

Mortgage Application

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Applicant One

Title	First Name		Mid Initial
Last Name			Suffix
Cell Phone			
Home Phone			
Email address			
Current Address			
Unit Number			
City			Province
Postal Code	Own Rent		Years There
Birth Date	Month	Day	Year
SIN #			
Marital Status	Married Common Law	Single Engaged	Separated/Divorced Widowed
Number of Dependents (excluding Spouse)			

Applicant Two

Title	First Name		Mid Initial
Last Name			Suffix
Cell Phone			
Home Phone			
Email address			
Current Address			
Unit Number			
City			Province
Postal Code	Own Rent		Years There
Birth Date	Month	Day	Year
SIN #			
Relationship To Borrower	Spouse Fiance Other	Co-Investor Common Law	Co-Habit Co-Signor

If "Current Address" is less 3 years please provide a "Previous Address."

Previous Address			Unit Number
City			Province
Postal Code	Own Rent		Years There

Previous Address			Unit Number
City			Province
Postal Code	Own Rent		Years There

ASSETS

Cash/Savings Account	<input type="text"/>	Real Estate (Market Value)	<input type="text"/>
Credit Union Deposits	<input type="text"/>	Automobiles (Market Value)	<input type="text"/>
Real Estate Deposits	<input type="text"/>	Personal Effects	<input type="text"/>
Bonds (Market Value)	<input type="text"/>	RRSP	<input type="text"/>
Stocks (Market Value)	<input type="text"/>	Other	<input type="text"/>

Liabilities will be copied from your Credit Bureau

PLEASE SIGN ON PAGE 5 AND RETURN APPLICATION WITH SIGNATURES TO JENNIFER LAMOUREUX

Applicant One

Applicant Two

Current Employer

Address

City, Province

Phone Number

Salary/Hourly/Commission

Job Title/Position

Years There

Annual Base Salary

Annual OT/Bonus/Profit Sharing (last 2 years average)

Other Income - Child Support, Alimony, Child Tax Credits

If "Current Employer" is less than 3 years please provide a "Previous Employer"

Previous Employer

Address

City, Province

Phone Number

Salary/Hourly/Commission

Job Title/Position

Years There

If income above is other than salary, please provide details. For example, if hourly wage, indicate the minimum number of hours worked for each week and the hourly rate, or if any income is from commission, please provide details of base salary, if any, and commissions earned for the last 2 years.

CURRENT PROPERTIES OWNED			
	PROPERTY 1	PROPERTY 2	PROPERTY 3
Address	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Market Value	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Mortgage Balance	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mortgage Payment & Frequency	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Property Taxes	<input type="text"/>	<input type="text"/>	<input type="text"/>
Condo Fees, if any	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rental Income, if any	<input type="text"/>	<input type="text"/>	<input type="text"/>

If more than 3 properties are owned, please add an additional sheet to this application with this same information for each of those properties.

Requested Mortgage Details:

Mortgage Amount required: \$

Purchase Price or Current Value: \$

Down Payment Amount: \$

Requested Closing Date:

Solicitor's Name

Solicitor's Firm

Street Address

City, Province

Postal Code

Phone Number

Fax Number

Bank/Trust Name

Branch Location

Account Number

Have you declared bankruptcy in the last 7 years?

Have you co-signed a loan for someone else?

Please forward a void cheque from the account mortgage payments will come from

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BORROWER DISCLOSURE

COLLECTION OF INFORMATION

We, Keystone Mortgage Corporation collect, receive, use and disclose personal information about you, our client, for the purposes of: verifying the information provided; assessing your credit-worthiness; maintaining our client relationship; presenting your mortgage application to various lenders and insurers for the purpose of securing and/or renewing a mortgage and/or related services and providing information to you about other products offered or approved by us, our affiliates, related entities or other third party financial partners that we believe may be of interest to you. We may also disclose your personal information under strict confidentiality restrictions 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) any parties involved in the securitization,

By signing this form, you consent to our collecting, using and disclosing your personal information for the foregoing purposes, and to carry out these purposes you agree that we may disclose your personal information to and receive your personal information from: consumer reporting agencies, credit bureaus, real estate appraisers, your bank(s) or other financial institutions with whom you have or have had dealings, your past mortgage brokers, your present and past employers and such other third parties who may have information about your financial status. If there is more than one applicant, you also agree that we may collect, use and disclose personal information about each of you from the other for the purposes listed above.

By signing this form, you agree that Keystone Mortgage Corporation and your independent mortgage planner may use and retain your personal information for the forgoing purposes for seven (7) years after the later of a) the date of your latest application to us, and b) the date that all of your loans/mortgages contracted through us have expired or were terminated. Our privacy policies and procedures summary is on our website: www.mortgageengineer.ca

MORTGAGE BROKERAGE'S ROLE

The mortgage brokerage's role (and that of its representatives, brokers and associates) and obligations to the borrower (you) and the lender will vary depending on the nature of the service relationship between the mortgage brokerage, you and the lender. This section describes the mortgage brokerage's role and resulting obligations to you. You are encouraged to discuss this section of the document with your mortgage brokerage, Keystone Mortgage Corporation, and its representatives, brokers and associates and ask any questions you may have.

A mortgage brokerage cannot always provide the lowest rate or best terms in the marketplace. Keystone Mortgage Corporation will endeavour to obtain the best mortgage for the borrower (you) depending on your qualifying income, credit history, equity and choice of property.



NATURE OF RELATIONSHIP

Keystone Mortgage Corporation acts as an intermediary between the borrower (you) and lenders who have authorized it to offer their mortgage products to borrowers. In this service relationship, Keystone Mortgage Corporation is authorized to offer the mortgage products of multiple lenders to borrowers who are seeking to secure a mortgage. Keystone Mortgage Corporation is not employed directly or indirectly by any of the lenders for whom it is authorized to offer mortgage products.

Keystone Mortgage Corporation's duties to you, the borrower, are to act competently and honestly and to disclose all relevant information associated with the mortgage dealing.

PRODUCTS OFFERED

Keystone Mortgage Corporation offers mortgage products from multiple lenders, including:

- Publicly traded corporations governed by the Canadian Bank Act or Canadian Trust Legislation
- Private lenders
- Mortgage finance companies

COMPENSATION

Keystone Mortgage Corporation may (will) be compensated for this mortgage transaction in the following ways:

- By way of commission or fee paid by the lender depending on the length of the term or the amount of the mortgage;
- By way of renewal commission from the lender
- By way of fee charged to you in the amount of \$ _____.

Keystone Mortgage Corporation and its associates may (will) also receive monies or non-monetary benefits from the lender that include:

- Additional commission from the lender based on volume and efficiency;
- Travel rewards, points, gifts and marketing expenses.

OTHER FEES

The borrower (you) may be responsible for additional fees, including the following:

- Property appraisal fees, legal fees, title insurance fees, default mortgage insurance fees, home inspection fees, registration fees, lender fees, and home owner insurance fees



REFERRAL FEES

Keystone Mortgage Corporation may (will) be receiving referral fees in relation to this transaction:

- Yes; from whom: _____
- No

Keystone Mortgage Corporation may (will) be paying others part of its compensation for this mortgage referral:

- Yes; to whom: _____
- No

INTEREST DISCLOSURE

Keystone Mortgage Corporation and its representatives, brokers and associates are obliged to disclose any direct or indirect interest they have in this transaction:

- Keystone Mortgage Corporation and its representatives, brokers and associates have no interest in the transaction
- Keystone Mortgage Corporation and its representatives, brokers and associates have an interest in the transaction, as follows:
 - Relationship with borrower
 - Relationship with lender
 - Interest in property that is the subject of the mortgage investment

Particulars of Interest : _____

CLIENT AUTHORIZATION AND CONSENT

Applicant Name _____ Date _____ Co-Applicant Name _____ Date _____

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

Broker Signature _____ Date _____

* Warning : If you decide to send this Consent Form or any other documentation by electronic mail you acknowledge that this mode of transmission may not be secure and you will not hold Keystone Mortgage Corporation liable if any information transmitted to us electronically is received, used or disclosed by an unintended recipient.