

# MORTGAGE APPLICATION



- Mortgage  
  Purchase  
  Refinance  
  Line of Credit  
  Assumption of Mortgage  
 First  
  Second  
  Third  
  Loan  
  Other

<b>Primary Applicant</b>				DOB (mm/dd/yy)		S.I.N.
<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms.						
First Name	Last Name	Initial	Tel. (work)	Tel. (home)	Cell	
Address			City	Province	Postal Code	<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other
					First-time Buyer? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Years at present address	Rent/Mortgage Payment	Marital Status		No. of Dependents	Email Address	
		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated				
Previous Address (if less than 3 years at present address)			City	Province	Postal Code	How long?

<b>Co-Applicant</b>				DOB (mm/dd/yy)		S.I.N.
<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms.						
First Name	Last Name	Initial	Tel. (work)	Tel. (home)	Cell	
Address			City	Province	Postal Code	<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other
					First-time Buyer? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Years at present address	Rent/Mortgage Payment	Marital Status		No. of Dependents	Relationship to Primary Applicant	
		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated				
Previous Address (if less than 3 years at present address)			City	Province	Postal Code	How long?

<b>Primary Applicant's Present Employer</b>			Address	City	Province	Postal Code
How long?	<input type="checkbox"/> Hourly <input type="checkbox"/> Salary	Industry Sector	Job Title		Gross Annual Income	
						\$
Primary Applicant's Previous Employer (if less than 3 years)			Address			How long?
Primary Applicant's Previous Employer (if less than 3 years)			Address			How long?

<b>Co-Applicant's Present Employer</b>			Address	City	Province	Postal Code
How long?	<input type="checkbox"/> Hourly <input type="checkbox"/> Salary	Industry Sector	Job Title		Gross Annual Income	
						\$
Co-Applicant's Previous Employer (if less than 3 years)			Address			How long?
Co-Applicant's Previous Employer (if less than 3 years)			Address			How long?

<b>Other Source(s) of Income</b>		Monthly Income
		\$
		Monthly Income
		\$
		<b>Total Monthly Income</b>
		\$

Assets	Amount	Liabilities	Monthly Payment
Savings/cash in bank	\$	Loans	\$
RRSP	\$	Lines of credit	\$
Stocks/bonds/investments	\$	Credit cards	\$
Gifted funds	\$	Student loans	\$
Vehicle(s) (yr/make/model)		Vehicle loans	\$
1.	\$	Vehicle leases	\$
2.	\$	Support/Alimony Payments	\$
3.	\$		
Household/personal effects	\$		
Amount of down payment	\$		
Where is down payment coming from?			

**Existing Home Information**

Value: \_\_\_\_\_ Original Purchase Price: \_\_\_\_\_ Annual Property Taxes: \_\_\_\_\_

**Existing Mortgage Information**

Monthly payment amount	\$
Balance	\$
Rate	%
Rate type	
Name of bank/mortgage co.	
Renewal date	
Mortgage reference #	

**List all other properties owned**

Monthly payment amount	\$
Balance	\$
Rate	%
Rate type	
Name of bank/mortgage co.	
Renewal date	
Mortgage reference #	

**Description of Property to be Financed**

Detached  Semi-detached  Townhouse  Condo  Other

Municipal Address			City/Town			<input type="checkbox"/> Owner occupied <input type="checkbox"/> Rental	
Lot	Plan	Lot size (m or ft)	Taxes	Heating	Water	Sewers	
			20				
No. of rooms	No. of bedrooms	No. of kitchens	<b>Garage:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Single <input type="checkbox"/> Double <input type="checkbox"/> Triple			<input type="checkbox"/> Attached <input type="checkbox"/> Detached	
<b>Basement:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Part <input type="checkbox"/> Full			Finished? <input type="checkbox"/> Yes <input type="checkbox"/> No	Apartment? <input type="checkbox"/> Yes <input type="checkbox"/> No	Condo fees	Sq ft/m	
					\$		
Solicitor			Address			Tel.	

Applicant Name (please print) \_\_\_\_\_ Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

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Applicant Name (please print) \_\_\_\_\_ Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

# Privacy and Consent Agreement



## COLLECTION AND USE OF PERSONAL INFORMATION

I/We understand that Mortgage Intelligence Inc collects personal information in accordance with its privacy policy available on <http://mortgageintelligence.ca/mi/home/privacy-policy/> ("Privacy Policy"), to provide the services requested, better understand my/our financial needs and determine how Mortgage Intelligence Inc and affiliated companies may be of service to me/us. The type of information collected and related purposes include:

- a) Data such as name, address, contact numbers, email contact, income, employment, age, net worth, investment objectives, insurance coverage and banking information;
- b) Unique identifiers: such as social insurance, driver's license, passport numbers, etc. (as authorized by law); used to fulfill regulatory and other governmental obligations as well as to confirm and/or authenticate my/our identity;
- c) Information from a consumer reporting agency or other source, which may include account information and/or information about my/our creditworthiness to help determine a mortgage or related products for my/our needs and to establish or verify my/our credit.

## SHARING OF PERSONAL INFORMATION:

I/We the undersigned understand that Mortgage Intelligence Inc may share my personal information as detailed in its Privacy Policy, including with its brokers or anyone acting as an agent on its behalf ("Authorized Agent"), including as follows:

- a) Mortgage Intelligence Inc may share my/our personal information to credit bureau agencies, financial institutions, private investors, insurance companies, etc. to determine my/our eligibility for products and services.
- b) Mortgage Intelligence Inc may share my/our personal information to Authorized Agents or affiliated companies as needed for the provision of services or products requested and/or as detailed in its Privacy Policy.
- c) Mortgage Intelligence Inc shall use my/our social insurance number as an aid to identify me/us with credit bureau agencies and financial institutions and for credit history file matching purposes.
- d) Subject to my/our right to withdraw consent detailed in the Privacy Policy and optional consents provided in this Consent and Privacy Agreement, Mortgage Intelligence Inc may use my/our information to conduct surveys on the quality of its products and services or to provide me/us with offers for additional products and services that they feel may be of interest to me/us.

## CREDIT BUREAU CONSENT:

I/We the undersigned, declare the information provided in the mortgage application is a true and complete representation. I/We understand that it is being used to determine my/our credit worthiness and to evaluate my/our request for credit. I/We authorize Mortgage Intelligence Inc or their designate to obtain a credit report. I/We acknowledge that the completion of a credit application may take time and it might entail additional credit reports. I/We authorize Mortgage Intelligence Inc to exchange such credit information or obtain additional credit reports or obtain alerts of key changes to my/our credit

worthiness ("Credit monitoring") for up to six (6) months from the date signed below to secure credit or other products and services with potential mortgage lenders, insurance companies, Authorized Agents or other service providers.

## SHARING INFORMATION FOR INSURANCE PRODUCTS:

I/We authorize Mortgage Intelligence Inc to share my/our contact details including name, phone number, email address and mortgage file to an insurance brokerage firm duly authorized by Mortgage Intelligence Inc, if permitted by law, so that they can collect the necessary information to offer me/us competitive life insurance products tailored to my/our needs and which I/We can accept or decline at any time.

### Home/Auto Insurance

I/We authorize Mortgage Intelligence Inc to share my/our contact details including name, phone number, email address and mortgage file to a property and casualty insurance brokerage firm duly authorized by Mortgage Intelligence Inc, so that they can collect the necessary information to offer me/us highly competitive home and auto insurance products tailored to my/our needs and which I/We can accept or decline at any time.

\_\_\_\_\_ Client(s) initials

## CANADA'S ANTI-SPAM LEGISLATION:

I/We authorize Mortgage Intelligence Inc, affiliated companies and authorised agents to keep in touch with me/us via electronic messaging to provide me/us with content and provide insightful information on mortgages, finances, etc. I/We wish to be kept informed and consent to the receiving of these informative electronic communications. I/We understand that I/we can withdraw consent at any time. I/We understand that even if I/We do not provide my/our express consent to receive promotional communications, I/We may still be contacted, if authorized under applicable anti-spam legislation, for example if I/We have recently entered into a transaction with Mortgage Intelligence Inc (and therefore, Mortgage Intelligence Inc has my/our implied consent) as well as for transactional purposes such as contacts for customer service and/or product or service information, status updates or renewals, reminder notices or answers to my/our questions or inquiries.

\_\_\_\_\_ Client(s) initials

## ONGOING COMMITMENT:

I/We acknowledge the Mortgage Intelligence Inc Privacy Policy is available for review at <http://mortgageintelligence.ca/mi/home/privacy-policy/> and understand that the collection, use and disclosure of my/our personal information by Mortgage Intelligence Inc will be done in accordance with such Privacy Policy.

I/We agree that a photocopy or electronic copy of this Consent and Privacy Agreement has the same value as an original.

I/We have read, understood, and received a copy of this Consent and Privacy Agreement.

\_\_\_\_\_  
Applicant Name (please print)

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Name (please print)

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

# ADDENDUM Suitability



I/We are aware of:

- a) How a variable rate mortgage and its applicable mortgage payment may increase without notice within the term of the mortgage. This may affect the ability for me/us to make mortgage payments
- b) How terminating or prepaying a mortgage prior to maturity may involve prepayment penalties. How different mortgage products can vary with various prepayment options.
- c) How changes in my/our employment (eg. reduced income), credit, liabilities, etc. may affect the ability to make mortgage payments in the future and changes prior to closing could affect I/us not qualifying for the mortgage.
- d) The monthly mortgage payment of PI&T that I/we are comfortable paying is \$ \_\_\_\_\_, based on my/our current personal financial obligations (include condo fees if applicable).
- e) The benefits of creditor mortgage protection, if permitted by provincial or territory applicable laws.
- f) The inherent risks associated with mortgages. The agent has evaluated my/our needs to assist in determining the most appropriate mortgage including to offer to assist in preparing a budget.

\_\_\_\_\_  
Applicant Name (please print)      Applicant Signature      Date      Photo ID \*

\_\_\_\_\_  
Applicant Name (please print)      Applicant Signature      Date      Photo ID \*

\* I, , verify & warrant I have obtained their photo ID # and/or viewed proper identification.

\_\_\_\_\_  
Signature of Broker/Agent/Associate

\_\_\_\_\_  
Date: mm/dd/yyyy