

Applicants should complete this form as "Applicant 1" or "Applicant 2", as applicable. Applicant 2 information must also be provided (and the appropriate box checked) when a) the income or assets of a person other than the "Applicant 1" (including Applicant 1's spouse) will be used as a basis for loan qualification or b) the income or assets of the Applicant 1's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Applicant 1 resides in a community property state, the security property is located in a community property state, or the Applicant 1 is relying on other property located in a community property state as a basis for repayment of the mortgage.



YOUR MORTGAGE **BROKER**

BROKERAGE NAME

LICENSE #

PHONE #

ADDRESS

WEB SITE

E-MAIL

YOUR MORTGAGE APPLICATION FORM

MORTGAGE INFORMATION

Items marked with * are required.

Mortgage Details

- * Purpose of Loan Purchase Pre-Approval
 Refinance Switch

Mortgage Amount Required \$ _____

Approx Date Funds Required _____ (MM/DD/YYYY)

Preferred Mortgage Options

- Please select all that apply Low rates at origination Low rates at renewal Flexible payment plans Flexible prepayment options
 Mortgage Cash Back Low fees Access to Credit Life Insurance Access to Other Banking Products

NEXT: APPLICANT 1 INFORMATION

YOUR MORTGAGE APPLICATION FORM

APPLICANT 1 INFORMATION

Items marked with * are required.

Identification

Title _____

* First Name _____

* Last Name _____

Initial _____

* Date of Birth _____ (MM/DD/YYYY)

SIN # _____

* Home Phone # _____

Work Phone # _____

E-mail Address _____

Current Living Address

Residential Status Own Rent

Live with parents Other

Monthly Rent Payments \$ _____

Number _____

Street Name _____

Street Type _____

Street Direction _____

Unit _____

City/Town _____

Province _____

Postal Code _____

Present Employer

Occupation Type _____

Industry Sector _____

Name of Employer _____

Length of Employment _____ (YYMM Ex. 3 yrs 2 months = 0302)

Years in Line of Business _____ (YYMM Ex. 3 yrs 2 months = 0302)

Number _____

Street Name _____

Street Type _____

Street Direction _____

Unit _____

City/Town _____

Province _____

Postal Code _____

Income

Type of Income _____

Annual Income \$ _____

Other Income Source _____

Other Annual Income \$ _____

NEXT: APPLICANT 2 INFORMATION

YOUR MORTGAGE APPLICATION FORM

APPLICANT 2 INFORMATION

Items marked with * are required.

Identification

Title _____
* First Name _____
* Last Name _____
Initial _____

* Date of Birth _____ (MM/DD/YYYY)
SIN # _____
* Home Phone # _____
Work Phone # _____
E-mail Address _____

Current Living Address

Residential Status Own Rent
 Live with parents Other

Monthly Rent Payments \$ _____

Number _____
Street Name _____
Street Type _____
Street Direction _____
Unit _____
City/Town _____
Province _____
Postal Code _____

Present Employer

Occupation Type _____
Industry Sector _____

Name of Employer _____
Length of Employment _____ (YYMM Ex. 3 yrs 2 months = 0302)
Years in Line of Business _____ (YYMM Ex. 3 yrs 2 months = 0302)

Number _____
Street Name _____
Street Type _____
Street Direction _____
Unit _____
City/Town _____
Province _____
Postal Code _____

Income

Type of Income _____
Annual Income \$ _____

Other Income Source _____
Other Annual Income \$ _____

NEXT: SUBJECT PROPERTY INFORMATION

YOUR MORTGAGE APPLICATION FORM

SUBJECT PROPERTY INFORMATION

Items marked with * are required.

Property Value / Address

Property Value \$ _____
Estimated Appraisal Value \$ _____
Purchase Date _____ (MM/DD/YYYY)
MLS Listing Number _____

Number _____
Street Name _____
Street Type _____
Street Direction _____
Unit _____
City/Town _____
Province _____
Postal Code _____

Same as Applicant 1's Address

Expense Details

Monthly Taxes \$ _____
Tax Year _____

Monthly Total Condo Fees \$ _____
Fees Include Heating
Monthly Heating \$ _____
Monthly Hydro \$ _____

NEXT: FINANCIAL INFORMATION

YOUR MORTGAGE APPLICATION FORM

FINANCIAL INFORMATION

Items marked with * are required.

Assets

Type	Where / Financial Institution(s)	Amount / Value	Monthly Income
Cash in Bank		\$ _____	\$ _____
Deposit on property being purchased (if applicable)		\$ _____	\$ _____
Automobile: Present value		\$ _____	
Value of present home (if owned)		\$ _____	
Investment / Vacation Properties		\$ _____	\$ _____
Stocks, bonds, Mutual funds, etc		\$ _____	\$ _____
RRSP's		\$ _____	\$ _____
Other Assets		\$ _____	\$ _____

Liabilities

Type	Where / Financial Institution(s)	Balance Owning	Monthly Payment
Bank Loans		\$ _____	\$ _____
Credit Cards		\$ _____	\$ _____
Owing on automobile		\$ _____	\$ _____
Owing on First mortgage		\$ _____	\$ _____
Owing on Second mortgage		\$ _____	\$ _____
Mortgage # of First mortgage			
Loans & other debts		\$ _____	\$ _____
Alimony / Child Support			\$ _____
Other Liabilities		\$ _____	\$ _____

Net Worth & Net Income

* NET WORTH = Total Assets - Total Liabilities
 ** NET INCOME = Total Annual Income - Total Annual Payments

	\$ _____	\$ _____
	TOTAL ASSETS	TOTAL ANNUAL INCOME
—	\$ _____	\$ _____
	TOTAL LIABILITIES	TOTAL ANNUAL PAYMENTS
=	\$ _____	\$ _____
	NET WORTH *	NET INCOME **

NEXT: REVIEW

YOUR MORTGAGE APPLICATION FORM

REVIEW

Items marked with * are required.

Note to Broker

ACKNOWLEDGEMENT AND AGREEMENT

The words "I", "me" and "my" mean the person who signs and submits this application. The words, "Verico Mortgage Broker" means an independent mortgage broker that is a member of the Verico Mortgage Broker Network. If I have included information in this application in respect of any other person, including a co-applicant, I hereby confirm that such other person(s) has fully authorized me to release their personal information to my Verico Mortgage Broker and that such other person(s) consent to all of the terms set-out herein. The word "Information" means personal information about me and any other person(s) identified in this application, obtained from this application or other sources. I request that this application be submitted to my Verico Mortgage Broker as soon as possible. I understand that in submitting my application to my Verico Mortgage Broker, I am hereby expressly consenting to the submission of my application and the disclosure of Information to third parties, such as lenders, insurers, credit reporting agencies, and the Verico Mortgage Brokers national or local affiliates, for the purpose of arranging and/or renewing mortgage(s). I understand that this will allow lenders to submit commitments for my review. I hereby consent to and agree that my Verico Mortgage Broker may use the Information in order to identify me, protect me from fraud and error, understand my needs and eligibility for products and/or services, recommend particular products and services to meet my needs, provide ongoing services, and comply with legal and regulatory requirements. I consent to and agree that my Verico Mortgage Broker may use the Information for the above-noted purposes and may obtain Information about me from others, including consumer reporting agencies, credit bureaus, financial institutions, and real estate appraisers and may confirm the accuracy of the Information by contacting such third parties. I further consent to and agree that each lender considering my application may obtain Information about me (and all co-applicants) from others, including consumer reporting agencies, credit the Information by contacting such third parties. I hereby consent to and agree that my Verico Mortgage Broker may retain the Information after the last mortgage application made on my behalf, or the end of the term of the mortgage, whichever is later and that my Verico Mortgage Broker may retain and use my personal information for the purposes listed above after the last mortgage application made on my behalf. I hereby acknowledge that I have been advised that Mortgage Life/Creditor Insurance may be available to me through a lender, insurance company or broker and take sole responsibility to investigate and secure such coverage if desired. I acknowledge that my Verico Mortgage Broker is an independently owned and operated member of the Verico Mortgage Broker Network (VERICO). I further acknowledge that my Verico Mortgage Broker and VERICO have no obligation to locate a lender and no responsibility or liability for any acts or omissions of any lender including failure to secure any loan by any deadline. I hereby acknowledge that my Verico Mortgage Broker may receive consideration from a lender, and that consideration may vary with the mortgage interest rate and mortgage terms accepted by me. Such consideration may include monetary fees, or goods and services having value to the recipient. The parties hereto confirm that it is their wish that this Agreement, as well as all other documents relating hereto, including notices, have been and shall be drawn up in the English language only. **Les parties aux presentes confirment leur volonte que cette convention, de meme que cette convention, de mem que tous les documents, y compris tout avis qui s'y rattache, soient rediges en langue anglaise.**

I hereby certify that the information given in my application is complete and correct and is given for the purpose of obtaining the mortgage loan and/or financial services applied for.

_____	(MM/DD/YYYY)	_____	(MM/DD/YYYY)
Applicant 1's Name	Date	Applicant 2's Name	Date

END OF THE APPLICATION

OFFICE USE ONLY

Firm Code

ID

Password