

COLLIN BRUCE

MORTGAGE TEAM

MORTGAGE APPLICATION

Collin Bruce
 260-91 Street SW
 (91 Street & Ellwood Drive)
 Edmonton, AB T6X 1W8
 Phone: (780)436-2511
 Fax: (780)436-2510



Applicant Information:

Full Name		S.I.N.	Date of Birth	Dependants	Marital Status
Present Address			Postal Code	Rent/Own \$	No. Of Years
Previous Address: <i>(if less than 3 years at current)</i>				Rent/Own \$	No. Of Years
Home Phone:	Home Fax:		Cellular:		
Bus Phone:	Bus Fax:		Email:		
Current Employer	Years	Gross Annual Income	Occupation		
Previous Employer: <i>(if less than 3 years at current)</i>	Years	Gross Annual Income	Occupation		
1					
2					
Other Income: Source	Years	Income	Occupation		
Smoker? <input type="checkbox"/> Yes <input type="checkbox"/> No		First Time Buyer? <input type="checkbox"/> Yes <input type="checkbox"/> No			

Co-Applicant Information:

Full Name		S.I.N.	Date of Birth	Marital Status
Address			Postal Code	Yrs
Home Phone:	Home Fax:		Cellular:	
Business Phone:	Bus Fax:		Email:	
Current Employer	Years	Gross Annual Income	Occupation	
Previous Employer: <i>(if less than 3 years at current)</i>	Years	Gross Annual Income	Occupation	
1				
2				
Other Income	Years	Gross Annual Income	Occupation	
Smoker? <input type="checkbox"/> Yes <input type="checkbox"/> No		First Time Buyer? <input type="checkbox"/> Yes <input type="checkbox"/> No		

Assets:

Bank:	Location:	Type:	Balance: \$
Bank:	Location:	Type:	Balance: \$
RRSP:			Value: \$
Stocks/Bonds/GIC:			Value: \$
Automobile:			Value: \$
Automobile:			Value: \$
Other Assets:			Value: \$
Other Assets:			Value: \$
Other Assets:			Value: \$
Household Goods:			Value: \$

Liabilities:

Bank Loan/LOC		Balance: \$	Payment: \$
Bank Loan/LOC		Balance: \$	Payment: \$
Bank Loan/LOC		Balance: \$	Payment: \$
Credit Card	Type:	Balance: \$	Payment: \$
Credit Card	Type:	Balance: \$	Payment: \$
Credit Card	Type:	Balance: \$	Payment: \$
Credit Card	Type:	Balance: \$	Payment: \$
Other Debt:		Balance: \$	
Other Debt:		Balance: \$	

Current Mortgages/Properties Owned:

Address:			Property Value: \$
Existing Mortgage Bank/Lender:			First: Second:
Mortgage Rate: %	Monthly Payments: \$	Rental Income: \$	Mortgage Balance: \$
Maturity date:	Annual Property Taxes:\$	Purcahse Date:	Original Purchase Price: \$

Address:			Property Value: \$
Existing Mortgage Bank/Lender:			First: Second:
Mortgage Rate: %	Monthly Payments: \$	Rental Income: \$	Mortgage Balance: \$
Maturity date:	Annual Property Taxes:\$	Purcahse Date:	Original Purchase Price: \$

Address:			Property Value: \$
Existing Mortgage Bank/Lender:			First: Second:
Mortgage Rate: %	Monthly Payments: \$	Rental Income: \$	Mortgage Balance: \$
Maturity date:	Annual Property Taxes:\$	Purcahse Date:	Original Purchase Price: \$

I/We warrant and confirm that the information given in the mortgage application form is true and correct and I/We understand that it is being used to determine my/our credit responsibility. I/We authorize Dominion Lending Centres - DLCBC Mortgage Group to obtain and/or exchange personal information with any personal information agent towards establishing or verifying my financial standing. You are furthermore authorized to disclose, in response to direct enquiries from any other lender or credit bureau, such information on my loaning account as you consider appropriate, and I agree to indemnify you against and save you harm from any and all claims in damages or otherwise arising from such disclosure on your part. You are also authorized to retain the application whether or not the relative mortgage is approved.

Signature:
Signature:

Date:
Date:

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Are you Looking to Purchase:

Or

Are you Looking to Refinance / Renew:

Notes:

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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 this document with your mortgage brokerage representative and ask any questions you may have. A mortgage brokerage cannot always provide you with the lowest rate or the best term in the marketplace.

NATURE OF RELATIONSHIP:

- We will review your personal information and documents received to confirm your identity and your credit eligibility. If further verification is required, we will notify all parties to any potential transaction of any changes.
- We may provide related financial services.
- We will only represent you.
 - Our responsibilities to you include:
 - To represent your best interests
 - Recommend a particular mortgage solution(s)
 - Advocate on your behalf
 - Provide confidential advice
 - Be honest
 - Exercise reasonable care and skill
 - Gather your intended property and financial information to determine the lending options available to you
 - Disclose and explain appropriate finance options for your consideration
 - Complete and submit documentation to the lender; and
 - Keep you informed of the progress of your application.
- My duties to the lender are to act competently and honestly, complete and submit documents to the lender, disclose what steps we have taken to verify information and documentation as part of the application process and keep the lender informed of the progress of the application.

COMPENSATION:

I may (will) be compensated for this mortgage transaction in the following ways:

- By way of commission/income or fee paid by the lender
- By way of 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
- By way of fee to borrowers in certain situations

I may (will) also receive monies or non monetary benefits from the lender that include:

- Additional commission/income or fee paid by the lender
- Additional commission/income based on my efficiency with the lender
- Travel/gifts
- Attendance at seminars or conferences

OTHER:

Refund of Fees- If I charge you a fee to arrange your mortgage and I am not successful in getting your mortgage approved by a lender you will receive:

- Not applicable

What Additional fees Will You Have to Pay?

Specific fees ie: property appraisal, default mortgage insurance, title insurance, legal fees.

As a Mortgage Broker/Associate I may (will) be paying other part of my compensation for this mortgage referral

No Yes Not Applicable Other _____

You agree we may add your name and contact information to our client list at the end of the term of this agreement to tell you about our services through electronic means.

I/We Agree _____ Initials I /We do not Agree _____

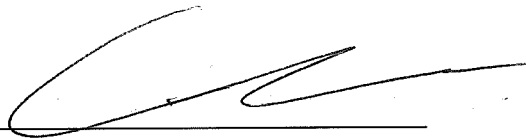
I/we warrant and confirm that the information given in the mortgage application form is true and correct and I/we understand that it is being used to determine my/our credit responsibility and to evaluate and respond to my/our request for mortgage financing. You are authorized to obtain any information you may require for these purposes from other sources (including, for example, credit bureau) and each source is hereby authorized to provide you with such information. I/we also understand, acknowledge and agree that the information given in the mortgage application form as well as other information you obtain in relation to my credit history may be disclosed to potential mortgage lenders, mortgage insurers, other service providers, organizations providing technological or 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 or service provider to whom you provide the mortgage application and/or my/our personal information is permitted to receive such application 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, and collect personal information from me/us, you and from third persons, including credit bureau, 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/us 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 among you and each potential mortgage lender, mortgage insurer or other service provider. You agree we will retain your personal information for safe keeping in accordance with the *Real Estate Act of Alberta*, the *Personal Information Protection Act (PIPA)* and the *Personal Information Protection & Electronic Documents Act (PIPEDA)*

Terms of Agreement: This Agreement begins on the date signed below. It ends on the funding of the loan, mortgage or other financing.

Collin Bruce

Mortgage Broker/Associate's Name



Mortgage Broker/Associate's Signature

Borrower's Name

Borrower's Signature

Borrower's Name

Borrower's Signature

Date

Time (am/pm)