

MORTGAGE APPLICATION



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

PRIMARY APPLICANT		<input type="checkbox"/> Mr.	<input type="checkbox"/> Mrs.	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms.	D.O.B. (mm/dd/yy)	S.I.N.
FIRST		MIDDLE INITIAL		LAST			
Email Address				Tel. Work		Tel. Home	
Address				Apt./Ste.		City	
Postal Code				<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		First Time Home Buyer? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Yrs. at Present Address		Rent/Mortgage Payment		Marital Status		No. of Dependents	
				<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated			
Previous Address (if < 3 years at present address) We require a full 3-year history.						How long?	
Previous Address (if < 3 years at present address)						How long?	

CO-APPLICANT		<input type="checkbox"/> Mr.	<input type="checkbox"/> Mrs.	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms.	D.O.B. (mm/dd/yy)	S.I.N.
FIRST		MIDDLE INITIAL		LAST			
Email Address				Tel. Work		Tel. Home	
Address (if different from Applicant)				Apt./Ste.		City	
Postal Code				<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		First Time Home Buyer? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Yrs. at Present Address		Rent/Mortgage Payment		Marital Status		No. of Dependents	
				<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated		Rel. to Primary Applicant	
Previous Address (if < 3 years at present address) We require a full 3-year history.						How long?	
Previous Address (if < 3 years at present address)						How long?	

PRIMARY APPLICANT'S PRESENT EMPLOYER				Address (include Postal Code)			
How long?	Hrly or Salary?	Industry Sector	Job Title		Gross Annual Income		
PRIMARY APPLICANT'S PREVIOUS EMPLOYER (if < 3 years) We require a full 3-year history.						How long?	
PRIMARY APPLICANT'S PREVIOUS EMPLOYER (if < 3 years) Address						How long?	

CO-APPLICANT'S PRESENT EMPLOYER				Address (include Postal Code)			
How long?	Hrly or Salary?	Industry Sector	Job Title		Gross Annual Income		
CO-APPLICANT'S PREVIOUS EMPLOYER (if < 3 years) We require a full 3-year history.						How long?	
CO-APPLICANT'S PREVIOUS EMPLOYER (if < 3 years)						How long?	

OTHER SOURCE OF INCOME				Monthly Income		Total Monthly Income	
OTHER SOURCE OF INCOME				Monthly Income			

ASSETS	Amount	LIABILITIES	Monthly Payment Amount
Savings/Cash in Bank		Loans	
RRSP		Lines of Credit	
Stocks/Bonds/Investments		Credit Cards	
Gifted Funds		Student Loans	
		Vehicle Loans	
Amount of Down Payment			
Where is down payment coming from?		Vehicle Leases	
Vehicle(s) yr/make/model		Support/Alimony Payments	
1.			
2.			
3.			
Household/Personal Effects			

EXISTING HOME INFORMATION

Value	Original Purchase Price	Annual Property Taxes
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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:		
Owner Occ. <input type="checkbox"/>	Lot:	Plan:	Lot Size (m or ft):	Storeys:	
Rental <input type="checkbox"/>	Taxes:	20	Heating:	Water:	Sewers:
	# Rooms:	# Bdrms:	# Kitchens:	Garage Y/N	Single, double or triple? Att or Det?
Basement Y/N	Part/Full	Finished Y/N	Apt Y/N	Condo Fees:	Sq ft/m:
Solicitor:	Address:			Tel.:	

Applicant Name (please print)	Applicant Signature	Date
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Your privacy is important to us. This document sets out certain privacy practices we follow, including what type of information is collected, how the information is used, and with whom the information is shared.

For the purposes hereof, the term “Mortgage Intelligence” means Mortgage Intelligence Inc., its successors and assigns. The terms “we”, “our” and “us” designate individually and collectively the brokerage and your independent mortgage consultant (the “Consultant”). The terms “you” and “your” designate individually and collectively each of the undersigned identified below.

COLLECTION, USE AND DISCLOSURE OF YOUR PERSONAL INFORMATION

When you apply for any loan, mortgage, credit facility and/or other related products and services that we may offer (the “Products and Services”), you acknowledge and agree that:

1. We may collect personal information from you and/or about you, such as:
 - a) your name, address, telephone number, occupation, employer’s name, birth date and social insurance number;
 - b) identification, such as a valid driver’s license or passport;
 - c) your annual income, assets, liabilities and credit history;
 - d) information about how you intend to use the Products and Services;
 - e) information about third parties, such as your spouse, if you are applying for certain Products and Services; and
 - f) information about beneficial owners, intermediaries and other parties.
2. We may collect your personal information, and use it, and disclose it to any person or organization as often as required for the following purposes:
 - a) to confirm your identity;
 - b) to determine your eligibility for our Products and Services, as well as their suitability for you;
 - c) to share such information with financial institutions in connection with the administration and management of the Products and Services that you have requested; as well as convey the undersigned’s credit file to credit reporting and assessment agencies, insurers of credit products or other lenders, as applicable;
 - d) to verify the accuracy and authenticity of the information that you have provided to us or that we have otherwise obtained about you by any reasonable means (including, for example, verifying any applicable information with your employer or your references);
 - e) to satisfy legal and regulatory requirements that we believe are applicable to us, including the requirements of any self-regulatory organizations to which we belong;
 - f) to enable interested persons or companies to carry out due diligence audits in the event of the sale, disposal or any other transfer of our business or assets or enable the conclusion and execution of any transaction in that respect; and including the transfer of information from Mortgage Intelligence to the Consultant in the event that relationship ends.
 - g) where required by law; authorise Mortgage Intelligence to retain, use and exchange information without the undersigned’s consent.
 - h) to provide you, in an ongoing manner, with the Products and Services that you have requested;
3. We may use your social insurance number to: (i) confirm your identity; and (ii) verify and report credit information to credit bureaus and credit reporting agencies;
4. We do not directly provide all the Products and Services. For example, we rely on assessment agencies, real estate appraisers, financial institutions, public registers, employers, credit reporting and collection agencies, professionals, our subsidiaries and affiliated companies, as well as, other third parties to provide you with the Products and Services (our “Providers”). You acknowledge that we may disclose information about you to our Providers in order for us to provide you with the Products and Services;
5. You acknowledge that we and our Providers may contact you (including, but not limited to, via telephone, facsimile, mail and email or other electronic means) on an ongoing basis to occasionally provide you with information about the Products and Services, news, events and other important messages that might be of interest to you, including but not limited to, products provided by Unitas Insurance Services Limited. You agree that Invis and our Providers can do so even if you may have registered your telephone number(s) in the National Do Not Call Registry;
6. We may receive compensation (in the form of money or other consideration) from our Providers or from third parties which may vary relative to the interest rate and term, or product(s) and service(s) accepted by you; or volume of business or efficiency ratios we may have with a lender;
7. You will pay all applicable legal, property, appraisal, registration and other fees and other expenses incurred in connection with Products and Services that you have requested, regardless of whether such Products and Services are approved or funded. The Consultant will discuss such fees and expenses with you in advance of their occurrence;
8. You will advise us promptly of any changes related to your information so that we may update our files accordingly; and
9. All of the information that you provide to us is accurate and complete, and that we may rely exclusively on such information for the uses described in this document;
10. You jointly and severally release and indemnify us and save us harmless against and from any claims in damages or otherwise arising from or in connection with the collection, use or disclosure of your personal information.

WITHDRAWAL OF CONSENT AND QUESTIONS

Subject to our legal, regulatory and contractual requirements, you can withdraw or otherwise amend the consent that you provided above, including your consent with respect to the collection, use and/or disclosure of your information, at any time by contacting our Privacy Officer (see contact details below). Depending on the circumstances, however, any withdrawal or amendment to your consent may prevent us from providing you, or continuing to provide you, with: (i) our Products and Services; or (ii) information that may be of value to you. If you have any questions with respect to the contents of this document, including the collection, retention, use and disclosure of your personal information as described herein, please contact our Privacy Officer at: Mortgage Intelligence Inc., 5770 Hurontario St., Suite 600 Mississauga, ON L5R 3G5, or at 1.866.854.6847 or by visiting www.MortgageIntelligence.ca. You should also review Mortgage Intelligence’s Privacy Policy; it can be accessed at www.MortgageIntelligence.ca/privacy-policy.

ACKNOWLEDGEMENT

By signing this form, you acknowledge that you have read and understood the terms and conditions in this document, and you hereby freely consent and agree to: (i) comply with such terms and conditions, and (ii) authorize such collection, use and disclosure of your personal information for as long as necessary for the purposes set out herein and/or for any other period prescribed by law, even if you no longer do business with us or obtain any of our products and services. If you have provided information about another person or organization within the scope hereof, you further confirm that you are duly authorized to do so.

Applicant Name (please print)

Applicant Signature

Date

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