

Yvonne Wilchewski

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MORTGAGE APPLICATION

PRINCIPAL BORROWER		CO-BORROWER	
FIRST NAME	INIT.	FIRST NAME	INIT.
LAST NAME		LAST NAME	
D.O.B	S.I.N.	D.O.B	S.I.N.
HOME TEL. #	WORK TEL. #	HOME TEL. #	WORK TEL #
CELL #		CELL #	
PRESENT ADDRESS		PRESENT ADDRESS	
CITY/PROV	POSTAL CODE	CITY/PROV	POSTAL CODE
YEARS THERE	RENT/OWN	YEARS THERE	RENT/OWN
MARITAL STATUS	DEPENDENTS	RELATIONSHIP TO BORROWER	
Email		Email	

IF PRESENT ADDRESS IS LESS THAN 3 YEARS, PLEASE OBTAIN PREVIOUS ADDRESS

PREVIOUS ADDRESS		PREVIOUS ADDRESS	
CITY/PROV.	POSTAL CODE	CITY/PROV.	POSTAL CODE
YEARS THERE	RENT/OWN	YEARS THERE	RENT/OWN

EMPLOYMENT

CURRENT EMPLOYER	CURRENT EMPLOYER
ADDRESS	ADDRESS
CITY/POSTAL CODE	CITY/POSTAL CODE
PHONE NUMBER	PHONE NUMBER
OCCUPATION	OCCUPATION
YEARS THERE	YEARS THERE
INCOME: SALARY/HOURLY	INCOME: SALARY/HOURLY
YR IN INDUSTRY	YRS IN INDUSTRY

IF EMPLOYED LESS THAN 3 YEARS, PLEASE OBTAIN PREVIOUS EMPLOYMENT

PREVIOUS EMPLOYER	PREVIOUS EMPLOYER
ADDRESS	ADDRESS
PHONE NUMBER	PHONE NUMBER
OCCUPATION	OCCUPATION
YEARS THERE	YEARS THERE
INCOME: SALARY/HOURLY	INCOME: SALARY/HOURLY

ASSETS		PERSONAL FINANCIAL STATEMENT		LIABILITIES	
				PMTS/MO.	BALANCE
CASH/SAV/CHEQUING:		BANK LOANS:			
TERM DEP/GIC'S:		CREDIT CARDS:			
LIFE INS VALUE:		CREDIT CARDS:			
RRSP'S:		LINES OF CREDIT:			
STOCKS/BONDS:		DEPT STORE CARDS:			
GIFT:		ALIMONY/SUPPORT:			
OTHER:		RENT:			
VEHCILE: (YEAR)	VALUE:	OTHER:			
MAKE:	MODEL:				
VEHCILE: (YEAR)	VALUE:				
MAKE:	MODEL:				

MORTGAGE REQUEST:

MORTGAGE AMOUNT:	DOWNPAYMENT/EQUITY:
MORTGAGE PURPOSE:	SOURCE OF DOWNPAYMENT:

CURRENT PROPERTY INFO: (if applicable)

PROPERTY TYPE:	ADDRESS:	LEGAL ADDRESS:	ORIGINAL VALUE:	TAXES/YR:
PURCHASE DATE:	CONDO FEES (IF APP):	SQUARE FOOTAGE:	CURRENT VALUE:	LOT SIZE:
GARAGE SIZE:	GARAGE TYPE:	HOUSE STYLE:	FINISHED BASEMENT:	AGE:

CURRENT MORTGAGE INFO: (if applicable)

TYPE: (1 ST , 2 ND):	APPROX. BALANCE:	PAYMENT:	INTEREST %:	BANK:
FREQUENCY OF PMT:	MATURITY DATE:	TERM TYPE:	TERM LENGTH:	RATE TYPE:

Consent/PIPEDA

Mortgageline powered by Mortgage Architects, in accordance with our privacy policy and obligations at law, collect, receive, use and disclose personal info about you, our client, for the purpose of: verification; assessing your credit-worthiness, establishing credit limits; maintaining client relationships; presenting your mortgage application to various lenders and insurers and providing info to you about other products and services that may be of interest to you. We may disclose your personal info to (i) any potential purchaser of our business and their advisors, (ii) any third party service providers to whom we may outsource our business functions and (iii) and parties involved in the securitization, assignment and express consent to RCF and out agent:

1. to collect, use, retain, and disclose your personal info for seven (7) years following the later of a) the date of your latest application to us, or b) the date that all of your loans/mortgages contracted through us have expired or were terminated.
2. to inquire about and receive your personal info from: consumer reporting agencies, credit bureaus, collection agencies, real estate appraisers, your bank(s) or other financial institutions with whom you deal, your past mortgage brokers, your present and past employers and other third parties who may have info about your financial status.
3. that the approval or granting of any mortgage by a lender to you, as arranged by Mortgageline, is not to be construed or relied on by you as representing the value or condition of any underlying security or representing that you have the ability to repay the arranged mortgage debt.
4. to receive commercial electronic messages and other forms of business information, communications, and marketing regarding products and services that may be of interest to you.
5. that Mortgageline and our agent may receive fees or incentives from a lender for arranging a mortgage or loan for you. Fees and incentives include but are not limited to money, points or good and services. Fees and incentives may vary between lenders for similar products and may also be dependent on the amounts and types of mortgage products originated.
6. that Mortgageline and our agent have not provided you with any investment advice or services and has advised you of the need for independent financial and tax planning advice from a qualified professional.

If you do not wish to receive any information or marketing from us regarding other products or services that may be of interest to you, please initial in the box where indicated
 NO, you may not send me any info on other products.

A copy of our privacy policy and procedures is available on our website: www.mtgarc.ca. You may also contact put privacy compliance officer at 1877.802.9100

**Relationship and Service Agreement
Acting as an intermediary, we, MortgageLine and you, the borrower(s):**

1. Term of Agreement

1.1 This Agreement begins on _____, 20____. It ends on the funding of the loan, mortgage or other financing.

2. Services

2.1 We will collect your personal information to determine your identity and credit eligibility.

2.2 We will submit your financing application and other documentation to the lender.

2.3 We for a variety of reasons as a mortgage professional may not always be able to obtain the lowest rate or best terms in the marketplace for a particular borrower. The terms of the purchase contract, type of property, property value, borrower's employment status, borrower's financial position and credit history are examples of some factors that may affect rates and terms.

2.4 We as a Mortgage Broker can be described as the matchmaker between a borrower and a lender with the goal of originating a mortgage loan. Typically, a mortgage broker draws from a pool of various lenders to find the right match; however, some mortgage brokers only do business with one lender.

3. Definitions

3.1 "Mortgage Broker" means:

(1) A person who on behalf of another person for consideration or other compensation

- Solicits a person to borrow or lend money to be secured by a mortgage
- Negotiates a mortgage transaction
- Collects mortgage payments and otherwise administers mortgages; or buys, sells or exchanges mortgages or offers to do so or a person who holds out that the person is a person referred to in subclause (1)

3.2 Acting as an "Intermediary" means providing services by which the interests of the borrower and the lender are met in an even handed, objective and impartial manner without providing confidential advice, advocating on behalf of either the borrower or lender, or using discretion or judgment that benefits the borrower or lender to the prejudice of the other.

4. Our responsibilities

4.1 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.

4.2 We may provide related financial services.

4.3 Our responsibilities include the following:

a) Our responsibilities to you are: i. be honest; ii. exercise reasonable care and skill; iii. gather your intended property and financial information to determine the lending options available to you; iv. disclose and explain finance options for your consideration; v. complete and submit documentation to the lender; and vi. Keep you informed of the progress of your application.

b) Our responsibilities to the lender are: i. be honest; ii. exercise reasonable care and skill; iii. complete and submit documentation to the lender;

iv. Disclose what steps were taken to verify information and documentation as part of the application process; and v. keep the lender informed of the progress of the application.

4.4 We disclose that Mortgage Architects and Radius Financial are Affiliates of each other.

5. Your responsibilities:

5.1 Communicate and cooperate with us.

5.2 Be honest

5.3 Give us personal and financial information and keep us updated on any changes.

5.4 Pay all applicable expenses for a credit report, appraisal, Alberta Registries report and courier charges for this purpose of this agreement whether or not you receive approval or funding. We will discuss these expenses with you.

5.5 Pay for any costs we incur to verify your personal information.

6. Our fee

6.1 We will receive our fee for this mortgage transaction from the lender.

6.2 We may (will) also receive monies or non-monetary benefits from the lender that include additional fees based on our volume of business with the lender, our efficiency with the lender, because you are paying a higher rate than otherwise is available with this particular lender, travel/gifts, attendance at seminars or conferences, equity shares with the lender and other: _____

7. Early end to this agreement

7.1 Despite the end date listed at the beginning of this agreement, the agreement ends immediately if any of these things happen:

a) we both agree in writing to an earlier end date.

b) our licence to deal in mortgages is suspended or cancelled.

c) we are bankrupt, insolvent, or we are in receivership.

d) you materially breach this agreement and we give you written notice to end it, or we materially breach this agreement and you give us written notice to end it. If the agreement ends for any of these reasons, there will be no effect on our rights and your rights under this agreement.

8. Other details about this agreement

8.1 The laws of the Province of Alberta govern this agreement.

8.3 Words in the singular meaning may be read as plural when required by the context.

8.4 The clause numbers will change as necessary, if there are changes in this agreement.

8.5 Any future changes to this agreement must be in writing and signed by both of us to be effective.

8.6 You agree the information provided to us and the financing application is true and correct.

8.7 You acknowledge this agreement accurately sets out what both of us agree to

8.8 You acknowledge that you have read and received a copy of this Agreement.

9. Contact information

9.1 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.

9.2 We will use the following contact information 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.

Acceptance for both Consent/PIPEDA and Relationship and Service agreement

Client's SIGNATURE:	DATE
Clients' SIGNATURE:	DATE
CONSULTANT	REFERRAL