

Purchase
 Refinance

 Equity Take-Out
 Switch

Referral Source:

 Guarantor Required
 Less Than 10% Down

 Principal Applicants Fax
 ()

APPLICATION
APPLICANT

Full Name		Street Address		City	Province	Postal Code
Lived There How Long (Yrs)?		Rent Amount	Home Telephone Number		Email Address	
Previous Street Address		City		Province	Postal Code	
Date of Birth / /	Marital Status	Gender	SIN	# of Dependents		
Relationship to Co-Applicant	<input type="checkbox"/> Guarantor	CREDIT REPORT	<input type="checkbox"/> Joint <input type="checkbox"/> Not Required	<input type="checkbox"/> Separate <input type="checkbox"/> Application Signed	or; Verbal consent to obtain credit report was obtained from _____ via telephone at _____ am/pm.	
Employer	<input type="checkbox"/> BFS <input type="checkbox"/> Retired	<input type="checkbox"/> Full-time <input type="checkbox"/> Seasonal	<input type="checkbox"/> Part-time <input type="checkbox"/> Unemployed	Location	Business Telephone Number	
Occupation	Years of Service	Annual Income		\$ _____ salaried / commission		
Details i.e. hourly rate, normal hours worked per week, base salary, salary plus commission, self-employed						
Previous Employer		Occupation		Years		
Down Payment / Equity	\$	<input type="checkbox"/> Cash <input type="checkbox"/> RRSP	<input type="checkbox"/> Gift <input type="checkbox"/> Sale	<input type="checkbox"/> Finance of Assets <input type="checkbox"/> Sweat	<input type="checkbox"/> Other:	

CO-APPLICANT

Full Name		Street Address		City	Province	Postal Code
Lived There How Long (Yrs)?		Rent Amount	Home Telephone Number		Email Address	
Previous Street Address		City		Province	Postal Code	
Date of Birth / /	Marital Status	Gender	SIN	# of Dependents		
Relationship to Co-Applicant	<input type="checkbox"/> Guarantor	CREDIT REPORT	<input type="checkbox"/> Joint <input type="checkbox"/> Not Required	<input type="checkbox"/> Separate <input type="checkbox"/> Application Signed	or; Verbal consent to obtain credit report was obtained from _____ via telephone at _____ am/pm.	
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Occupation	Years of Service	Annual Income		\$ _____ salaried / commission		
Details i.e. hourly rate, normal hours worked per week, base salary, salary plus commission, self-employed						
Previous Employer		Occupation		Years		
Down Payment / Equity	\$	<input type="checkbox"/> Cash <input type="checkbox"/> RRSP	<input type="checkbox"/> Gift <input type="checkbox"/> Sale	<input type="checkbox"/> Finance of Assets <input type="checkbox"/> Sweat	<input type="checkbox"/> Other:	

ASSETS

Real Estate Address	\$ Value	Address	\$ Value
A.		B.	
Address	\$ Value	Automobile Year	Make
C.		A.	Model
Year	Make	Model	\$ Value
B.		C.	
Cash in Bank / GICs Bank / Account Number	\$	Bank / Account Number	\$
Bank / Account Number	\$	Bank / Account Number	\$
Life Insurance Policies	\$ Cash Surrender Value		\$ Cash Surrender Value
A.		B.	
Stocks & Bonds	\$ Value		\$ Value
A.		B.	
C.		D.	
RRSPs	\$ Value		\$ Value
A.		B.	
C.		D.	
Other - Deposit/Personal/Household	\$ Value		\$ Value
Deposit on purchase	\$ Value	Personal / HHG	\$ Value
Rent Deposit (last months rent)	\$ Value	Other	\$ Value

LIABILITIES	Mortgage					Link	Position	Lender	\$ Balance	\$ Payment	TDS		
	Link	Position	Lender	Balance \$	\$ Payment	TDS	Link	Position	Lender	\$ Balance	\$ Payment	TDS	
	Financed / Leased					F/L	Lender / Lease Company		\$ Balance	\$ Payment	TDS		
	F/L	Lender / Lease Company		Balance \$	\$ Payment	TDS	F/L	Lender / Lease Company		\$ Balance	\$ Payment	TDS	
	Loan / Line of Credit					L/C	Lender / Lease Company		\$ Balance	\$ Payment	TDS		
	L/C	Lender / Lease Company		Balance \$	\$ Payment	TDS	L/C	Lender / Lease Company		\$ Balance	\$ Payment	TDS	
	Guarantor			\$ Balance	\$ Payment	TDS	Guarantor			\$ Balance	\$ Payment	TDS	
	Credit Cards							\$ Balance	\$ Payment	TDS			
				Balance \$	\$ Payment	TDS			\$ Balance	\$ Payment	TDS		
				Balance \$	\$ Payment	TDS			\$ Balance	\$ Payment	TDS		
	Other Debts							\$ Balance	\$ Payment	TDS			
				Balance \$	\$ Payment	TDS			\$ Balance	\$ Payment	TDS		
	Comments:												

PROPERTY TO BE FINANCED	Purchase Price / Current Market Value			Closing Date		Financing Condition				Principal Residence		
	\$									Y / N		
	Street Address					City		Province		Postal Code		Type
	Legal Description (lot, plan #)			Annual Taxes		Actual		Tax Year		Monthly Heat / Maint.		Monthly Condo Fee
				\$		\$				\$		\$
	Listed on MLS		Rental	Monthly Rental Income		Details of Rental Income (lease/etc.)						
	Y / N		Y / N	\$								
	Lot Width X Lot Length		Irregular	Age (Yrs.)	Stories	Square Ft.	Heat	Water	Sewers	Gas Avail.	UFFI	Potability Cert.
	ft / m		Y / N							Y / N	Y / N	Y / N
	Contact for Inspection					Name			Telephone			
								()				
Solicitor			Name		Telephone		Facsimile					
					()		()					
Street Address					City		Province		Postal Code			

1.	M=Mortgage L=Loan C=Line of Credit	0=/N/A 1=1st 2=2nd 3=3rd	Term in Months	H=High Ratio C=Conventional S=Secured U=Unsecured	C=Closed O=Open V=Convertible	X=Fixed L=Float	N/A A=Arm S=Special	Int. Only Y / N	Rate %	Amort. In Months
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Notes

By signing below I/we hereby authorize Mortgage Intelligence Inc. hereinafter referred to as "the Broker", to arrange on my/our behalf the loans described above and certify that the above information which is furnished with the intent that it be relied upon by the Broker to obtain said credit, is true and correct and: i) Agree (if this application is for a loan to be secured by a mortgage) that the evaluation inspection and legal expenses incidental to this application will be paid by me/us and that I am not in arrears on my present mortgage; ii) the above information includes all my/our debts and that we have no current unsatisfied judgements and that I/we have not declared bankruptcy in the last six years and that all my/our outstanding credits are current and in good standing; iii) I/we also acknowledge that the Broker may also be receiving a fee in respect to the arranging of this loan and I/we hereby waive any right to deny or dispute the Broker from receiving said fee; iv) in connection with my application for credit, I/we hereby take notice that you may be procuring and may be referring to a consumer report respecting me/us containing personal information and I/we hereby consent thereto and to the disclosure of such information to other credit grantors or consumer reporting agency and to retain this application for the Brokers records.



Applicant's Signature: _____ **Date:** _____

Co-Applicant's Signature: _____ **Date:** _____

I/We, customer(s) of Mortgage Intelligence and my Independent Mortgage Consultant (“You”), as undersigned acknowledge, warrant and confirm:

- That the information provided to You in the mortgage application is true and correct and understand that the information is being used to determine credit responsibility
- This consent is provided by me to:
 - Arrange and/or renew loan(s), mortgage(s) or other credit facilities
 - Give permission to You, your service providers, insurers, insurance agents/brokers and affiliates, including but not limited to Unitas Insurance Services Limited to contact me on an ongoing basis to consider products or services that may be of interest to me
- That my personal information will be collected from me, third parties, or in the case of multiple applicants, from each other, including from credit bureau, credit reporting and collection agencies, financial institutions, past and present employers, creditors and tenants, my spouse(s) or any other person(s) who has personal information about me, and from other sources you deem necessary for the purpose of recording and evaluating credit worthiness. In responding to my application for mortgage financing and for products and services that may be of interest to me, I authorize all sources to release my personal information to You
- That You will obtain my credit history from Equifax 1-800-487-7529 or TransUnion 1-800-663-9980
- That You will use reasonable efforts to review my personal information to confirm my identity and to review documents that are received from any party(s) through the use of, but not limited to driver licenses, other government issued photo identification or credit card providers. Should further verification be required, all parties to any contemplated transaction will be notified.
- That each potential lender, insurer, insurance agent/broker or service provider to whom You provide the mortgage application and/or my personal information, is permitted to receive such application and information and to maintain records relating to me, including my Social Insurance Number (SIN) if I provide it, and I further authorize such sources to the use and release my personal information
- That You will supply a copy of this consent to each potential lender
- That each potential lender considering my application(s) may obtain personal information about me from consumer reporting agencies, credit bureaus, real estate appraisers, third parties or from each other and use reasonable efforts to ensure the accuracy of my personal information
- That You will retain my personal information for safe keeping in accordance with the federal and provincial laws, before and after a loan/mortgage is funded, and that my application and personal information is sent to a corporate or licensed office, including by electronic transmission and storage, and will be held securely with access restricted to individuals having a need to deal with the information
- That when I accept, or guarantee a loan, credit facility or other, (“loan”) from time to time during the course of the loan, You and the loan holder may use, give to, obtain, review, share and exchange credit and other personal information about me with others, including credit bureaus, mortgage insurers or service providers necessary for administration
- That my Independent Mortgage Consultant is engaged by Mortgage Intelligence Inc. as an independent contractor to promote, market, and complete applications for mortgages and other related products and services
- That You may receive fees from lenders, service providers, insurers, insurance agents/brokers, including but not limited to Unitas Insurance Services Limited or from third parties which may vary relative to the mortgage interest rate and term, or product(s) and service(s) accepted by me. Fees You may receive may be in the form of money or other consideration such as goods and services having value to You
- That I will pay all applicable legal, property, appraisal, registration fees and other expenses incurred in connection with my mortgage application whether or not a mortgage or credit facility is approved or funded and that You will discuss such fees with me
- That I indemnify You and save You harmless against and from any claims and damages or other arising from disclosure of my personal information
- That I may review and correct my personal information by contacting the Chief Privacy officer and/or obtain Mortgage Intelligence Inc’s privacy policy from my Independent Mortgage Consultant or at www.mortgageintelligence.ca

Applicant Name (please print)

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