



**MORTGAGE APPLICATION**

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**Mortgage & New Property Info**

Purchase Price / Existing House Value \$ \_\_\_\_\_

Total Down Payment/Equity Value \$ \_\_\_\_\_

Mortgage Amount \$ \_\_\_\_\_

Client Email: \_\_\_\_\_ Taxes \$ \_\_\_\_\_ Condo Fees \$ \_\_\_\_\_

**Applicant's Information (Past 3 yrs. of Residential & Employment Information)**

Applicant's Name		S.I.N.	Rent / Owned	Date of Birth	No. of Dependents
Present Address			Since	Phone Res:	Phone Business:
Previous Address (If less than 3 years in present address)				No. of Years	Marital Status
Current Employer			Address		
Years	Annual Income		Occupation		
Previous Employer (If less than 3 years with present employer)			Address		
Years	Annual Income		Occupation		

**Co - Applicant's Information (Past 3 yrs. of Residential & Employment Information)**

Co-Applicant Name		S.I.N.	Date of Birth		
Present Address			Since	Phone Res:	Phone Business:
Previous Address (If less than 3 years in present address)				No. of years	Marital Status
Current Employer			Address		
Years	Annual Income		Occupation		
Previous Employer (If less than 3 years with present employer)			Address		
Years	Annual Income		Occupation		

**Financial Net Worth:\$**

Asset	Value	Liabilities	Total Debt	Monthly Payments
Cash (List Main Bank)		Credit Card 1.		
Main Bank you Deal With				
RRSP (With Whom)		Credit Card 2.		
With Whom				
Principal Residence		Mortgage		
Rental/Other Property		Rental Property		
Stocks & Bonds		Bank Loan		
Car		Any Other Liability		
<b>Total Assets</b>		<b>Total Liabilities</b>		

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Client: \_\_\_\_\_

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Realtor Contact \_\_\_\_\_

Tel No. \_\_\_\_\_

Name of Solicitor \_\_\_\_\_

Tel No. \_\_\_\_\_

New Property Info/Existing Property					
Property Address:			Estimated Market Value: _____		
Owner Occupied or Rental:			Zoning:		Living Area(Sq. M): _____ Age: _____
Garage Size:		Garage Type (Attached / Detached etc.):		Heating Type:	Forced air gas/Oil/Elect:
Taxes:\$			Rental Income:\$		
Rental Exps	Insurance:\$	Repairs:\$	Hydro:\$	Mgmt Fee:\$	Others\$

**Existing Mortgage Information for Refinance Purpose**

Mortgage Holder (Bank name) \_\_\_\_\_ Mortgage No. \_\_\_\_\_

Present Mortgage Balance: \_\_\_\_\_ Rate: \_\_\_\_\_

Maturity Date: \_\_\_\_\_ Mortgage Term: \_\_\_\_\_  
(1 yr/3 yr/5 yr/Variable)

Mortgage Payment Per Month: \_\_\_\_\_

Original Purchase Date: \_\_\_\_\_ Original Mortgage Amount: \_\_\_\_\_

Original Purchase Price: \_\_\_\_\_ Closing/Switch Date: \_\_\_\_\_

Mortgage Holder: \_\_\_\_\_ Outstanding Present Mortgage Amount: \_\_\_\_\_

SIGNATURE: I the applicant, named here in, authorize ProFunding Financial Services to obtain information about me as permitted by law; share information (including my Social Insurance Number) about my application and credit history with other grantors, credit bureau, suppliers of services and mortgage insurers; to use my Social Insurance Number for the express purpose of obtaining and sharing information; and keeping this application for our records:

Applicant: \_\_\_\_\_

Date: \_\_\_\_\_

Co-applicant: \_\_\_\_\_

Date: \_\_\_\_\_



## **Privacy/Suitability/Consent/Anti-Spam Agreement**

ProFunding Financial Services Inc. takes pride in the policies and procedures used to protect the personal information collected and maintained on behalf 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 make you aware of new services that could help you reach your goals, ProFunding Financial Services Inc. collects personal information from a variety of sources. Some personal information and some reasons it is collected include, but is not limited to, are:

- a) Data such as name, address, contact numbers, email contact, income, employment, age, net worth, investment objectives, and banking information;
- b) Unique identifiers: such as social insurance, driver's license, passport numbers, etc.; used to fulfill regulatory and other governmental obligations to distinguish you from other clients with similar names;
- c) Information from a consumer reporting agency or other source, which may include account information and/or information about your creditworthiness. ProFunding Financial Services Inc. uses this information to help determine the mortgage product that is suitable for your mortgage needs.

ProFunding Financial Services Inc. collects this information in order to provide the services you have requested, and to help us determine how ProFunding Financial Services Inc. or other non-affiliated companies may be of service to you.

### **Guidelines for Disclosure of Information:**

- a) ProFunding Financial Services Inc. may provide information to credit bureau agencies, financial institutions, insurers, private investors, creditor life company etc.
- b) ProFunding Financial Services Inc. shall use the information to determine your financial situation for purposes related to services that you have requested from ProFunding Financial Services Inc. may also provide the information to others that work for ProFunding Financial Services, but only as needed for the provision of those services.
- c) ProFunding Financial Services Inc. shall use your social insurance number as an aid to identify you with credit bureau agencies and financial institutions for credit history file matching purposes.
- d) ProFunding Financial Services Inc. may advise \_\_\_\_\_\* about the progress of your application.   
\*Realtor/Builder/Financial Planner, etc. - provide Name or put N/A
- e) ProFunding Financial Services Inc. may use your information to promote Mortgage Division services to you.

ProFunding Financial Services Inc. 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 a minimum of three (3) years.

### **Ongoing Commitment:**

Confidentiality is the key to a strong relationship and ProFunding Financial Services Inc. is committed to protecting your privacy.

\_\_\_\_\_  
Client Initial(s)

**Suitability:**



I/We are aware of:

- a) How a variable rate mortgage and its' applicable mortgage payment may increase without notice within the term of the mortgage. This may affect the ability to make mortgage payments
- b) How terminating or prepaying a mortgage prior to maturity term may involve prepayment penalties. How different mortgage products can vary with various prepayment options
- c) How changes in my/our employment (eg. reduced income), credit, liabilities, etc. may affect the ability to make mortgage payments in the future and changes prior to closing could affect I/us not qualifying for the mortgage.
- d) The monthly mortgage payment of PI&T that I/we are comfortable paying is \$\_\_\_\_\_, based my/our current personal financial obligations (include condo fees if applicable)
- e) The benefits of creditor mortgage protection.
- f) The inherent risks associated with mortgages. The agent has evaluated my/our needs to assist in determining the most appropriate mortgage including to offer to assist in preparing a budget.

\_\_\_\_\_  
Agent initials

\_\_\_\_\_  
Client(s) initials

**Credit Bureau Consent:**

I/We the undersigned, declare the information provided with respect to my/our mortgage application is a true and complete representation of my/our financial situation. I/We understand that it is being used to determine my/our credit responsibility and to evaluate my/our request for mortgage financing. I/We authorize ProFunding Financial Services Inc. to obtain a credit report.

I/We acknowledge that the completion of a mortgage application could take time and it might entail the pulling of additional credit reports. I/We permit ProFunding Financial Services to pull one additional credit report up to six (6) months from the date signed below. I/We also authorize ProFunding Financial Services to exchange such credit information for the purpose of securing mortgage financing to potential mortgage lenders, mortgage insurers or service providers. ProFunding Financial Services Inc. will retain the application and credit information whether or not the mortgage is approved.

**Canada Anti-Spam Legislation:**

**I will keep in touch via electronic messaging during your mortgage transaction as permitted by the legislation!**

However, ProFunding Financial Services 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 theses informative communications for the term of my/our mortgage. I/We can unsubscribe at any time.

\_\_\_\_\_  
Client(s) Initial

I/We have read, understood, and received a copy of this Privacy/Suitability/Consent agreement.

_____ Date	_____ Print Name	_____ SIGNATURE	_____ Photo ID #*
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_____ Date	_____ Print Name	_____ SIGNATURE	_____ Photo ID #*
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\*I, \_\_\_\_\_, verify & warrant I have viewed proper identification documents.

Signature of Broker/Agent/Associate \_\_\_\_\_.