

# MORTGAGE APPLICATION INFORMATION REQUIRED



Banking  
that fits  
your life.

Nixon NG  
900 - 400 Burrard Street  
Vancouver, BC  
Canada, V6C 2A6

**To process your mortgage application, we require the following support documents  
as soon as possible.**

## CONFIRMATION OF EMPLOYMENT

- Job letter, on employer's letterhead showing: position, length of employment, amount of gross income and future prospects (*sample attached*).

## CONFIRMATION OF INCOME

- Recent 2 years T-4 slips (or page of Tax Returns that shows income) & One current pay stub.
- Copy of most recent Notice of Assessment confirming any/no tax balances owing.

## CONFIRMATION OF DOWN PAYMENT

- Photocopy of Monthly Statement for the bank account the down payment is coming from, showing applicant's name(s) and account number. Statements should be for recent three months, showing orderly accumulation of funds, if internet printouts are provided, your name and account number must be on the document to confirm ownership.
  - or - Recent copy of R.R.S.P. statements.
  - or - Gift letter indicating down payment is a gift and non-repayable.

NOTE: *Most lenders require confirmation that the gifted funds are in the mortgage borrowers' bank account prior to issuing the final approval.*

- Or - Copy of Contract of Purchase and Sale for present home
- and - Copy of Mortgage Statement showing total payout balance as of new completion date.

## If Business for Self

- Three year Income Statements & Balance Sheets.
- Three year Canada Revenue Agency Assessments.
- Three year Tax Filings (*income and expense pages only* - T1 general).

## Immediately upon acceptance of your offer we will need

- Copy of Contract of Purchase and Sale for new home.
- if MLS listed - copy of MLS Listing for your new home.
- if a Detached Home - copy of the Land Survey Certificate for new home (if applicable).
- if Condo or Townhouse – Lender may request Strata Document.
- if Low Loan to Value ratio - copy of Property Tax Assessment Notice for new home.
- Selection of Legal Representative (*sometimes from lender approved list*).

# CONSENT & AUTHORIZATION FORM



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 and to evaluate and respond to my/our request for mortgage financing. CIBC is authorized to obtain any information you may require for these purposes from other sources (including, for example, a credit bureau) and each source is hereby authorized to provide CIBC with such information. I/we also understand, acknowledge and agree that the information given in the mortgage application form as well as other information you obtain in relation to my credit history may be disclosed to potential mortgage lenders, mortgage insurers, other service providers, 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 acknowledge and agree that each potential mortgage lender, mortgage insurer or service provider to whom CIBC provides the mortgage application and/or my/our personal information is permitted to receive such application and information and maintain records relating to me/us and my/our mortgage application and to hold, use, communicate and disclose personal information about me/us, including my/our Social Insurance Number (SIN) if I/we provide it, and collect personal information from me/us, you and from third persons, including credit bureau, credit reporting and collection agencies, financial institutions, my/our past and present employers, creditors and tenants, my/our spouse or any other person who has information about me/us for the purposes of recording, evaluating and responding to my/our application for mortgage financing or related activities and I/we specifically consent to the release and disclosure of personal information by such persons to and among you and each potential mortgage lender, mortgage insurer or other service provider.

Furthermore, I/we hereby release CIBC 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 CIBC 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 personal or other information that we have provided to you; that I/we will pay all legal, property appraisal, registration fee and other costs or expenses incurred by CIBC in connection with a transaction, as well as any application costs incurred by CIBC should I/we withdraw this application after it is submitted. Finally, that CIBC may retain our application and other personal information whether or not any transaction is ultimately completed; and that 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.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

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Applicant Signature

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Applicant Name (Please Print)

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Co-Applicant Signature

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Co-Applicant Name (Please Print)

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Mortgage Professional Signature

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Mortgage Professional Name



**Banking  
that fits  
your life.**

**Canadian Imperial Bank of  
Commerce**  
600 - 400 Burrard Street  
Vancouver, BC, V6C 2A6  
Cell: 604-315-5711

# MORTGAGE APPLICATION

Call Nixon Ng at 604-315-5711(cell) for any questions.  
Complete this form with as much information as  
possible and Email to [nixon.ng@cibc.com](mailto:nixon.ng@cibc.com)

## Applicant Information:

Full Name		S.I.N.		Date of Birth	Dependants	Marital Status
Present Address			Postal Code		Rent / Own \$	Years
Previous Address (if less than 3 years at current)			Postal Code		Rent / Own \$	Years
Home Phone		Home Fax		Cellular		
Business Phone		Business Fax		Email		
Current Employer		Years	Gross Annual Income (BASE ONLY)		Occupation	
Are you currently self employed: Yes / No		If Yes: Please Select <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Incorporated <input type="checkbox"/> Cash Income Only <input type="checkbox"/> Other				
Previous Employer(s) (require last 3 years history) 1		Years	Gross Annual Income (BASE ONLY)		Occupation	
2						
Other Income & Source (eg. Child Tax Credit, CPP/OAS, Pension, Support/Alimony, Bonus/Overtime, P/T job, etc.)					Years/Length of time receiving:	
Available Down Payment (if applicable) \$			First Time Buyer? ____ Yes ____ No			

## Co-Applicant Information:

Full Name		S.I.N.		Date of Birth	Marital Status
Address			Postal Code		Relationship to Applicant
Home Phone		Home Fax		Cellular:	
Business Phone		Business Fax		Email:	
Current Employer		Years	Gross Annual Income (BASE ONLY)		Occupation
Are you currently self employed: Yes/No		If Yes: Please select <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Incorporated <input type="checkbox"/> Cash Income Only <input type="checkbox"/> Other			
Previous Employer(s) (require last 3 yrs history) 1		Years	Gross Annual Income (BASE ONLY)		Occupation
2					
Other Income & Source (eg. Child Tax Credit, CPP/OAS, Pension, Support/Alimony, Bonus/Overtime, P/T job etc.)					Years/Length of time receiving:

## Assets:

Bank & Location	Type	Balance \$
Bank & Location	Type	Balance \$
Bank & Location	Type	Balance \$
RRSP / or RESPs		Value \$
Stocks/Bonds/GIC/ Dividends Tax Free Saving Accounts (TSFA)		Value \$
Vehicle(s) (excluding leases)-- Include make/model and year (Canadian Red Book Value) 1		Value \$
2		
Other Assets (Recreational Vehicles/property, etc.) 1		Value \$
2		
3		
Household Goods (estimate on \$10,000 per bedroom + collectibles) \$		Value \$

## Liabilities:

Bank Loan/LOC		Balance: \$	Payment: \$
Bank Loan/LOC		Balance: \$	Payment: \$
Bank Loan/LOC		Balance: \$	Payment: \$
Credit Card	Type:	Balance: \$	Payment: \$
Credit Card	Type:	Balance: \$	Payment: \$
Credit Card	Type:	Balance: \$	Payment: \$
Other Debt:		Balance: \$	
Other Debt:		Balance: \$	

## Current Mortgages/Properties Owned:

Address			Property Value \$	
Existing Mortgage Bank/Lender		Renewal Date	First \$	Second \$
Mortgage Rate: %	Monthly Payments \$	Rental Income \$	Mortgage Balance \$	
Address			Property Value \$	
Existing Mortgage Bank/Lender		Renewal Date	First \$	Second \$
Mortgage Rate: %	Monthly Payments \$	Rental Income \$	Mortgage Balance \$	
Address			Property Value \$	
Existing Mortgage Bank/Lender		Renewal Date	First \$	Second \$
Mortgage Rate: %	Monthly Payments \$	Rental Income \$	Mortgage Balance \$	

## Property Information: (for the property you would like the mortgage on (if applicable))

Address		Postal Code	Occupancy (Own, Rent, Vacation)	
Purchase Price \$	Estimated Value (if refinancing)		Purchase Price \$	Purchase DATE dd/Month/Year
Construction Type (Existing or New Build)		#Units: 1 / duplex / etc:	Type (detached, semi, townhouse, etc.)	
Style (Split-level, One storey, Two storey, etc.)		Age	Tenure (Freehold, Leasehold or Condo)	
Square Footage	Lot Size	Garage: Single / Double / None	Garage Type (attached or detached)	
Heating: <input type="text"/> / <input type="text"/>	Sewage (Municipal, Septic or Holding Tank)		Water (Municipal or Well)	
Annual Property Taxes				
Monthly Condo Fees (if applicable)		Rental Income (if applicable)		

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I/we further acknowledge and agree that each potential mortgage lender, mortgage insurer or service provider to whom CIBC provides the mortgage application and/or my/our personal information is permitted to receive such application and information and maintain records relating to me/us and my/our mortgage application and to hold, use, communicate and disclose personal information about me/us, including my/our Social Insurance Number (SIN) if I/we provide it, and collect personal information from me/us, you and from third persons, including credit bureau, credit reporting and collection agencies, financial institutions, my/our past and present employers, creditors and tenants, my/our spouse or any other person who has information about me/us for the purposes of recording, evaluating and responding to my/our application for mortgage financing or related activities and I/we specifically consent to the release and disclosure of personal information by such persons to and among you and each potential mortgage lender, mortgage insurer or other service provider.

Signature:	Date:
Signature:	Date:
Verbal Consent Given for Credit Check: <input type="radio"/> / <input type="radio"/>	Date/Time: Mortgage Broker to add am/pm

Do you have a preference for a particular mortgage (check as many as you like):

☐ Variable ☐ Fixed Term ☐ Line of Credit ☐ Combo of Fixed/Variable ☐ Open to Options ☐ Not Sure

What is your monthly budget for a mortgage payment excluding property taxes/condo fees \$ \_\_\_\_\_

It is important to you to have a fixed payment per month? ☐ or ☐

When would you like to be a mortgage free? \_\_\_\_\_ Years Is this important to you now? Yes or No

How long do you plan to be in this home? \_\_\_\_\_ Years

Do you expect to have any significant changes to your income level in the next 5 years? ☐ or ☐

Do you expect to have any major expenditures in the near future (new car, home renovation, travel, schooling, etc)? ☐ or ☐

Notes:

email to [nixon.ng@cibc.com](mailto:nixon.ng@cibc.com)

# Employment Letter

Date:

To Whom It May Concern:

This is to confirm that \_\_\_\_\_ has been employed by us since \_\_\_\_\_ on a permanent (part/full) time basis in the position of \_\_\_\_\_.

**Note:** *If this is a relatively new position please include a comment indicating that the position is not on probation or is past any probationary period.*

He/She is currently paid \$\_\_\_\_\_ per (hour, month, etc.) and works \_\_\_\_\_ weekly.

Her/His gross earnings for 201\_ were \_\_\_\_\_.

Optional:

- Additionally, he/she regularly earns \$\_\_\_\_\_ extra doing (projects, overtime in bonuses or commission).
- /  expected income for the next 12 months is expected to be \$\_\_\_\_\_
- /  prospects for continued employment are (  t/  ).

Sincerely,

Name

Title

Company

Contact Details