



Mortgage Application

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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) _____

S.I.N.: _____

Marital Status:

- Single
- Married
- Widowed
- Separated
- Divorced
- Common Law

Dwelling Status:

- Rent Own
- Rent payment: \$ _____
- Living with parents
- Other : _____
- Smoker

EMPLOYMENT:

Current Employer: _____

Employer Address: _____

Occupation: _____

Years Worked: _____ Annual Income: \$ _____

Income Type:

- Salaried Self Employed Pension
- Alimony Commission Contract
- Part-Time Hourly Other: _____
- Additional 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: _____ Prov. ___ Postal Code: _____

Birth Date: (M/D/Y) _____

S.I.N.: _____

Marital Status:

- Single
- Married
- Widowed
- Separated
- Divorced
- Common Law

Dwelling Status:

- Rent Own
- Rent payment: \$ _____
- Living with parents
- Other : _____
- Smoker

EMPLOYMENT:

Current Employer: _____

Employer Address: _____

Occupation: _____

Years Worked: _____ Annual Income: \$ _____

Income Type:

- Salaried Self Employed Pension
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Occupation: _____

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Years Worked: _____ Annual Income: \$ _____

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PRIMARY BORROWER: _____ CO-BORROWER: _____

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"/>
Mutual Funds	_____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Stock & Bonds	_____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Vehicle(s) _____	_____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	_____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>

LIABILITIES:

	Financial Institution	Balance	Payment		
Personal Loans	_____	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Vehicle Loan (s)	_____	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Student Loans	_____	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Lines of Credit	_____	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Credit Cards	_____	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	_____	\$ _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>

REAL ESTATE (Including Current Primary Residence):

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

Current Value: \$ _____ Mortgage/LOC Balance: \$ _____ Monthly Payment: \$ _____ Taxes/yr: \$ _____

Lender: _____ Current Interest Rate: _____ Current Maturity Date: _____ Condo fee \$ _____

Other Mortgage or Line of Credit: \$ _____ Lender: _____ Monthly Payment: \$ _____



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

Current Value: \$ _____ Mortgage/LOC Balance: \$ _____ Monthly Payment: \$ _____ Taxes/yr: \$ _____

Lender: _____ Current Interest Rate: _____ Current Maturity Date: _____ Condo fee \$ _____

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

Current Value: \$ _____ Mortgage/LOC Balance: \$ _____ Monthly Payment: \$ _____ Taxes/yr: \$ _____

Lender: _____ Current Interest Rate: _____ Current Maturity Date: _____ Condo fee \$ _____

Disclosure of Relationship

The following disclosure was developed by the Canadian Institute of Mortgage Brokers and Lenders (CIMBL) and the Alberta Mortgage Brokers Association (AMBA) to assist borrowers in understanding their relationship with mortgage brokerages.

Mortgage Brokerage's Role

The mortgage brokerage's role (and that of their representatives, mortgage brokers/associates) and obligations to the borrower and the lender will vary depending on the nature of the service relationship between the mortgage brokerage and the lender or borrower. The following document describes the mortgage brokerage's role and resulting obligations to you. You are encouraged to discuss the document with your mortgage brokerage representative and ask any questions you may have. A mortgage brokerage cannot always provide the lowest rate or best terms in the marketplace. The best rate is determined by your credit, overall application and the applicable lender's offering. Any personal information collected will be stored safely both during and after this agreement ends in accordance to the Personal Information Protection Act (PIPA).

Nature of Relationship

The brokerage will act as a transaction facilitator between the borrower and lenders who have authorized the brokerage to offer their mortgage products to borrowers. We may provide related financial services. In the service relationship, the brokerage is authorized to offer the mortgage products of one or more lenders to borrowers who are seeking a mortgage. The brokerage's duties to you, the borrower are to act competently and honestly and to disclose all relevant information associated with the mortgage dealing. The brokerage offers mortgages from multiple lenders. The brokerage is not employed by the lenders.

Compensation

The brokerage may (will) be compensated for this mortgage transaction in one or more of the following ways:

- By way of commission/income or fee paid by the lender
- By charging you a fee (as discussed with you, if applicable)
- By way of a renewal commission from the lender if you keep the mortgage loan in force
- By way of commission/income depending on the length of the term or the amount of the mortgage



The brokerage may also receive monies or non-monetary benefits from the lender that include additional commission/income based on the volume of business with the lender.

Other

You and we may communicate and deliver documents and information to each other in person, by mail, or electronically. You and we acknowledge there are risks with each of these methods and we have explained these risks to you. We will use the address provided for all written communications between both of us. Both of us must tell each other in writing within two business days of the change of this information. Notice must be given if there are changes in your financial and/or personal status.

You agree we may advise _____ about the process of your application.

What additional fees will you possibly have to pay?

An application/placement fee &/or other specific fees, e.g. property appraisal, default mortgage insurance (CMHC/GEMCO/AIG) title insurance, legal fees, etc. As a mortgage broker/associate, I may be paying others part of my compensation for this mortgage referral.

Andrew Ashton, Roco Principal Broker

Client Consent

I/We consent to Roco, or its agent, obtaining reports containing credit, from Equifax and/or Transunion, or personal information as necessary in connection with this application. I/We authorize the brokerage/associate to disclose to the mortgage insurers, solicitor and real estate agent's information about the mortgage that they consider appropriate. I understand that the actual granting of a mortgage loan is conditional upon the appraisal of the property. I/We acknowledge that if the mortgage loan requested exceeds 80% of the property value, a mortgage insurance premium will be payable by me/us to a mortgage insurer and that such premium may be added to the loan amount.

I/We hereby certify that the application information supplied by me to you is true/I/We agree that Roco, or its agent, may assign this application and its information to the lender of their choice. Roco will not pass your information on to any other company beyond those who are required in completing this mortgage application. By signing this document, you agree that the information you provide during the financing application is true and correct.

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

BORROWER: _____ **Date:** _____

CO-BORROWER: _____ **Date:** _____