



MORTGAGE APPLICATION & CONSENT FORM

Call Nicole Hayes at 604-998-8887 with any questions.
 Complete this form with as much information as possible and
 email to nicole@mortgageforchange.com or fax to (604)998-8886.

Pre-Approval Purchase Refinance Consolidate Debt

Who Referred you to Nicole Hayes?

Realtor Financial Planner Insurance Broker Lawyer Past Client Other

Name of Company:	Representative:
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Applicant Information:

Full Name	S.I.N.	Date of Birth	Dependants > 18yrs	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: sole proprietor / Incorporated / Cash income only / Other			
Previous Employer(s) (require last 3 yrs history)	Years	Gross Annual Income (BASE ONLY)	Occupation	
1				
2				
Other Income & Source (eg. Child Tax Credit, CPP/OAS, Pension, Support/Alimony, Bonus/Overtime, P/T job)	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	Years	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: sole proprietor / Incorporated / Cash income only / Other		
Previous Employer(s) (require last 3 yrs history)	Years	Gross Annual Income (BASE ONLY)	Occupation
1			
2			
Other Income & Source (eg. Child Tax Credit, CPP/OAS, Pension, Support/Alimony, Bonus/Overtime, P/T job)	Years/Length of time receiving:		
Available Down Payment (if applicable)	\$	First Time Buyer? ____ Yes ____ No	

Assets:

Bank & Location	Type	Balance \$
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RRSP / or RESPs		Value \$
Stocks/Bonds/GIC/ Dividends Tax Free Saving Accounts (TSFA)		Value \$
Vehicle(s) (excluding leases)-- Include -- make/modle and year (Red Book Value)		Value \$
1		
2		
Other Assets (Recreational Vehicles/property, etc.)		Value \$
1		
2		
3		

Liabilities/Debts: We will obtain these from your Credit Bureau Report, by sending this form to us (see below) you will be consenting to a credit check.

Current Mortgages/Properties Owned:

Address		Property Value \$	
Existing Mortgage Bank/Lender	Renewal Date	Taxes \$	Strata Fee \$
Mortgage Rate: %	Monthly Payment: \$	Rental Income \$	Mortgage Balance \$

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Existing Mortgage Bank/Lender	Renewal Date	Taxes \$	Strata Fee \$
Mortgage Rate %	Monthly Payment: \$	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
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: F-Air / electric	Sewage (Municipal, Septic or Holding Tank)	Water (Municipal or Well)	
Annual Property Taxes			
Monthly Condo Fees (if applicable)	Rental Income (if applicable)		

To help us with your customized mortgage options, please answer the following questions:

Do you have a preference for a particular mortgage (circle 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? Yes or No

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? Yes or No

Comments:

Authorization

If I have included information in this application in respect of any other person, including a co-applicant, I hereby confirm that such other person(s) has fully authorized me to release their personal information to you and to my Mortgage Centre Specialist and that such other person(s) consent to all of the terms set-out herein. The word "Information" means personal information about me and any other person(s) identified in this application, obtained from this application or other sources.

I am hereby expressly consenting to the submission of my application and the disclosure of Information to third parties, such as lenders and insurers, for the purpose of arranging and/or renewing mortgage(s). I understand that this will allow lenders to submit commitments for my review.

I hereby consent to and agree that my Mortgage Broker or Agent may use the Information in order to identify me, protect me from fraud and error, understand my needs and eligibility for products and/or services, recommend particular products and services to meet my needs, provide ongoing services, and comply with legal and regulatory requirements.

I consent to and agree that my Mortgage Broker or Agent may use the Information for the above-noted purposes and may obtain Information about me from others, including consumer reporting agencies, credit bureaus, financial institutions, and real estate appraisers and may confirm the accuracy of the Information by contacting such third parties. I further consent to and agree that each lender considering my application may obtain Information about me (and all co-applicants) from others, including consumer reporting agencies and other such third parties.

I hereby consent to and agree that my Mortgage Broker or Agent may retain the Information after the last mortgage application made on my behalf, or the end of the term of the mortgage, whichever is later and that my Mortgage Broker or Agent may retain and use my personal information for the purposes listed above after the last mortgage application made on my behalf.

Date _____
(MMDDYYYY)

Verbal Consent Given for Credit Check: Yes/No

Date/Time: