

RESIDENTIAL MORTGAGE APPLICATION

Mortgage Details

Purpose of Loan *Purchase* *Pre-Approval* *Refinance* *Switch Lenders*

Mortgage Amount Required \$ _____ Date Funds Required _____

Down Payment \$ _____

Preferred Mortgage Options Description (savings, gift etc) _____

Please select all that apply

- Low rates*
- Flexible payment plans*
- Flexible prepayment options*
- Portability*

What are your preferences?

- Fixed Rates*
- Variable Rates*
- The monthly payment is what matters most to me*

What type of purchase are you considering? *Who can we thank for sending you to us?* _____

Owner occupied property **Do you have a current pre-approval?** _____

Rental property **If yes, who is the lender?** _____

Second home **If yes, what rate have you been given?** _____

Other _____

Are you working with another bank/broker and if yes please provide name _____

Personal Details Applicant 1 Applicant 2

Title (Mr. Mrs. Miss. Ms. Dr.)	_____	_____
First and Middle	_____	_____
Last Name	_____	_____
Maiden/other surname	_____	_____
Date of Birth	_____	_____
Social Insurance Number	_____	_____
Marital Status	_____	_____
Home phone number	_____	_____
Mobile phone number	_____	_____
Email address	_____	_____

Know Your Client Check

Residency Status	Canadian Citizen	Canadian Citizen
	Non Resident	Non Resident
	Permanent Resident	Permanent Resident
Do you have any offshore business activities or interests?	Yes No	Yes No
Are you, any of your family members, or close associates considered a politically exposed person (PEP)?	Yes No	Yes No

Supporting Document Requirements for each applicant, please send copies with application:

ONE PIECE OF PHOTO IDENTIFICATION IS REQUIRED FOR ALL APPLICANTS

Salary or Hourly Employees: Two (2) recent pay stubs and T4 for the previous year

*note - if you earn overtime or bonus's regularly please send two (2) years of T4's

Self Employed: Previous two (2) year T1's and Notice of Assessments

Commission Employees: Two (2) recent pay stubs, previous two (2) year T1's & Notice of Assessments

Contractors: Previous two (2) year T1's and Notice of Assessments

Down payment: Please provide a 90 day statement showing your down payment funds, be sure to include full statements that shows your name and the balance history (no screen shots).

*If your down payment is a gift please let us know and we will provide you with a gift letter.

Address Information

	Applicant 1	Applicant 2
Current occupancy	<input type="checkbox"/> Own <input type="checkbox"/> Live with family <input type="checkbox"/> Rent Monthly rent \$ _____	<input type="checkbox"/> Own <input type="checkbox"/> Live with family <input type="checkbox"/> Rent Monthly rent \$ _____
Current home address	_____	_____
How long have you lived here?	_____	_____
Previous address if you have lived at the above less than 3 years	_____	_____

Employment Information

Current employment

	Applicant 1	Applicant 2
Employer Name	_____	_____
Employment Type - Full time, part time, seasonal	_____	_____
Employers Address	_____	_____
Employers Telephone	_____	_____
Job Title	_____	_____
Industry	_____	_____
Time at this job	_____	_____
Paid by - Salary, hourly, commission?	_____	_____
Rate of pay	_____	_____

Previous employment (if you have been with your current employer less than 3 years)

Former employer name	_____	_____
Former employment position	_____	_____
Years Worked	From _____ To _____	From _____ To _____



Assets	Applicant 1 - Institution and Value/Balance	Applicant 2 - Institution and Value/Balance
Chequing Accounts	_____	_____
Savings Accounts	_____	_____
RRSP	_____	_____
TFSA	_____	_____
Stocks/Bonds/Mutual Funds	_____	_____
Vehicles	_____	_____
Other assets	_____	_____

Liabilities	Applicant 1 - Institution and Value/Balance	Applicant 2 - Institution and Value/Balance
Credit Card/Line of Credit	_____	_____
Credit Card/Line of Credit	_____	_____
Credit Card/Line of Credit	_____	_____
Bank Loan	_____	_____
Bank Loan	_____	_____
Other	_____	_____

Properties Owned		
Address	_____	
Names on Title	_____	
Lender Name	Mortgage balance	_____
Property Tax	Monthly payment	_____
Strata Fees	Existing Rate	_____
Rental Income	Mortgage Expiry	_____
Address	_____	
Names on Title	_____	
Lender Name	Mortgage balance	_____
Property Tax	Monthly payment	_____
Strata Fees	Existing Rate	_____
Rental Income	Mortgage Expiry	_____
Address	_____	
Names on Title	_____	
Lender Name	Mortgage balance	_____
Property Tax	Monthly payment	_____
Strata Fees	Existing Rate	_____
Rental Income	Mortgage Expiry	_____



Client Consent

I/we warrant and confirm that the information given in the mortgage application form to CapitalPoint The West Mortgage Group Ltd 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 bureaus) and each source is hereby authorized to provide you with such information. I/we understand, acknowledge and agree that the information given in the mortgage applicaiton form as well as other information you obtain in in relation to my/our credit history may be disclosed to potential mortgage lenders, mortgage insurers, life and/or disability insurance providers, other service providers, organizations providing technological and 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, mortgage life and/or disability insurance provider, or service provider to whom you provide mortgage applications and/or my/our personal information is permitted to receive such applications and information and maintain records relating to me/us and my/our mortgage application to hold, use, communicate and disclose personal information about me/us, including my/our Social Insurance Number (SIN) if I/we provide it, collect personal information from me/us, you and third persons, including credit bureaus, 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/use 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 amount you and each potential lender, mortgage insurer, life/and or disability insurer or other service provider.

I/we agree to indemnify CapitalPoint The West Mortgage Group Ltd against and save you harmless from any and all claims in damages or otherwise arising from such disclosure on your part. I/we agree to pay applicable legal, property appraisal, registration fees and expenses incurred in connection with this mortgage application. You are also authorized to retain the application regardless of the relative mortgage approval. I/we acknowledge that CapitalPoint The Mortgage Group Ltd. may be paid a referral fee from the mortgage lender and/or the mortgage life insurance provider for placement of this mortgage.

Check this box if you do not wish to receive marketing materials from CapitalPoint The Mortgage Group Ltd.

Your privacy is important. We are committed to respecting and protecting your privacy and security.

Applicants Name (please print)

Applicant Signature

Date

Co-Applicant Name (please print)

Co-Applicant Signature

Date

Broker

Broker Signature

Date



