing operations

Habitat for Humanity Canada

Habitat for Humanity is an international, non-profit, organization working towards the goal of safe and decent housing for all by promoting affordable homeownership as a way to break the cycle of poverty. Habitat for Humanity Canada was founded in 1985, consists of over 50,000 volunteers and has 73 affiliate offices across Canada.

***MCAP's commitment is to match, dollar for dollar, all donations made by consumers, brokers and MCAP employees. MCAP may restrict the total matching in the future.**

**MCAP Service Corporation
Ontario Mortgage Brokerage #10515
Ontario Mortgage Administrator #11692**

www.mcap.com