SAMPLE - Mortgage Administrator Annual Information Return for 2026

Mortgage Brokerages, Lenders and Administrators Act, 2006

AIR Guide

Please take a moment to review the Mortgage Administrator AIR Filing Guide before completing the Annual Information Return (AIR). The guide is intended to help you through the process. It is also required that you read it in advance to ensure accuracy (and completeness in your responses).

Notice of Collection, Use and Disclosure of Personal Information

The personal information collected on this annual information return (AIR) is collected by FSRA under the authority of section 29(2) of the *Mortgage Brokerage's Lenders and Administrator's Act* (the MBLAA), sections 2, 10, 11, 12 of *O. Reg. 193/08: Reporting Requirements for Licensees* and subsection 43(3) of *O. Reg. 189/08: Mortgage Administrators: Standards of Practice* in accordance with subsections 38(2) and 39(1) of the *Freedom of Information and Protection of Privacy Act*, to support FSRA's regulatory and law enforcement activities.

FSRA primarily collects and uses the information in the AIR to:

- Gain a better understanding of industry trends and business models and assess the mortgage brokering sector as a whole;
- Determine the nature and extent of its regulatory activities to inform consumer protection measures;
- Support policy analysis and decision-making, oversight of the industry, and the identification of risks and trends; and
- Determine whether the administrator or brokerage, and persons or entities related to the administrator or brokerage (such as the principal broker, directors, officers, partners, the sole proprietor, agents or brokers of the brokerage, or the principal representative), are complying with laws administered by FSRA or suitable to hold a licence, registration or other authorization required under laws administered by FSRA.

FSRA may disclose the personal information it collects to:

- any person or entity responsible for monitoring or reporting on the suitability of the administrator or brokerage, or persons and entities related to the administrator or brokerage, to hold a licence, registration or other authorization required under laws administered by FSRA;
- other regulatory authorities or law enforcement agencies; and
- fraud prevention organizations.

If you have any questions about the collection, use, or disclosure of personal information by FSRA, please contact:

Privacy Lead
Financial Services Regulatory Authority of Ontario
25 Sheppard Avenue West, Suite 100
Toronto ON, M2N 6S6
E-mail: Privacy@fsrao.ca
Telephone: 416-590-2021

I confirm that I have read the Mortgage Administrator AIR Filing Guide and understand my obligations under the MBLAA and regulations thereunder.

- ☐ Yes
- ☐ No

I acknowledge that I am responsible for ensuring that the information provided in this AIR is accurate, complete, and demonstrates compliance with all applicable legislative and regulatory requirements.

- ☐ Yes
- ☐ No

NOTE: This AIR can be completed by the principal representative, sole proprietor, director, officer, partner, or a designate authorized by the mortgage administrator, but must be reviewed and submitted by the principal representative. The principal representative must execute the attestation at the end of this document before submission.

The reporting period for this AIR is from January 1, 2026, to December 31, 2026.

Qualifying Questions

1. Is the administrator a publicly traded company?
   - ☐ Yes
   - ☐ No

   If yes, please complete the following table:

Trading (Ticker) Symbol	Stock Exchange

2. Is the administrator a *National Housing Act* (NHA) approved lender?
   - ☐ Yes
   - ☐ No

3. Is the administrator a qualified mortgage lender under the *Protection of Residential Mortgage or Hypothecary Insurance Act* (PRMHIA)?
   - ☐ Yes
   - ☐ No

^General Information

The information listed on this page represents information on file with the Financial Services Regulatory Authority (FSRA) as of the date of filing:

Legal Name of Administrator:
Other Authorized Name:
Administrator Licence Number:
Business Type:

Contact Person:
Contact Phone Number:
Contact Email Address:

Principal place of business address:
Street Address:
Apt. / Unit:
City:
Province:
Postal code:

Mailing Address (Check if same as above) ☐
Street Address:
Apt. / Unit:
City:
Province:
Postal code:

Phone Number:
Fax Number:
Principal Representative E-mail address:
Additional Email address FSRA can use to communicate with the administrator:

Does the administrator have a website?
- ☐ Yes
- ☐ No

If yes, please provide the website address:

^Reporting Changes

Administrators are required to notify the Chief Executive Officer of FSRA of changes to the general information of an administrator in accordance with O.Reg 193/08 and within any required timelines, as applicable. FSRA may be notified of any changes to the administrator's general information by sending an email to: licensingapprovals@fsrao.ca.

Did any of the following information change during the reporting period, and did the administrator report the changes to FSRA? (Check all that apply)

Administrator Information	Changed? (Yes/No)		Reported? (Yes/No)	
Address for Service	☐	☐	☐	☐
Address of Principal Place of Business	☐	☐	☐	☐
Email, Phone or Fax	☐	☐	☐	☐
Officers or Directors	☐	☐	☐	☐
Partners in Partnership	☐	☐	☐	☐
E&O Insurance	☐	☐	☐	☐
Open/Closed Offices	☐	☐	☐	☐

If any of the above information changed during the reporting period, but was not reported to FSRA, please indicate the reason below:

Administrator Information

4. ^What is the administrator's designated fiscal year-end date?

5. ^Does the administrator, its Directors, Officers, or Partners hold a license or registration, in another Canadian jurisdiction relating to mortgages, real estate, securities, life insurance, or financial planning?
   ☐ Yes
   ☐ No

   If yes, provide the following information:

Name of Licence holder	Type of Licence	Licence Number	Jurisdiction in which Licence is held

6. What software/systems(s) is the administrator using for its mortgage administration services?

Errors & Omissions (E&O) Insurance

7. **Please indicate the administrator's current Errors & Omissions (E&O) Insurance Provider:**
   - ▢ AIG Insurance Company of Canada
   - ▢ Victor Insurance Managers Inc. (formerly Encon Group Inc.)
   - ▢ Intact Insurance Company, Western Division
   - ▢ International Insurance Company of Hannover SE through A.M. Fredericks Underwriting Management Ltd.
   - ▢ Lloyd's Underwriters through RDA Inc.
   - ▢ Lloyd's Underwriters through Holman Insurance Brokers Ltd.
   - ▢ Lloyd's Underwriters per Catalin Canada Inc.
   - ▢ Lloyd's Underwriters through Special Risk Insurance Managers Ltd.
   - ▢ Lloyd's Underwriters through Evolution Insurance Inc.
   - ▢ Lloyd's Underwriters as arranged by Trinity Underwriting Managers
   - ▢ Royal & Sun Alliance Insurance Company of Canada
   - ▢ Sovereign General Insurance Company
   - ▢ Sovereign General Insurance through Premier Canada Assurance Managers Ltd.
   - ▢ XL Specialty Insurance Company – Canadian Branch
   - ▢ CUMIS General Insurance Company
   - ▢ Zurich Insurance Company Limited
   - ▢ Other

   If other, name of E&O insurance provider:

8i. Please provide the administrator's E&O Insurance (with fraudulent coverage) Information in the table below:

Policy Number	Insured Name	Coverage Amount Per Occurrence	Coverage Amount for All Occurrences During a 365 Day Period	Coverage Start Date	Coverage End Date	Includes Fraudulent Acts Coverage

Attestation:

▢ **I attest that the above information is accurate and that our organization has active Errors & Omissions (E&O) insurance coverage, including coverage for fraudulent acts.**

^8(ii) Were there any E&O claims made against the administrator's E&O insurance policy during the reporting period in any Canadian jurisdiction?
   - ▢ Yes
   - ▢ No

If yes, how many claims?

If yes, please provide a brief explanation of each claim.

8. ^Did the administrator's E & O insurance policy lapse or was it cancelled at any point during the reporting period?
   - ☐ Yes
   - ☐ No

9(i) If yes, please explain and indicate if the policy was cancelled by the insurer or the policy holder.

^Trust Account Information

9. How many designated trust accounts did the administrator have in Ontario as of December 31, 2026 (as per section 34 of O. Reg. 189/08)?
   - ☐ 0
   - ☐ 1
   - ☐ 2
   - ☐ 3+

10(ii) How many trust accounts did the administrator open in Ontario during the reporting period?
   - ☐ 0
   - ☐ 1
   - ☐ 2
   - ☐ 3+

10(iii) If the administrator opened one or more trust accounts during the reporting period, did the administrator let FSRA know about the trust account details within 5 days of opening it?
   - ☐ Yes
   - ☐ No

If no, explain why

10. Was there a shortfall in any of the administrator's trust accounts, at any time during the reporting period?
   - ☐ Yes
   - ☐ No

11 a. If yes, was the shortfall reported to FSRA as required under section 38 of O. Reg. 189/08?
   - ☐ Yes
   - ☐ No

11. Does the administrator have any trust accounts outside of Ontario?
   - ☐ Yes
   - ☐ No

Supervision of Operations

12. Please indicate the number of staff primarily dedicated to mortgage administration duties.

13. Provide the details of the individual designated to ensure compliance with the MBLAA?

Name:
E-mail address:
Phone Number:

14. ^Indicate the total number of owners of the administrator, including those who are directors, officers, or partners as of December 31, 2026. If the administrator has a large or complex corporate structure, identify the number of direct owners of the administrator, including the immediate parent entity(ies) or direct legal owner(s), based on the organization's legal structure. If the administrator is a partnership, include all general and limited partners.
    - ▢ 1-5
    - ▢ 6+
    - ▢ Publicly traded company

15(i) ^If the administrator is a privately held company (i.e., not publicly traded), provide the name and ownership percentage for each individual or entity that holds 25% or more ownership or significant control of the administrator.

Note: If no individual or entity holds 25% or more ownership or significant control in the administrator, please list the top three individuals or entities with the highest ownership percentages.

Owner's legal name	**Percentage owned**

15. How frequently does the administrator provide performance and investment reports to investors?
    - ▢ Monthly
    - ▢ Quarterly
    - ▢ Annually
    - ▢ On request

16. Does the administrator use Artificial Intelligence (AI) in any of their business operations?
    - ▢ Yes
    - ▢ No

If yes, please explain how AI is being used by the administrator.

^Portfolio Details / Information

Where mortgage specifics, such as number or dollar value of mortgages are requested, please provide only Ontario mortgage business information as of December 31, 2026, unless stated otherwise.

NOTE: For the purposes of this filing, please treat a mortgage as an Ontario mortgage if the mortgaged property is located in Ontario.

17. Does the administrator collect and remit payments for lenders/investors?
    - ☐ Yes
    - ☐ No

    If yes, please indicate the percentage of mortgages where the administrator administers payments for lenders/investors.

    If no, please indicate what services the administrator provides for lenders/investors.

18. Provide the following information on the administrator's mortgage portfolio as of December 31, 2026:

		Mortgage Business within Ontario	Total Mortgage Business within Canada
19a	Total number of mortgages under administration		
19b.	Total dollar value of mortgages under administration		
19c.	Total number of investors in the mortgages under administration (entities, including organization and individual investors)		
19d.	Total number of mortgages in arrears (at least one payment missed)		
19e.	Total dollar value of mortgages in arrears		
19f.	Total number of mortgages in arrears where foreclosure/power of sale proceedings commenced		
19g.	Total dollar value of mortgages in arrears where foreclosure/power of sale proceedings commenced		

19. Provide the following information regarding the underlying properties for the mortgages under administration as of December 31, 2026:

	Property Type	Number of Mortgages under administration	Dollar value of mortgages under administration
20a.	Residential (e.g., Single Family, Multi-Unit up to 4 units, Vacation Property)		
20b.	Commercial (e.g., Office Building, Retail, Industrial, Hotels, Apartment/Condo Building greater than 5 units)		
20c.	Construction and Development		
20d.	Other (e.g., Rural land, Agricultural, Resource Extraction, Institutional)		

If other, please specify the property type:

20. Enter the investor demographic data for mortgages under administration as of December 31, 2026 in the chart below.

NOTE: This does not include individual investors in a Mortgage Investment Company (MIC)

	Investor Type	Number of Investors	Total number of mortgages administered	Total dollar value administered
21a.	Non-designated Individual Investors			
21b.	Designated Individual Investors			
	TOTAL			
21c.	Entity/Corporation (non-MIEs)			
21d.	Mortgage Investment Entity (MIEs) [includes MICs, Trusts, Limited and/or General Partnerships, etc.]			
21e.	Mortgage Finance Company/Monoline			
21f.	Regulated Financial Institution			
21g.	Other (Non-Regulated Financial Institution			
	TOTAL			

21. Did the administrator **manage** a MIC during the reporting period?
    - ▢ Yes
    - ▢ No

If yes, complete the following as of December 31, 2026:
Number of mortgages administered for the MIC(s) that is/are managed by the administrator:
Dollar value of mortgages administered for the MIC(s) that is/are managed by the administrator:
Number of different MIC lenders managed by the administrator:

22. Provide a list of all MICs that were **managed** by the administrator during the reporting period that sold units/shares/etc. to investors through a prospectus or Offering Memorandum filed with a securities regulator (within Canada)?

Name of MIC

23. List the top three MICs for whom the administrator **administered mortgages** based on the **total dollar value of mortgages**.

Name (24a.)	Number of mortgages	Dollar value of

	administered by the administrator (24b.)	**mortgages administered by the administrator (24c.)**

24. Private Mortgages

Please complete the following questions relating to the administrators' activities involving private lenders, *excluding MICs or MIEs.*

25a. Did the administrator administer any mortgages on behalf of private lenders during the reporting period?

- ▢ Yes
- ▢ No

If yes, please complete the following:

Total number of mortgages administered on behalf of private lenders:
Total dollar value of mortgages administered on behalf of private lenders:
Total number of private investors on whose behalf mortgages were administered:

25b. List the top five (5) private lenders the administrator administered mortgages for based on the number of mortgages:

Name (25b-i.)	**Number of mortgages (25b-ii.)**	**Dollar value of mortgages (25b-iii.)**
	#	
	#	
	#	

25. Please upload a file containing a list of all private lenders the administrator administers mortgages for.

26. Did the administrator have instances of redemption freezes during the reporting period?

- ▢ Yes
- ▢ No

If yes, how many?

27. Did the administrator administer any non-qualified syndicated mortgages investments (NQSMI) during the reporting period?"

- ▢ Yes
- ▢ No

28a. If yes, complete the following:

Number of mortgages:
Dollar value of mortgages:
Number of lenders in non-qualified syndicated mortgages administered by the administrator:

List the top three (3) lenders in non-qualified syndicated mortgages the administrator administered for based on the value of mortgages:

Name (28-i.)	Number of mortgages (28-ii.)	Dollar value of mortgages (28-iii.)
	#	
	#	
	#	

28. Did the administrator administer any qualified syndicated mortgages investments (QSMI) during the reporting period?"

- ▢ Yes
- ▢ No

29a. If yes, complete the following:

Number of mortgages:
Dollar value of mortgages:
Number of lenders in syndicated mortgages administered by the administrator:

Cybersecurity

29. Is the administrator working towards achieving, or has the administrator already implemented cybersecurity preparedness practices that meet the objectives of FSRA's guidance? Please select the option that reflects the current state of the administrator's cybersecurity preparedness.

- ▢ The administrator **has** cybersecurity preparedness practices in place
- ▢ The administrator is **currently taking action** to ensure cybersecurity preparedness practices are in place
- ▢ No action to date on cybersecurity preparedness

If no action has been taken, please explain how the administrator would typically handle a cybersecurity incident:

Complaints and Complaint Handling

The administrator is required to designate one or more individuals to receive and attempt to resolve complaints from the public, and each designated individual must be an employee of the mortgage administrator or someone who is otherwise authorized to act on its behalf (as per subsection 26(2) of O. Reg. 189/08).

30. Is the Principal Representative the designated person to receive complaints?
    - ▢ Yes
    - ▢ No

31a. If no, please provide the designated person's contact information below:

Name	Position Title	Email	Phone Number

31. Provide the total number of complaints received by the administrator during the reporting period (written and other):

Complaint Category	Total Number of Complaints
Written	
Other	

^Complaints/Regulatory Discipline Reporting

32. During the reporting period, was a complaint made against the administrator to a regulatory body in any Canadian jurisdiction that was based, in whole or in part, on allegations of fraud, theft, deceit, misrepresentation, forgery, or similar conduct?
    - ▢ Yes
    - ▢ No

If yes, please provide a brief explanation.

33. During the reporting period, did the administrator file for bankruptcy?
    - ▢ Yes
    - ▢ No

If yes, provide a brief description:

34. During the reporting period, was the administrator subject to disciplinary proceedings by a regulatory body/professional organization?
    - ▢ Yes
    - ▢ No

If yes, provide a brief description:

35. Did the administrator have a license or other authorization issued by a regulatory body/professional organization surrendered, revoked, suspended, or subject to conditions?
    - ▢ Yes
    - ▢ No

36a. If yes, provide the following information:

Name of regulatory body/professional organization	License status (surrendered, revoked, suspended, subject to conditions)	Explanation

36. During the reporting period, was the administrator named as a defendant in a lawsuit (e.g., Statement of Claim, Counterclaim, Third-party Claim, or similar proceedings)?
    - ▢ Yes
    - ▢ No

37a. If yes, provide the following information:

Lawsuit type (statement of claim, counterclaim, third-party claim, or other)	Explanation

^Closing Questions

This question is for statistical purposes

Approximately how long did it take to gather the information required and complete the AIR?

Hours: Minutes:

Payment of Annual Regulatory Fee

FSRA has integrated the payment of the Mortgage Administrator's Annual Regulatory Fee with the filing of the 2026 AIR.

The FSRA Fee Rule 2022-001 came into effect on September 13, 2023, after being approved by the Minister of Finance. The Annual Regulatory Fee for mortgage administrators increased to $2,350 with the change phased in over a three-year period from March 31, 2024, to March 31, 2026.

Instructions

- Payment of the Annual Regulatory Fee is made using a secure portal through the payment system.
- Payment can only be made by VISA, MasterCard and certain debit cards. AMEX is not accepted.
- After you click on the PAY button below, you will be redirected to the secure payment site to submit your payment.

- To avoid duplicate payments, please ensure that you only have one browser window open and you **do not use the Back button** on the web browser while processing the payment or after payment has been processed.
- Payment of the fee is due to FSRA no later than March 31, 2027.
- Once payment is successfully completed, you will receive a confirmation email. Please keep this for the administrator's records.

^Attestation

I _____, the Principal Representative of
Print Name

_____
The Administrator

CERTIFY THAT the information and statements provided in this document, and any accompanying documents submitted with this document, are true, accurate, and complete, to the best of my knowledge and belief. I understand that providing false, misleading or incomplete information is an offence under the MBLAA that may result in an enforcement action, including revocation or suspension of any license issued to me or the administrator, administrative penalties or a prosecution.

In addition, I understand that FSRA collaborates and may share information from this document with other organizations, including other regulatory authorities, law enforcement agencies, and fraud prevention organizations.

_____ _____
Signature Date

REMINDER: Before submitting this return, please make sure that you have thoroughly reviewed all answers for accuracy. Once the AIR is submitted, no changes can be made.

Please click on the printer icon button on the top right to print or preview the AIR submission on a single web page.