

Mortgage Loan Application Instructions

In order to process your application, please return the following information to us via email at MyStreetCapital@streetcapital.ca or fax at 1-888-777-8961:

- Mortgage Loan Application: Completed
- Client Consent and Acknowledgement: Signed by Applicant and Co-Applicant (if applicable)
- Employment Confirmation: Letter(s) of Employment, current Pay Stub, and Notice of Assessment.
- If you are Self-Employed: Notice of Assessments for the past 2 years (and your financial statements, if applicable).

In addition, please provide the following documentation as required:

Purchase:

- Copy of Agreement of Purchase and Sale of subject property
- Copy of MLS listing
- Proof of Down Payment (i.e., gift letter, 3 months' of bank statements, sale of existing property)

Refinance:

- Recent Mortgage Statements
- Most Recent Property Tax Bill

Transfer:

- Copy of Registered Mortgage
- Copy of Renewal Agreement
- Most Recent Property Tax Bill

Applications can be sent via E-mail – mystreetcapital@streetcapital.ca or Fax: 1-888-777-8961

MORTGAGE LOAN APPLICATION

PURPOSE – CHECK ONE:

<input type="checkbox"/> Purchase	<input type="checkbox"/> Refinance	<input type="checkbox"/> Transfer (from other Financial Institution)	<input type="checkbox"/> Pre-approval	<input type="checkbox"/> Other
Subject Property Address				

APPLICANT INFORMATION:

<input type="checkbox"/> Mr. <input type="checkbox"/> Miss	<input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.	Surname	Given Name	Middle Initial	Social Insurance No.	
Date of Birth		Home Phone	Cell Phone	No .of Dependents	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Common Law	
DD	MM				YYYY	
Current Address		Rent or Own?	City	Province	Postal Code	Monthly Rent Years at address?
Former Address (If less than 3 Years at Current)			City	Province	Postal Code	Monthly Rent Years at address?
Primary Email Address:				Secondary Email (if applicable):		

SPOUSE/CO-APPLICANT INFORMATION:

<input type="checkbox"/> Mr. <input type="checkbox"/> Miss	<input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.	Surname	Given Name	Middle Initial	Social Insurance No.	
Date of Birth		Home Phone	Cell Phone	No. of Dependents	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Common Law	
DD	MM				YYYY	
Current Address		Rent or Own?	City	Province	Postal Code	Monthly Rent Years at address?
Former Address (if less than 3 Years at Current)			City	Province	Postal Code	Monthly Rent Years at address?
Primary Email Address:				Secondary Email (if applicable):		

LOAN PURPOSE - CHECK ONE:

<input type="checkbox"/> Purchase	<input type="checkbox"/> Refinance	Debt Consolidation	Yes ___ No ___
Purchase Price \$	Property Value \$	Equity Take Out	Yes ___ No ___
Cash Down Payment \$	Balance of Existing 1 st Mortgage \$	Port Existing Mortgage	Yes ___ No ___
Loan Amount Requested \$	Balance of Existing 2 nd Mortgage \$	Notes:	
Term / Amortization	Loan Amount Requested \$		
Closing date	Current Mortgage Maturity Date		

EXISTING MORTGAGE INFORMATION (if applicable):

1 st Mortgage Holder & Mortgage No.	Home Owner:	Equity
	Value \$	Property Taxes \$
	Mortgage 1 \$	Payment \$
2 nd Mortgage Holder & Mortgage No.	Mortgage 2 \$	
	Total \$	

EMPLOYMENT HISTORY:

Applicant		
Employer Name	Position	How long?
Address	Phone	Gross Annual Income \$
Previous Employer (if less than 3 years at Current)	Position	How long?
Address	Phone	Gross Annual Income \$
Other Income and Source (Part-Time Job, Rental Income, Child or Spousal Income)	Monthly Amount \$	
Monthly Investment Interest Income	Monthly Amount \$	
Spouse / Co-Applicant		
Employer Name	Position	How long?
Address	Phone	Gross Annual Income \$
Previous Employer (if less than 3 years at Current)	Position	How long?
Address	Phone	Gross Annual Income \$
Other Income and Source (Part-Time Job, Rental Income, Child or Spousal Income)	Monthly Amount \$	
Monthly Investment Interest Income	Monthly Amount \$	

FINANCIAL INFORMATION:

ASSETS*	AMOUNT	LIABILITIES*	AMOUNT	MONTHLY PAYMENT
Cash in Bank	\$	Bank Loans		
Stocks and Bonds	\$	1.	\$	\$
Deposit on Property	\$	2.	\$	\$
Cash Value of Insurance	\$	3.	\$	\$
Automobile	\$	Charge Accounts		
Other Real Estate	\$	1.	\$	\$
RRSPs	\$	2.	\$	\$
		Other Debts	\$	\$
Total Assets	\$	Total Liabilities	\$	\$

SUBJECT PROPERTY PARTICULARS:

Detached	New Construction	Yes ___ No ___	Monthly Condo Fees	\$
Semi-Detached	Existing Home	Yes ___ No ___	Lot Size	
Townhouse	Age of Home		Lot Number	
Condominium	Storeys		Garage	
Other	Type of Heating		Well & Septic	Yes ___ No ___
Owner Occupied	Approx Sq. Feet		Municipal Water	Yes ___ No ___
Rental	Property Taxes	\$	Municipal Sewer	Yes ___ No ___

Client Consent and Acknowledgment

Consent

You warrant and confirm that the information given in the mortgage application is true and correct and you understand that it is being used to determine your credit responsibility and to evaluate and respond to your request for mortgage financing. Street Capital Financial Corporation (“Street Capital”) is authorized to share information concerning you with (a) any proposed assignee of the mortgage, (b) Street Capital’s duly authorized agents and representatives who are engaged in the processing or servicing of your mortgage, as well as organizations providing technological or other support services required in relation to this application and any other mortgage loan, (c) any parties necessary or desirable in connection with any sale or securitization of the mortgage loan (d) organizations with which Street Capital has strategic alliances who may use such information to provide you from time to time with information on financial products which may be of interest to you and (e) any third persons, including credit bureaus, credit reporting and collection agencies, financial institutions, your past and present employers, creditors and tenants, your spouse or any other person who has information about you for the purposes of recording, evaluating and responding to your application for mortgage financing or related activities. If you prefer that your personal information not be shared with any party referred to in item (d) above, you may so advise us in writing at any time and we will not share the information with them.

You agree that we and the parties referred to in (a), (b) and (c) above may obtain information about you from any third persons, including credit bureaus, credit reporting and collection agencies as we deem advisable and such information will be used by us for the purpose of recording, evaluating and responding to your application for mortgage financing or related activities and for ongoing administration of the mortgage.

Indemnification

You agree to indemnify Street Capital against and save Street Capital harmless from any and all claims in damages or otherwise arising from such disclosure on your part. You agree to pay applicable legal, property appraisal, registration fees and expenses incurred in connection with this mortgage application. Street Capital is also authorized to retain the application whether or not the relative mortgage is approved.

Nature of Relationship

You acknowledge that Street Capital represents itself as lender in this relationship and will treat the borrower as a customer of the lender and as such, Street Capital has an obligation to represent the lender’s best interests.

Compensation Disclosure

Street Capital is the brokerage and the lender in this transaction and will not receive referral fees, broker commissions or other similar fees or incentives in connection with this transaction.

Disclosure of Material Risks

Street Capital has reviewed with the borrower the general risks associated with a mortgage commitment. These risks include: risk of falling into arrears, default and foreclosure, prepayment penalties, etc.

Electronic Communication

Communications via email are not always encrypted and are not necessarily secure. There is a risk that any personal information contained in an email may be intercepted by unauthorized third parties. Use of email is for your convenience only, and by using email to communicate with Street Capital, you assume the risk of unauthorized use. Use of more secure communications, such as phone, fax or mail is always an available alternative. If you choose to communicate with Street Capital via email, you acknowledge and accept responsibility for the associated risks.

By checking this box, you wish to receive information electronically from Street Capital including marketing materials for additional products and services offered by Street Capital. You understand you can withdraw your consent at any time. Please provide your email address below.

Your privacy is important. We are committed to respecting and protecting your privacy and security. To read our Privacy Policy please go to: <http://www.streetcapital.ca/index.php?content=privacy>.

Applicant Signature

Co-Applicant Signature

Applicant Name

Co-Applicant Name

E-mail Address

E-mail Address

Date

Date