



APPLICATION

NOTE: Where Co-Applicant information is the same as Applicant information, please indicate "SAME"
Where information is not applicable, please indicate "N/A" or leave blank

	APPLICANT	CO-APPLICANT
Name (First Name, Surname)		
Marital Status (Married, Div, Sep, Common-law)		
Home Phone #		
Cell Phone #		
Email Address		
Current Address		
City, Province, Postal Code		
Status (Own, Rent, Live with Parents)		

Please complete applicable Section below (ie: SECTION 1 for "Own" / SECTION 2 for "Rent")

SECTION 1 - "OWN"	APPLICANT	CO-APPLICANT
Time at Residency (Years)		
Current Property Value (\$)		
Mortgage Holder (Lender)		
Original Mortgage Amount (\$)		
Mortgage Balance (\$)		
Mortgage Payment (\$)		
Maturity Date		
Annual Property Taxes Amount (\$)		
Monthly Condo Fees, if applicable (\$)		

SECTION 2 - "RENT"	APPLICANT	CO-APPLICANT
Monthly Rent \$		
Time at Residency (Years)		
IF LESS THAN 3 YEARS (Own or Rent):		
Previous Address		
City, Province, Postal Code		
From (date) - To (date)		
Status (Own, Rent, Live with Parents)		
Time at Residency (Years)		

NOTE: If COMBINED current + previous residencies above are less than 3 years, please complete SECTION 4 (Page 3)

If the purpose of this application is for a REFINANCE or EQUITY TAKE-OUT, please complete SECTION 7 (Page 3)

If there is a 2nd Mortgage (or Line of Credit) on current address, please complete details in SECTION 3 (Page 3)

EMPLOYMENT INFORMATION	APPLICANT	CO-APPLICANT
NOTE: If SELF-EMPLOYED, please complete SECTION 6 (Page 3)		
Current Employer Name		
Employer Phone Number		
Full-time / Part-time		
Job Title		
Income Type (Hourly, Salary, Commission)		
IF HOURLY: \$ Rate/hr + # of hrs/wk (Guaranteed MINIMUM hours + \$)		
IF SALARY: Annual Income (Guaranteed MINIMUM \$)		
Time at Job (Years)		
IF LESS THAN 3 YEARS:		
Previous Employer Name		
Job Title		
Annual Income		
Time at Job (Years)		
NOTE: If COMBINED current + previous employment history above is less than 3 years, complete SECTION 5 (Page 3)		
COMBINED ASSETS		
Savings (\$)		
RRSP(s) (\$)		
Vehicle(s) - Year, Make, Model, \$ Value		
Stocks, Bonds, Mutual Funds (\$)		
Household Goods (\$)		
Rental Property		
- address		
- current property value (\$)		
- mortgage holder (Lender)		
- mortgage payment (\$)		
- mortgage balance (\$)		
- annual property taxes (\$)		
- condo fees, if applicable (\$)		
- monthly rental income (\$)		
COMBINED LIABILITIES		
Credit Cards (specify types) (Outstanding \$ balances)		
Personal Loan(s) (Lenders, outstanding \$ balances)		
Auto Loan(s) (Lenders, outstanding \$ balances)		
Auto Lease(s) (Lenders, monthly \$ payments)		
Student Loan(s) (Outstanding \$ balances)		
Secured / Unsecured Line(s) of Credit (Lenders, \$ balances)		
Income Tax(es) (Balances \$ owing)		
Other (Specify type of Liability & \$ value)		

SECTION 3 (2nd Mortgage Details on Current Address, if applicable)	APPLICANT	CO-APPLICANT
2nd Mortgage Amount (\$)		
Mortgage Holder (Lender)		
Mortgage Balance (\$)		
Mortgage Payment (\$)		
Maturity Date		
Annual Property Taxes Amount (\$)		
Monthly Condo Fees, if applicable (\$)		
SECTION 4 - PREVIOUS ADDRESS (if applicable)	APPLICANT	CO-APPLICANT
Previous Address		
City, Province, Postal Code		
From (date) - To (date)		
Status (Own, Rent, Live with Parents)		
Time at Residency (Years)		
SECTION 5 - PREVIOUS EMPLOYER (if applicable)	APPLICANT	CO-APPLICANT
Previous Employer Name		
Job Title		
Annual Income		
Time at Job (Years)		
SECTION 6 - SELF EMPLOYMENT DETAILS (if applicable)	APPLICANT	CO-APPLICANT
Incorporated or Sole Proprietorship?		
Nature of Business		
# of Years in Same Industry		
Estimated Annual Revenue (\$)		
If Incorporated:		
- Name of Company		
- Date of Incorporation		
If Sole Proprietorship:		
- # of Years Self-Employed		
SECTION 7 - REFINACE or ETO DETAILS (if applicable)	APPLICANT	CO-APPLICANT
Property Address		
Estimated Value of Property		
Mortgage Balance		
Annual Property Taxes (\$)		
Condo Fees, if applicable (\$)		
ADDITIONAL INFORMATION / QUESTIONS:		

In order to proceed with the application process, we will require the following personal information for the purpose of obtaining your credit ratings.

PERSONAL INFORMATION	APPLICANT	CO-APPLICANT
Date of Birth (month, day, year)		
SIN (Social Insurance Number)		

PLEASE REVIEW THE FOLLOWING TERMS AND CONSENTS AND ACKNOWLEDGE YOUR AGREEMENT BELOW

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. You are authorized to obtain any information you may require for these purposes from other sources (including, for example, credit bureaux) and each source is hereby authorized to provide you 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/our 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 you provide 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 bureaux, 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.

- I Agree (Applicant)
- I Agree (Co-Applicant)

_____ Date
Applicant Signature

_____ Date
Co-Applicant Signature