



# 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
<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)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Job Title	Occupation	Industry Sector	Income Type	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Time at Job: Years	<input type="text"/>	Months	<input type="text"/>	Time in industry: Years
			<input type="text"/>	Month
			<input type="text"/>	Income Amount
				<input type="text"/>

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

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)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Job Title	Occupation	Industry Sector	Income Type	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Time at Job: Years	<input type="text"/>	Months	<input type="text"/>	Time in industry: Years
			<input type="text"/>	Month
			<input type="text"/>	Income Amount
				<input type="text"/>

**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
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Work Number	Ext.	Fax Number	Cell Number	Home Number	Contact Method	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Email Address	Dependents	Existing Client				
<input type="text"/>	<input type="text"/>	<input type="text"/>				

### 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
<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	<input type="text"/>	Months	<input type="text"/>	Status	<input type="text"/>	Rent Payment: <input type="text"/>

**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)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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  Month  Income Amount

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

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)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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  Month  Income Amount

**Other Income**

Income Type	<input type="text"/>	Description	<input type="text"/>	Amount	<input type="text"/>
Income Type	<input type="text"/>	Description	<input type="text"/>	Amount	<input type="text"/>

**Assets**

Type	<input type="text"/>	Description	<input type="text"/>	Value	<input type="text"/>
Type	<input type="text"/>	Description	<input type="text"/>	Value	<input type="text"/>
Type	<input type="text"/>	Description	<input type="text"/>	Value	<input type="text"/>
Type	<input type="text"/>	Description	<input type="text"/>	Value	<input type="text"/>
Type	<input type="text"/>	Description	<input type="text"/>	Value	<input type="text"/>

**Monthly Liability Obligations** - Please use comment section or print another page if you have more liabilities

[illegible]

## 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	<input type="text"/>		Occupancy	<input type="text"/>		Property Zoning	<input type="text"/>	
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"/>		
Current Property Value	Original Purchase	Purchase price	Purchase date	Included in Mortgage	Condo Fees			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			

### Additional property information

Legal Description	Number of Units	Property Type	Property Style	Tenure	Property Age				
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
Living Space	Square	Lot Size	Area	Garage Size	Garage Type	Heat Source			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Water Info	<input type="text"/>		Sewage Info	<input type="text"/>					

### 1st Mortgage Info

Mortgage type	Balance Owing	Mortgage Payment	Payment Frequency	Maturity Date	Interest Rate			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Rate Type	Term Type	Mortgage Holder	Payoff This Mortgage	Loan Type				
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
Original Mortgage	Mortgage Number	CMHC Insurance Number	Mortgage Insurer					
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					

### 2nd Mortgage Info

Mortgage type	Balance Owing	Mortgage Payment	Payment Frequency	Maturity Date	Interest Rate			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
Rate Type	Term Type	Mortgage Holder	Payoff This Mortgage	Loan Type				
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
Original Mortgage Amount	<input type="text"/>							

### 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.

Canada's new Anti-Spam Legislation is effective as of July 1, 2014.  
Under this new legislation, I am required to obtain your consent in order to send you  
communications about the latest mortgage news, events, products and services.

To Agree to receive electronic communications, please initial in this box

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



## CREDIT BUREAU CONSENT AND EMAIL AUTHORIZATION

Surname: \_\_\_\_\_ Given Name: \_\_\_\_\_

### Insurance Information Request

As your Mortgage Expert, I feel it is important that you receive expert advice on Mortgage Insurance.

Please tick the box beside the information you wish to receive:

- ☐ Mortgage Life Insurance      ☐ Disability/Critical Illness
- ☐ We acknowledge that insurance has been offered to us, and we choose to waive the opportunity of obtaining insurance.

*Canada's new Anti-Spam Legislation is effective as of July 1, 2014.  
Under this new legislation, I am required to obtain your consent in order to send you  
communications about the latest mortgage news, events, products and services.*

To agree to receive electronic communications, please initial in this box

I, the undersigned, hereby declare that all the information provided herein is to the best of my knowledge and belief to be true, complete and correct and I understand that it may be used to determine my credit worthiness. In order to assess my ability to meet my financial obligations I consent and authorize the submitting organization and its agents or assigns:

- 1) To request and obtain personal information about me on an ongoing basis from credit bureaus from information you previously collected about me in order to assess my credit history.
- 2) To release and exchange my personal information on an ongoing basis with credit bureaus in order to protect me, ensure the completeness of my information and maintain the integrity of the credit bureau agency:
- 3) To co-operate with local, provincial and national authorities in the investigation of unlawful or improper activities in order to protect myself and Dominion Lending Centres from fraudulent transactions: and
- 4) To disclose my personal information where necessary to protect my interests, and that of Dominion Lending Centres.

### AUTHORIZATION TO REQUEST, EXCHANGE AND DISCLOSE PERSONAL INFORMATION TO AND FROM A CREDIT BUREAU

I certify that the information set out by me in this application is true and correct in order to collect and exchange personal information with the requisite agencies to obtain a credit bureau and for no other improper purpose.

Application Signature: \_\_\_\_\_

Application Date: \_\_\_\_\_

### IDENTITY VERIFICATION

PHOTO ID TYPE: \_\_\_\_\_

Number: \_\_\_\_\_

Expiry Date: \_\_\_\_\_

SECOND ID TYPE: \_\_\_\_\_

Number: \_\_\_\_\_

Expiry Date: \_\_\_\_\_

Privacy Policy: \_\_\_\_\_

## CLIENT AGREEMENT



The undersigned applicants(s) (*I/We, whether there is a single applicant or more than one*), agree with Kristi Mutka, Dominion Lending Centres – Mountain View as follows:

- a) I/we warrant and confirm that all information I/we provide to you in connection with any mortgage application or other service you provide (the transaction), will be true and correct, and I/we acknowledge that you and any lenders or other persons to whom you submit that information will be relying on it in order to consider our application and/or determine our creditworthiness;
- b) I/we hereby authorize you to obtain any further financial or other information you may require concerning us in connection with a transaction from any sources to which you may apply and each such source is hereby authorized to provide you with such information;
- c) I/we hereby authorize you to disclose to any lender, credit bureau, insurer, insurance agent or other person involved in a transaction such personal and financial information concerning us as you consider appropriate;
- d) I/we hereby release you from all claims in damages or otherwise that we may have in connection with or arising from any use, disclosure, or release of any of our personal information, and that I/we will indemnify you against and save you harmless from any and all claims in damages or otherwise which may be made by any third party in connection with, or arising from any person or other information that we have provided to you;
- e) I/we will pay all legal, property appraisal, registration, and other costs or expenses incurred by you in connection with a transaction;
- f) you may retain our application and other personal information whether or not any transaction is ultimately complete;
- g) I/we acknowledge and agree that you may be entitled to receive financial compensation with respect to a transaction from a lender or other person.

**Applicant Name:** \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Co-Applicant Name:** \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Mortgage Professional (Name):** \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

File Name/Number (*for internal purposes*): \_\_\_\_\_