

ENERGY-EFFICIENT ADVANTAGE PROGRAM | REFUND APPLICATION

The Canada Guaranty Energy-Efficient Advantage Program rewards borrowers who purchase or renovate a home with energy-efficient upgrades. Through the Energy-Efficient Advantage program, qualified homebuyers may now be eligible to receive a partial premium refund of up to 25%.

To qualify for the partial premium refund, all minimum energy-efficient requirements must be met, as determined by the mortgage insurance application date and level of energy-efficiency achieved. Program details are outlined in the Energy-Efficient Advantage product sheet.

APPLYING FOR YOUR REFUND

All of the following eligibility requirements must be met to qualify for a premium refund:

- Mortgage insurance premiums and applicable fees must have been received by Canada Guaranty prior to receiving the Energy-Efficient Advantage premium refund.
- All partial premium refund requests must be submitted within 24 months of the mortgage advance.
- All supporting energy-efficient documentation cannot be more than five years old.
- **The home must meet all minimum energy-efficient program requirements and applicable documentation must be submitted with this completed form, as outlined in the Energy-Efficient Advantage product sheet.**

MORTGAGE INSURANCE INFORMATION

The Canada Guaranty Energy-Efficient Advantage partial premium refund is only eligible for borrowers with financing currently insured by Canada Guaranty.

Canada Guaranty Reference Number (required): _____

If your Canada Guaranty reference number is not known, please contact your mortgage lending institution to obtain this information.

SUBJECT PROPERTY ADDRESS

Street Address	City	Province	Postal Code

APPLICANT(S) INFORMATION AND DECLARATION

All borrowers listed on the mortgage loan application must be included on this application form. By signing below, each applicant hereby consents to process the partial premium refund and certifies that all information and documentation provided is true and complete.

Full Name	Signature	Date
Full Name	Signature	Date
Full Name	Signature	Date
Full Name	Signature	Date

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PRIMARY APPLICANT CONTACT INFORMATION

In the event that Canada Guaranty must contact an applicant regarding the Canada Guaranty Energy-Efficient Advantage refund process, please provide the name, telephone number(s) and e-mail address of the primary borrower.

Primary Borrower's Name: _____

Borrower's Daytime Telephone #: _____ Evening #: _____

Borrower's E-mail Address: _____

SUBMITTING YOUR APPLICATION

Once all of the required criteria are met, Canada Guaranty will refund the homeowner the approved percentage of the standard mortgage insurance premium, plus all applicable extended amortization premium surcharges for loans exceeding 25 years amortization (including applicable provincial sales tax).

Refunds are processed and mailed directly to the homeowner within 30 business days after receiving the partial premium refund application.

APPLICATION PROCESS	Mailing Address	Toll-Free Fax #	E-mail Address
Please mail, e-mail or fax this completed refund application form, along with all required documentation, to the following address/fax number:	Canada Guaranty 1 Toronto Street, Suite 400 Toronto, ON M5C 2V6	1.855.318.8946	premiumaccounting@canadaguaranty.ca
	Attention/Subject Line: Finance Department – Energy-Efficient Advantage Program		

QUESTIONS AND INQUIRIES

For questions concerning the Energy-Efficient Advantage Program, please contact the Canada Guaranty National Underwriting Centre at 1.877.244.8422.