



# FIRST TIME HOMEBUYERS GUIDE

*The*  
**MORTGAGE**  
*Professionals* (Lic.#10280)

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## TABLE OF CONTENTS:

1. OUR CUSTOMER SERVICE PLEDGE
2. THE MORTGAGE PROCESS - WHAT HAPPENS NEXT?
3. TEN CLOSING COSTS YOU SHOULD KNOW ABOUT
4. CLOSING COSTS WORKSHEET  
(to review with your Mortgage Professional)
5. HOW TO BUY A FIXER UPPER AND HAVE THE LENDER PAY
6. THE MORTGAGE PROFESSIONALS' MORTGAGE APPLICATION





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# CUSTOMER SERVICE PLEDGE

At The Mortgage Professionals, we are dedicated to providing you with service that is professional, courteous and responsive in helping you find the right mortgage. To fulfill this commitment, we agree to provide you with the following services:

1. Arrange a scheduled appointment for a time that best suits you where you are free of distractions and can focus on the information being presented.
2. Determine if you require a real estate agent or legal representation and connect you to the appropriate individual or firm.
3. The lowest bottom-line cost guarantee on your residential mortgage.
4. Explain the mortgage brokering process and disclose how we are compensated.
5. Familiarize you with the steps involved in securing mortgage financing.
6. Clarify the basic criteria required for successfully applying for a mortgage and explain the role of the Canada Mortgage and Housing Corporation.
7. Thoroughly explain all of the mortgage options available to you including special promotions and rate discounts.
8. Disclose the fulfillment process and what you need to supply in support of your application.
9. Explain the costs you will likely incur when you go to finalize your new mortgage with the lawyer.
10. Personally review the mortgage commitment letter from your lender of choice and clarify all the details that will become your mortgage.
11. Review your file two weeks prior to possession to ensure everything is complete and in order, and ensure there will be no delays at funding.

You may receive a survey to evaluate our service. Please complete and return it to us. We appreciate you allowing us to assist you in securing mortgage financing. If at any time you have a question, concern, comment or suggestion please contact us.

A copy of this CUSTOMER SERVICE PLEDGE has been reviewed on: \_\_\_\_\_

Client Initials: \_\_\_\_\_ Client Initials: \_\_\_\_\_ Client Initials: \_\_\_\_\_





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# Purchasing a Home / Relocating: WHAT HAPPENS NEXT?

**Mortgage financing can be a very complex process.** Often, the greatest source of anxiety for you is not knowing what to expect at each stage of the process. We are therefore providing you with a reference sheet so you know exactly what to expect. Ultimately, we want to make your entire mortgage experience **as smooth as possible.**

## STAGE 1: Document / Information Gathering

We will review with you the process of arranging for financing for the purchase of a home. We will review with you an estimate of the down payment and closing costs you can expect given your estimated purchase price. We will review with you which costs are likely to be covered under any military relocation contract if applicable.

We will lock-in a rate for you for up to 120 days so that you can house-hunt knowing you are protected if rates rise.

We will inform you of what documents we expect the Lender to require so that you can begin gathering this information immediately.

Typical documents the Lender will ask for include:

**LETTER OF EMPLOYMENT** (letter from your employer confirming how long you have been employed, if you're full-time/part-time, contract/permanent and your hourly wage or annual salary)

**CONFIRMATION OF YOUR RELOCATION**

**2 RECENT PAYSTUBS**

**PROOF OF DOWN-PAYMENT** (this can be in the form of 3 months bank statement, investments or gift letter)

For military relocations, **CONFIRMATION OF THE SPENDING "ENVELOPE" ALLOCATED TO YOU**

## STAGE 2: Mortgage Approval

Once an **Offer to Purchase** on a property has been accepted, please ask your Realtor to forward the MLS Listing for the property and a copy of the Offer to Purchase to us. Using the information we have gathered, we will then apply for financing on your purchase.

Once we have received a mortgage commitment from your lender, **they will list any further documents that will be required** and we will contact you to review. Once the lender has received the supporting documents they will notify us when the mortgage is formally approved. If there is any information that is still required **it is critical that you provide this information** as your mortgage will not be funded if the lender does not receive all outstanding information prior to the closing date.

When we receive this formal final approval, we will advise you to have your Realtor remove the financing condition from your Offer to Purchase (please DO NOT remove this condition prior to speaking with us).

## STAGE 3: Sign- Up Process

We will set up an appointment for you to come to review and sign mortgage documents. This can also be done by phone or over email.

We will ensure that your lawyer has received instructions from the mortgage company in order to ensure a seamless, timely closing.

We will thoroughly review your file prior to closing and ensure the file is in order.

## STAGE 4: Lawyer Visit

Approximately 5 to 10 days prior to your closing date you must meet with your lawyer to sign the finalized mortgage papers and review the closing process.

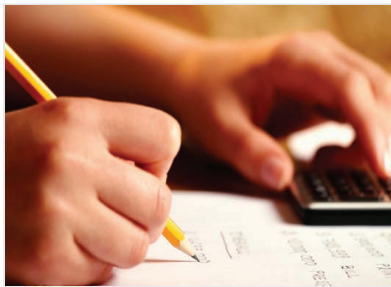
Prior to this appointment you must ensure that the balance of your down payment funds are accessible (you will need to provide the lawyer with a Certified Cheque to cover the down payment and closing costs).

Your lawyer will go through the documents with you.

## STAGE 5: Closing Date

Congratulations! On the big day you will receive your keys (usually around noon) and take possession of the house. It is important to have your Realtor or a third party walk through the through the property to inspect that the condition is as agreed upon. Check for things like missing lights, curtain rods etc, or property damage that was not disclosed.





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# 10 CLOSING COSTS when buying a home \_\_\_\_\_

## 1 Land transfer tax.

When a home changes hands, many provinces and a few municipalities charge a property transfer tax or title transfer fee. Rates are usually on a scale of 0.5% to 2% of the home's value and can add thousands to your purchase price. First-time homebuyers qualify for rebates or exemptions in some provinces.

## 2 Appraisal fee.

Your lender may ask you to have a home appraised to confirm its market value. Fees vary depending on a property's value and complexity, but are typically around \$400.

## 3 Legal fees.

A lawyer or notary will help protect your interests by reviewing your purchase agreement, searching the property title, and ensuring that all documents are completed properly. Basic legal fees start between \$500 and \$800, plus disbursements, with added services as needed.

## 4 Home inspection.

An inspection can help make you aware of issues related to a house's structure and systems, such as plumbing and electrical, and recommended or necessary repairs. Fees range from about \$350 to \$450.

## 5 Home/fire insurance.

Your lender will require proof that the property is insured in case of fire and other damage. Insurance costs vary, depending on the coverage needed, but budget for at least \$500 a year.

## 6 Costs for newly constructed homes.

If you're buying a brand-new home, be prepared to settle any items not quoted in the original price, including upgrades or paving and landscaping fees. New homes are also subject to 5% GST or 13% HST, although this is often included in your purchase price. A federal rebate reduces the GST or the federal part of the HST to about 3.5% for homes valued at \$350,000 or less.

## 7 Prepaid costs.

If the seller has paid property taxes, water bills, or utilities in advance, you'll need to reimburse these at closing. This can add hundreds to your upfront costs, but means these bills will be paid for your first months in your new home.

## 8 Tax on mortgage insurance.

If you have less than a 20% down payment, your lender will require that you obtain mortgage default insurance. You can roll the cost into your mortgage payments, but the PST is due at closing. For example, if your mortgage insurance is \$5,000 and the PST is 8%, you'll pay \$400.

## 9 Title insurance.

Title insurance can safeguard you against fraud and problems with your property title or survey. Fees range from \$150 to \$350.

## 10 Moving-in costs.

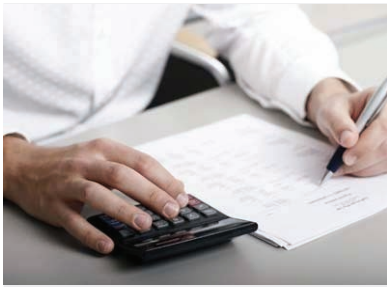
Before the big day, budget for all those last minute things: \$100 or more to rent a van or a few hundred for professional movers, \$50 to \$60 for a locksmith to rekey your locks, and cleaning supplies. Such incidentals can easily come to \$500 or more.

As a mortgage professional, I'm here to help you feel financially prepared for owning a home — I'm always available to answer your questions.

### Get a tax break

Under the federal First-Time Home Buyers' Tax Credit, you can receive up to \$750 in tax relief to offset your closing costs.





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# ESTIMATED CLOSING COSTS

This worksheet is designed to be reviewed with your Mortgage Professionals. There may be other costs associated with your purchase not listed.

Legal Fees and Disbursements:		\$ 1,575
Lawyer's Fee	\$800	
Disbursements	\$700	
Mortgage Registration	\$75	
Legal Fees – Sale:		\$
Lawyer's Fee	\$1,200	
Title Insurance: Estimate: \$350		\$ 350
Land Transfer Tax:		\$
If value is ← \$250,000: Purchase Price x 1.0% - \$275		
If value is → \$250,000: Purchase Price x 1.5% - \$1,525		
If value is → \$400,000: Purchase Price x 2.0% - \$3,525		
* \$2000 rebate to first time home buyers		
Tax on Mortgage Insurance Premium:		\$
Calculation: Premium x 8%		
Property Tax Adjustment:		\$
You are responsible to reimburse the seller for the property taxes already paid that cover any portion of the year in which you occupy the property.		
Appraisal Fee:		\$
Required when mortgage is not insured. Estimate: \$350		
Pre-Paid Utilities:		\$
Applicable on some rural properties. If a property is heated with oil or propane, the vendor is responsible to fill the tank before closing and the buyer must reimburse the seller. A full tank of oil can cost approximately \$1,000.00		
Tarion Warranty:		\$
Applies to newly built homes. Estimate: \$1,000		
<b>TOTAL ESTIMATED CLOSING COSTS:</b>		<b>\$</b>

**\*DISCLAIMER: All numbers are estimates only and actual costs can be confirmed by lawyer prior to closing.**





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# How to Buy a Fixer-Upper and Have the Lender Pay! Purchase Plus Improvements

**Situation:** Let's say that you've found the home of your dreams. Sort of. It's perfect....except for [insert flaw here]. It could be an old bathroom, tiny kitchen or dingy carpet you'd like to fix up BUT you don't have the extra cash on top of your down payment and closing costs (Ask us for our Closing Cost handout!)

## YOU CAN GET THE FUNDS FOR THE IMPROVEMENT INCLUDED IN YOUR MORTGAGE!!!

Under current rules you can easily include around 10% (on exception up to 20%) of the purchase price in upgrades in your mortgage.

## HOW IT WORKS

- Get pre-approved with your Mortgage Professional so that you understand what purchase amount you qualify for and the Purchase Plus process
- Find your "almost" dream home and put in an offer. Send your Mortgage Professional the purchase information and detail the renovations you'd like to do (you will have to get quotes for the renovations from contractors)
- You are not obligated to use the contractor who did the quote, but it is preferable in the eyes of certain lenders. Speak to your Mortgage Professional to understand the requirements. **You can not change the agreed-upon renovation.** For example: You can't be approved to replace the roof and then decide you'd rather renovate the bathroom.
- **You do not get the funds until all the renovations are complete.** At this point you contact your Mortgage Professional who will arrange for an appraiser to complete an inspection of the renovations or arrange documents to fulfill lender requirements.
- Once the inspection or documents are approved by the lender the money is then released. 10% of the funds will be held back until 45 days after completion (required under the Construction Lien Act)

## EXAMPLE

The perfect home for you (that isn't quite perfect yet) is selling for \$250,000. You would like to update the countertops, replace the roof, and upgrade the picture window in the living room. The total of these upgrades is \$25,000.

Purchase Price	\$250,000
Upgrades	\$ 25,000 (Countertop, roof, and picture window)
New Value	\$275,000 (Minimum down payment required is 5%, or \$13,750)
<b>Mortgage Amount:</b>	<b>\$261,250 <sup>1</sup> (\$275,000 less down payment of \$13,750 <sup>2</sup>)</b>

## WHY DO IT THIS WAY RATHER THAN A LINE OF CREDIT OR UNSECURED LOAN?

A line of credit may be a good way to finance this type of improvement if:

- You know that you can qualify for an unsecured line of credit in the amount you need (because you will not have enough equity in your home to qualify for a secured line of credit) and;
- You have evidenced that you can voluntarily pay down large sums of revolving debt (unlike a mortgage where your payment includes principal and interest, you typically pay interest-only on a line of credit and it can take much longer to pay off than you anticipate)

An unsecured loan at a bank may be another option – but the rate is likely to be 6% - 8% or higher

# Speak to your Mortgage Professional today about Purchase Plus Improvements!

\*1 Mortgage Amount does not include high ratio insurance premium which is added to the mortgage amount

\*2 Your down payment on the home in a Purchase Plus Improvements mortgage is based on the New Value including upgrades. Based on the example above it is \$13,750 plus your closing costs.





# 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

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1) APPLICANT DETAILS - If there is or will be more than one person on title of the property to be mortgaged then each person must complete section 3. However assets, liabilities and existing property sections don't have to be completed by other applicant if they are joined 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 MM/DD/YYYY  SIN (OPTIONAL)  STATUS (EX MARRIED)  DEPENDENTS  EXISTING CLIENT Y  N

CELL NUMBER  WORK NUMBER  EXT  FAX NUMBER  HOME NUMBER  CONTACT METHOD

EMAIL

### CURRENT ADDRESS

UNIT#  STREET#  STREET NAME  TYPE  POSTAL CODE

CITY  PROV  TIME AT RESIDENCE (YEARS/MONTH)  PAYMENT \$

OTHER APPLICANT / GUARANTOR PLEASE CHECK IF YOUR ADDRESS IS THE SAME AS APPLICANT #1

PREVIOUS ADDRESS (COMPLETE ONLY IF LESS THAN 3 YEARS AT CURRENT ADDRESS)  CHECK IF THE SAME AS APPLICANT #1

UNIT#  STREET#  STREET NAME  TYPE  POSTAL CODE

CITY  PROV  TIME AT RESIDENCE (YEARS/MONTH)  PAYMENT \$

### EMPLOYMENT HISTORY

EMPLOYER NAME

UNIT#  STREET#  STREET NAME  TYPE  CITY  PROV  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  TIME IN INDUSTRY  INCOME AMOUNT \$





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# MORTGAGE APPLICATION

**PREVIOUS EMPLOYMENT HISTORY** (COMPLETE ONLY IF LESS THAN 3 YEARS WITH CURRENT EMPLOYER)

EMPLOYER NAME

UNIT#	STREET#	STREET NAME	TYPE	CITY	PROV	POSTAL CODE
<input type="text"/>	<input type="text"/>	<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		TIME IN INDUSTRY		INCOME AMOUNT \$
YEARS	MONTHS	YEARS	MONTHS	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<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 section 3. However, assets, liabilities and existing property sections don't have to be completed by other applicant if they are joined 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 MM/DD/YYYY  SIN (OPTIONAL)  STATUS [EX MARRIED]  DEPENDENTS  EXISTING CLIENT Y  N

CELL NUMBER  WORK NUMBER  EXT  FAX NUMBER  HOME NUMBER  CONTACT METHOD

EMAIL

**CURRENT ADDRESS**

UNIT#	STREET#	STREET NAME	TYPE	POSTAL CODE
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

CITY	PROV	TIME AT RESIDENCE (YEARS/MONTH)	PAYMENT \$
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

OTHER APPLICANT / GUARANTOR PLEASE CHECK IF YOUR ADDRESS IS THE SAME AS APPLICANT #1

**PREVIOUS ADDRESS** (COMPLETE ONLY IF LESS THAN 3 YEARS AT CURRENT ADDRESS)

CHECK IF THE SAME AS APPLICANT #1

UNIT#	STREET#	STREET NAME	TYPE	POSTAL CODE
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

CITY	PROV	TIME AT RESIDENCE (YEARS/MONTH)	PAYMENT \$
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**EMPLOYMENT HISTORY**

EMPLOYER NAME

UNIT#	STREET#	STREET NAME	TYPE	CITY	PROV	POSTAL CODE
<input type="text"/>	<input type="text"/>	<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		TIME IN INDUSTRY		INCOME AMOUNT \$
YEARS	MONTHS	YEARS	MONTHS	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

The **MORTGAGE** Professionals (Lic.#10280)



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# MORTGAGE APPLICATION

**PREVIOUS EMPLOYMENT HISTORY** (COMPLETE ONLY IF LESS THAN 3 YEARS WITH CURRENT EMPLOYER)

EMPLOYER NAME

UNIT#	STREET#	STREET NAME	TYPE	CITY	PROV	POSTAL CODE
<input type="text"/>	<input type="text"/>	<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		TIME IN INDUSTRY		INCOME AMOUNT \$
YEARS	MONTHS	YEARS	MONTHS	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**OTHER INCOME**

INCOME TYPE	DESCRIPTION	AMOUNT \$
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

**ASSETS**

TYPE	DESCRIPTION	VALUE \$
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

**MONTHLY LIABILITY OBLIGATIONS** (PLEASE USE COMMENT SECTION OR PRINT ANOTHER PAGE IF YOU HAVE MORE LIABILITIES)

TYPE	CREDITOR	BALANCE \$	PAYMENT \$	PAYOFF
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



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# MORTGAGE APPLICATION

**EXISTING PROPERTIES** - (Please complete only if you already own your home. If you have more than one property then please complete this section for each property you own.)

CHECK IF THIS IS THE SUBJECT OF PREPETY TO BE MORTGAGED

OWNER		OCCUPANCY		PROPERTY ZONING		
<input type="text"/>		<input type="text"/>		<input type="text"/>		
UNIT#	STREET#	STREET NAME	TYPE	CITY	PROV	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 PRICE	Purchase Date MM/DD/YYYY	PROPERTY TAXES	INCLUDED IN MORTGAGE	CONDO FEES	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Y <input type="checkbox"/> N <input type="checkbox"/>	<input type="text"/>	

**ADDITIONAL PROPERTY INFORMATION**

LEGAL DESCRIPTION	# OF UNITS	PROPERTY TYPE	PROPERTY STYLE	TENTURE	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
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
HEAT SOURCE	WATER INFO		SEWAGE INFO		
<input type="text"/>	<input type="text"/>		<input type="text"/>		

**1ST MORTGAGE INFO**

MORTGAGE TYPE	BALANCE \$	MORTGAGE PAYMENT \$	PAYMENT FREQUENCY	Maturity Date MM/DD/YYYY	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"/>	

**2ND MORTGAGE INFO**

MORTGAGE TYPE	BALANCE \$	MORTGAGE PAYMENT \$	PAYMENT FREQUENCY	Maturity Date MM/DD/YYYY	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"/>				

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# MORTGAGE APPLICATION

**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? Y  N

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? Y  N

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.

NAME			PHONE NUMBER	EXT	FAX NUMBER	
<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	
UNIT#	STREET#	STREET NAME	TYPE	CITY	PROV	POSTAL CODE
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

9. Have you done a budget recently? Y  N

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

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**FROM:**  
**FAX NUMBER:**  
**# OF PAGES:**

Please use the space below to add to your notes or list your disclosures

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*Professionals* (Lic.#10280)



# PLEASE CONTACT

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