



# MortgagesLab

## Mortgage Application

**PRIMARY BORROWER:**

Name (first/init./last): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Prov. \_\_\_\_ Postal Code: \_\_\_\_\_

Home: (\_\_\_\_) \_\_\_\_\_ Business: (\_\_\_\_) \_\_\_\_\_

Cell: (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_

Email Address: \* \_\_\_\_\_

Years at Res.: \_\_\_\_\_ Months: \_\_\_\_\_

**If < 3 Years - Previous Address:**

\_\_\_\_\_ Yrs.: \_\_\_\_\_

City: \_\_\_\_\_ Prov. \_\_\_\_ Postal Code: \_\_\_\_\_

Birth Date :( M/D/Y) \* \_\_\_\_\_ SIN \_\_\_\_\_

 Male  Female**Marital Status:** Single  Married  Widowed  Separated Divorced  Common Law**Dwelling Status:** Rent  Own  Living with parents  Other: \_\_\_\_\_**EMPLOYMENT:****Current Employer:** \* \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Prov: \_\_\_\_\_

Occupation: \* \_\_\_\_\_

Years Worked: \* \_\_\_\_\_ Annual Income: \$ \* \_\_\_\_\_

**Income Type:** Salaried  Self Employed  Pension Alimony  Commission  Contract Part-Time  Other: \_\_\_\_\_

Additional Income: \_\_\_\_\_ \$ \_\_\_\_\_

**If < 3 Years - Previous Employer:**

\_\_\_\_\_

Occupation: \_\_\_\_\_

Years Worked: \_\_\_\_\_ Annual Income: \$ \_\_\_\_\_

**CO-BORROWER:**

Name (first/init./last): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Prov. \_\_\_\_ Postal Code: \_\_\_\_\_

Home: (\_\_\_\_) \_\_\_\_\_ Business: (\_\_\_\_) \_\_\_\_\_

Cell: (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_

Email Address: \* \_\_\_\_\_

Years at Res.: \_\_\_\_\_ Months: \_\_\_\_\_

**If < 3 Years - Previous Address:**

\_\_\_\_\_ Yrs.: \_\_\_\_\_

City: \_\_\_\_\_ Pro v. \_\_\_\_ Postal Code: \_\_\_\_\_

Birth Date:(M/D/Y) \* \_\_\_\_\_ SIN: \_\_\_\_\_

 Male  Female**Marital Status:** Single  Married  Widowed  Separated Divorced  Common Law Rent  Own  Living with parents  Other: \_\_\_\_\_**EMPLOYMENT:****Current Employer:** \* \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Prov: \_\_\_\_\_

Occupation: \* \_\_\_\_\_

Years Worked: \* \_\_\_\_\_ Annual Income: \$\* \_\_\_\_\_

**Income Type:** Salaried  Self Employed  Pension Alimony  Commission  Contract Part-Time  Other: \_\_\_\_\_

Additional Income: \_\_\_\_\_ \$ \_\_\_\_\_

**If < 3 Years - Previous Employer:**

\_\_\_\_\_

Occupation: \_\_\_\_\_

Years Worked: \_\_\_\_\_ Annual Income: \$ \_\_\_\_\_

\*REQUIRED FIELDS

**PRIMARY BORROWER:**

**CO-BORROWER:**

Name (first/init./last): \_\_\_\_\_

Name (first/init./last): \_\_\_\_\_

**ASSETS:**

Type / Description	Financial Institution	Asset Value	Borrower	Co-Borrower
Cash in Accounts _____		\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
RRSP's _____		\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
RRSP's _____		\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Term Deposits _____		\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Mutual Funds/Stock/Bonds _____		\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____		\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Vehicles: Year _____	Make: _____	Model: _____	Value: \$ _____	
Vehicles: Year _____	Make: _____	Model: _____	Value: \$ _____	

**LIABILITIES:**

Type / Description	F/I	Limit	Balance	Payment	Borrower	Co-Borrower
Credit Cards _____		\$ _____	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
LOC _____		\$ _____	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Loans/Lease _____		\$ _____	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Other _____		\$ _____	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>

**REAL ESTATE:**

(1) Address: \_\_\_\_\_ Rental  Monthly Rental Income: \$ \_\_\_\_\_

Current Value: \$ \_\_\_\_\_ Mortgage Balance: \$ \_\_\_\_\_ Monthly Payment: \$ \_\_\_\_\_ Bank: \_\_\_\_\_

(2) Address: \_\_\_\_\_ Rental  Monthly Rental Income: \$ \_\_\_\_\_

Current Value: \$ \_\_\_\_\_ Mortgage Balance: \$ \_\_\_\_\_ Monthly Payment: \$ \_\_\_\_\_ Bank: \_\_\_\_\_

(3) Address: \_\_\_\_\_ Rental  Monthly Rental Income: \$ \_\_\_\_\_

Current Value: \$ \_\_\_\_\_ Mortgage Balance: \$ \_\_\_\_\_ Monthly Payment: \$ \_\_\_\_\_ Bank: \_\_\_\_\_

**Date:**



**MortgagesLab**



## Credit Authorization

**By signing below, you (the “Borrower(s)”) certify that:**

- You are applying for the accounts and services indicated in this Application.
- The information provided is true and correct.
- You authorize MortgagesLab Financial Inc. to obtain and/or exchange personal information with any personal information agent towards establishing or verifying your financial standing.

**If the Borrower(s) is applying for a loan to be secured by a mortgage, the Borrower(s) confirms that:**

- You will pay a property evaluation, inspection, and legal expenses related to this Application.

**Use of Information**

In this section, the words, *we*, *us* and *our* mean MortgagesLab Financial Inc. The word *Information* means your personal information (except health information). It includes information provided to us by you and obtained from other 3<sup>rd</sup> parties with your consent. You agree as follows:

**How We Use Information** – We may use Information as permitted by law:

- To establish and service you as our customer.
- To determine whether any products and/or services of MortgagesLab Financial Inc. and or our lender and/or insurance partners are suitable for you.

When you provide us with your Social Insurance Number, we may use your SIN to keep your Information separate from that of other customers with a similar name, including Information obtained through the credit approval process. We may share Information within MortgagesLab Financial Inc., where permitted by law.

**Collection and Use of Credit Information** – We may obtain Information about you from parties outside MortgagesLab Financial Inc., including through a credit check and verify Information with those outside parties. You authorize those parties to give us the Information. We may disclose Information to other lenders and credit bureaus – this helps establish your credit history and support the credit process. We may also disclose Information to Canada Mortgage and Housing Corporation (“CMHC”) who may use your Information for purposes related to the provision of mortgage loan insurance. Any Information retained by CMHC in this regard will be subject to federal access to information and privacy legislation.

The granting of a mortgage loan or any part thereof or approval for insurance by CMHC is not to be construed or relied on by you as representing a confirmation of the value or condition of the underlying property, whether or not appraisals or inspections are carried out by or for CMHC, nor is it to be construed or relied on by you as representing a confirmation of your ability to pay the mortgage loan.

Date: \_\_\_\_\_

Applicant: \_\_\_\_\_  
(Signature) (Print Name)

Co-Borrower: \_\_\_\_\_  
(Signature) (Print Name)

Guarantor: \_\_\_\_\_  
(Signature) (Print Name)