



# MORTGAGE APPLICATION

We use this form solely for the purpose of mortgage qualification. Once filled out, it will remain strictly confidential. The information will be used to quickly verify your credit rating. Please complete this form to provide your info to the best of your ability to help us get started on finding the best mortgage for you. You can also **save this blank form to your computer** and complete it later when you have more time.

**This form is multi-purpose which means you can use it for any of the following transactions:** home purchase or pre-approval to purchase; refinance existing mortgage to get cash out for any reason including credit card debt consolidation; obtain a second mortgage; renew existing mortgage and more.

Print additional pages as required when:

1) You own more than one property -- print additional "Properties Owned By Applicants" page.

Purpose of this application

Referred by

**1) APPLICANT DETAILS** - If there is or will be more than one person on the title of the property to be mortgaged then each person must complete this section 3. However, assets, liabilities and existing property sections don't have to be completed by other applicant if they are joint with the main applicant. You can also use these pages to provide guarantor details if you plan to have one

Salutation  First Name  Initial  Last Name  Birth Date  SIN# (Optional)  Marital Status

Work Number  Ext.  Fax Number  Cell Number  Home Number  Contact Method

Email Address  Dependents  Existing Client

**Current Address**  Other applicant/guarantor please check if your address is the same as applicant #1

Unit #  Street #  Street Name  Street Type  City  Province  Postal Code

Time at Residence: Years  Months  Status:  Rent Payment:

**Previous Address** (complete only if less than 3 years at current address)  Check if address was the same as applicant #1

Unit #  Street #  Street Name  Street Type  City  Province  Postal Code

Time at Residence: Years  Months  Status:  Rent Payment:

## Employment History

Employer Name  Employer Address  City  Province  Postal Code

Status  Type  Company Type (if Self-Employed)  Operating As (If Self-Employed)  Gross Revenue (If Self-Employed)

Job Title  Occupation  Industry Sector  Income Type

Time at Job: Years  Months  Time in Industry: Years  Months  Income Amount

## Previous Employment History (complete only if less than 3 years with current employer)

Employer Name  Employer Address  City  Province  Postal Code

Status  Type  Company Type (if Self-Employed)  Operating As (If Self-Employed)  Gross Revenue (If Self-Employed)

Job Title  Occupation  Industry Sector  Income Type

Time at Job: Years  Months  Time in Industry: Years  Months  Income Amount

**2ND APPLICANT DETAILS** - If there is or will be more than one person on the title of the property to be mortgaged then each person must complete this section 3. However, assets, liabilities and existing property sections don't have to be completed by other applicant if they are joint with the main applicant. You can also use these pages to provide guarantor details if you plan to have one.

Salutation  First Name  Initial  Last Name  Birth Date  SIN# (Optional)  Marital Status

Work Number  Ext.  Fax Number  Cell Number  Home Number  Contact Method

Email Address  Dependents  Existing Client

## Current Address

Other applicant/guarantor please check if your address is the same as applicant #1

Unit #  Street #  Street Name  Street Type  City  Province  Postal Code

Time at Residence: Years  Months  Status:  Rent Payment:

**Previous Address** (complete only if less than 3 years at current address) Check if address was the same as applicant #1

Unit #	Street #	Street Name	Street Type	City	Province	Postal Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Time at Residence: Years  Months  Status:  Rent Payment:

**Employment History**

Employer Name	Employer Address	City	Province	Postal Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Status	Type	Company Type (if Self-Employed)	Operating As (if Self-Employed)	Gross Revenue (if Self-Employed)
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Job Title	Occupation	Industry Sector	Income Type
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Time at Job: Years  Months  Time in Industry: Years  Months  Income Amount

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Status	Type	Company Type (if Self-Employed)	Operating As (if Self-Employed)	Gross Revenue (if Self-Employed)
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Job Title	Occupation	Industry Sector	Income Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Time at Job: Years  Months  Time in Industry: Years  Months  Income Amount

**Other Income**

Income Type  Description  Amount

Income Type  Description  Amount

**Assets**

Type  Description  Value

Type  Description  Value

Type  Description  Value

Type  Description  Value

Type  Description  Value



## 2) EXISTING PROPERTIES

Please complete this page only if you already own your home. If you have more than one property then please complete this page for each property you own.

Check if this is the subject property to be mortgaged

Owner  Occupancy  Property Zoning

Unit #  Street #  Street Name  Street Type  City  Province  Postal Code

Current Property Value  Original Purchase Price  Purchase Date  Property Taxes  Included in Mortgage  Condo Fees

### Additional property information

Legal Description  Number of Units  Property Type  Property Style  Tenure  Property Age

Living Space  Square  Lot Size  Area  Garage Size  Garage Type  Heat Source

Water Info  Sewage Info

### 1st Mortgage Info

Mortgage Type  Balance Owning  Mortgage Payment  Payment Frequency  Maturity Date  Interest Rate

Rate Type  Term Type  Mortgage Holder  Payoff This Mortgage  Loan Type

Original Mortgage Amount  Mortgage Number  CMHC Insurance Number  Mortgage Insurer

### 2nd Mortgage Info

Mortgage Type  Balance Owning  Mortgage Payment  Payment Frequency  Maturity Date  Interest Rate

Rate Type  Term Type  Mortgage Holder  Payoff This Mortgage  Loan Type  Original Mortgage Amount

### 3) FINAL QUESTIONS

1. Are there any unsatisfied judgments/collections or problems on your credit? If yes -- please explain.

2. Do you have any liens against your property. If yes -- please explain.

3. Have you declared a bankruptcy or consumer proposal in the past 7 years? If so, when was it discharged?

4. Is your fire insurance up to date?

5. Do you have mortgage arrears or were you paying more than 30 days late in the last 12 months?

6. Do you have property or personal tax arrears? If yes, please explain how much do you owe and for which years.

7. Have you applied for a mortgage in the last 60 days or do you currently have pending applications with another banks or brokers?

8. Please provide your closing solicitor name, address, phone and fax info. If you do not have one yet I will refer you to one.

9. Have you done a budget recently?

10. Comments - Please use the space below to provide additional info, explain your goals and/or objectives. Please advise of any plans that you are aware of that may have an effect on your finances - for example, plans to have a child, educational expenses, retirement, starting a business, cottage purchase, vehicle purchases, investing, employment change.

I/we warrant and confirm that the information given in the mortgage application form is true and correct and I/we understand that it is being used to determine my/our credit responsibility. You are authorized to obtain any information you may require for these purposes from other sources (including, for example, credit bureau) and each source is hereby authorized to provide you with such information. I/we also understand that the information given in the application form as well as other information you obtain in relation to my credit history may be disclosed in writing, including fax, e-mail, or other electronic transmission with potential lenders, financial intermediary and mortgage insurers, organizations providing technological or other support services required in relation to this application and any other parties with whom I/we propose to have a financial relationship. I/we further understand that any potential lender, financial intermediary, or any other of the aforementioned parties to whom this information is forwarded may obtain its own credit report and I/we hereby authorize those parties to do so. I/ we confirm that I/we read and understand the above.

This application was completed on this date:

Applicant 1 Signature

Applicant 2 Signature

Applicant 3 Signature

Guarantor Signature

# FAX COVER

**TO:**

**FAX NUMBER:**

Please use the space below to add your notes or list your enclosures: