



Mortgage Application

Maple Leaf Mortgages Ltd. Lic #10211

PLEASE FILL OUT COMPLETELY, DATE, SIGN AND RETURN TO EDWARD

Tel: (416) 843-4544 Fax: (905) 940-5557

Email: edwardmortgage.pro@yahoo.com

| PERSONAL | Applicant: | Co-applicant |
|--|---|---|
| Name(s): | | |
| Current Address: City/Province/Postal: | | |
| # of Years in Home: | | |
| Previous Address: (If current is less than 3 yrs) | | |
| Home Tel Number: | () | () |
| Cell Tel Number: | () | () |
| Bus Tel Number: | () | () |
| Email Address: | | |
| Date of Birth: | | |
| Social Insurance Number (SIN): | | |
| Marital Status: | Single <input type="checkbox"/> Married <input type="checkbox"/> Common Law <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> | Single <input type="checkbox"/> Married <input type="checkbox"/> Common Law <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> |
| # of Dependents: | | |

| EMPLOYMENT | Applicant | Co-applicant |
|---|---|---|
| Company/Employer Name: | | |
| Company Address: | | |
| Title/Occupation: | | |
| Years of Service: | | |
| Annual Income: | \$ | \$ |
| Type of Income: | Hourly <input type="checkbox"/> Salary <input type="checkbox"/> Business-for-Self <input type="checkbox"/> Commission <input type="checkbox"/> | Hourly <input type="checkbox"/> Salary <input type="checkbox"/> Business-for-Self <input type="checkbox"/> Commission <input type="checkbox"/> |
| (If current is less than 3 yrs) Previous Employer: Title/Occupation: Years of Service: | | |

| FINANCIAL | Assets | Balance/Value | Liabilities | Balance Owing | Monthly Payment |
|-----------|---------------|---------------|-------------------------------------|---------------|-----------------|
| | Cash in Bank: | \$ | Bank Loans: | \$ | \$ |
| | Real Estate: | \$ | Mortgage: Maturity Date (mo/yr): | \$ | \$ |
| | Vehicles: | \$ | Credit Cards: | \$ | \$ |
| | RRSP/Stocks | \$ | Leases/Other Loans: | \$ | \$ |
| | Other: _____ | \$ | Other: _____ | \$ | \$ |



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SUBJECT PROPERTY

| | | | |
|--|---|--|---|
| Property Address: (If different from above) | | | |
| Property Type: | Detached <input type="checkbox"/> Semi - Detached <input type="checkbox"/> Bungalow <input type="checkbox"/> 2 Storey <input type="checkbox"/> Condo <input type="checkbox"/> Other: _____ | | |
| Water Type: | Municipal <input type="checkbox"/> Well <input type="checkbox"/> | | |
| Sewage Type: | Municipal <input type="checkbox"/> Septic <input type="checkbox"/> Holding Tank <input type="checkbox"/> | | |
| Heat Type: | Forced Air : Gas / Oil / Electric <input type="checkbox"/> Electric Baseboard <input type="checkbox"/> Hot Water Heating <input type="checkbox"/> Other: _____ | | |
| Ownership: | Owner-Occupied <input type="checkbox"/> Rental <input type="checkbox"/> | | |
| Lot Size: | | Floor Area: | |
| Garage Size: | 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> | Garage Type: | Attached <input type="checkbox"/> Detached <input type="checkbox"/> |
| Annual Property Taxes: | \$ | Monthly Condo Fees: (if applicable) | \$ |
| Any Arrears? | Yes / No If Yes (brief explanation): | | |
| Any Bankruptcies? | Yes / No If Yes (brief explanation): | | |
| | Yes / No If Yes (brief explanation): | | |

Maple Leaf Mortgages Ltd. (MLM) follows policies and procedures as set out by our governing body, Financial Services Commission of Ontario (FSCO) to protect the personal information collected and maintained by our brokerage of our clients. Access to personal information is granted to our agents under the Personal Information Protection and Electronic Documents Act (PIPEDA).

Collection and Use of Information:

To better understand your financial needs and apprise you of our services that assist you in reaching your goals. MLM collects personal data/information from various sources such as:

1. Data such as name, address, contact numbers and emails, social insurance numbers, passports, driver's licence, date of birth, income, employment, net worth, investments, banking, asset information and other pertinent information required to fulfill regulatory and other governmental obligations to help find suitable product(s) for your financial requirements, needs, requests and to distinguish you from other clients with similar names and/or information.
2. Information from a consumer reporting agency or other source which may include accounting and/or information regarding your creditworthiness. This information will better enable MLM to determine how to best be of service to you in providing you the best suited financial situation.

This information is collected to help MLM determine and arrange the best suited mortgage(s) through an affiliated lender that best suits your needs.



Guidelines for Disclosure of Information:

MLM may provide information to credit bureau agencies, financial institutions, insurers, private investors, other insurance companies in the best interests of the client;

MLM shall use the information provided to determine the best financial situation for purposes related to services that client has requested from MLM, and MLM may provide this information to others within MLM, but only as required for the provision of financial services.

MLM shall use Social Insurance Numbers provided to obtain credit bureau reports for credit history as required by MLM in order to find the best suited lender(s) for required mortgage.

MLM will not use or disclose personal information for purposes other than those for which it was collected, except with the consent of the individual(s) or as required by law. Files are kept for a minimum of 7 years as required by FSCO.

Ongoing Commitment:

Confidentiality is the key to a strong relationship and MLM is committed to protecting your privacy and keeping in touch with you to guide you in all future financial endeavours.

Suitability:

I/We are aware of: The benefits of mortgage protection insurance.

How a variable rate mortgage and its' applicable mortgage payment may increase without notice within the term of the mortgage and the rates have to be monitored as it may affect the ability to make mortgage payments.

How terminating or prepaying a mortgage prior to maturity term may involve prepayment penalties. How different mortgage products can vary with various prepayment options.

How changes in my/our employment, credit, new loans, liabilities or other factors (i.e. divorce, arrears, bankruptcy, etc.) may affect the ability to make mortgage payments in the future and/or changes prior to closing could affect me/us not qualifying for the mortgage.

The amount of monthly mortgage payments (PIT) will be discussed with my mortgage agent based on current personal financial obligations which includes condo fees, if applicable.

The inherent risks associated with mortgage loans. The agent has evaluated my/our needs to assist in determining the most applicable mortgage to suit our needs.

Canada Anti-Spam Legislation:

MLM will keep in touch via electronic messaging during your transaction as permitted by the legislation. MLM also occasionally communicates with its database via electronic messages. The content provides insightful information on mortgages, finances, etc. I/We wish to be kept informed and consent to the receiving of these informative communications for the term of my/our mortgage and thereafter. I/We understand that I/We can unsubscribe at any time.

Credit Bureau:

By signing below I/We, the undersigned, authorize MLM hereinafter referred to as the "Broker" to arrange on my/our behalf the loans described above and certify that the above information which is furnished with the intent that it be relied upon by the broker to obtain said credit, is true and correct and; i) Agree (if this application is for a loan to be secured by a mortgage) that the evaluation inspection and legal expenses incidental to this application will be paid by me/us and that I am not in arrears on my present mortgage; ii) the above information includes all my/our debts and that we have no current unsatisfied judgments and that I/We have not declared bankruptcy in the last six years and that all my/our outstanding credits are current and in good standing; iii) I/We also acknowledge that the Broker may also be receiving a fee in respect to the arranging of this loan and I/We hereby waive any right to deny or dispute the Broker from receiving said fee; iv) in connection with my/our application for credit, I/We hereby take notice that you may be procuring and may be referring to a consumer report respecting me/us containing personal information and I/We hereby consent thereto and to the disclosure of such information to other credit grantors or consumer reporting agency and to retain this application for the Broker's records as set out by FSCO law.

_____(initial) I have read and understand the Privacy / Suitability / Consent / Canada Anti-Spam Legislation section and consent to the communications.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

Guarantor: _____ Date: _____