



# MORTGAGE APPLICATION

| PERSONAL INFORMATION   |  |                                   |                  |  |                                   |  |  |
|--|--|-----------------------------------|------------------|--|-----------------------------------|--|--|
| PRIMARY APPLICANT  |  |                                   |                  | CO-APPLICANT   |                                   |  |  |
| First Name   |  | Initial                           |                  | First Name   |                                   | Initial  |  |
| Last Name  |  |                                   |                  | Last Name  |                                   |  |  |
| Date of Birth  |  | SIN                               |                  | Date of Birth  |                                   | SIN  |  |
| Marital Status   |  |                                   |                  | Marital Status   |                                   |  |  |
| Work Phone   |  | Ext.                              |                  | Work Phone   |                                   | Ext.   |  |
| Fax  |  |                                   |                  | Fax  |                                   |  |  |
| Cell   |  |                                   |                  | Cell   |                                   |  |  |
| Email  |  | <input type="checkbox"/> No Email |                  | Email  |                                   | <input type="checkbox"/> No Email  |  |
| Home Phone   |  | No. of Dependents                 | First Time Buyer |  | Relationship to Primary Applicant |  |  |
| Current Address with postal code   |  |                                   |                  | Time at Residence<br>Years ___ Months ___  |                                   | Own <input type="checkbox"/> Rent <input type="checkbox"/> Parents <input type="checkbox"/><br>Rent : \$ _____/Month |  |
| Previous Address (If less than 3 years at current address)   |  |                                   |                  | Time at Residence<br>Years ___ Months ___  |                                   | Sum of all addresses cannot be less than 3 years   |  |
| Co-Applicant Current Address: Same as above <input type="checkbox"/>   |  |                                   |                  | Time at Residence<br>Years ___ Months ___  |                                   | Own <input type="checkbox"/> Rent <input type="checkbox"/> Parents <input type="checkbox"/><br>Rent : \$ _____/Month |  |
| EMPLOYMENT PRIMARY APPLICANT   |  |                                   |                  |  |                                   |  |  |
| Current Employer Name  |  |                                   |                  | Self Employed <input type="checkbox"/>   |                                   |  |  |
|  |  |                                   |                  | Operating as : Sole-Prop <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/>  |                                   |  |  |
| Type : Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/> |  |                                   |                  | Gross Annual Revenue : \$ _____  |                                   |  |  |
| Address with Postal Code   |  |                                   |                  | Job Title  |                                   |  |  |
| Phone  |  | Ext.                              |                  | Industry/Sector  |                                   |  |  |
| Email  |  |                                   |                  | Income Type: Salary <input type="checkbox"/> Hourly <input type="checkbox"/> Commission <input type="checkbox"/> Self-Employed <input type="checkbox"/> Other <input type="checkbox"/> Specify _____ |                                   |  |  |
| Job/Business Start Date  |  |                                   |                  | Income Amount: \$ _____  |                                   |  |  |
| How long in this Industry : Years _____ Months _____   |  |                                   |                  | Income Period: Annual <input type="checkbox"/> Monthly <input type="checkbox"/> Bi-weekly <input type="checkbox"/><br>Semi-monthly <input type="checkbox"/> Weekly <input type="checkbox"/>          |                                   |  |  |
| Notes  |  |                                   |                  |  |                                   |  |  |

**PREVIOUS EMPLOYMENT PRIMARY APPLICANT**

|                               |   |
|-------------------------------|---|
| <b>Previous Employer Name</b> | Type : Full-time [ ] Part-time [ ] Seasonal [ ]   |
| Address                       | Phone   |
| Job Title                     | Time at Job   |
| Income Amount: \$ _____       | Income Type: Salary [ ] Hourly [ ] Commission [ ] Self-Employed [ ] Other [ ] Specify _____ |

**EMPLOYMENT CO- APPLICANT**

|  |   |
|--|---|
| <b>Current Employer Name</b>                         | Self Employed [ ]   |
|  | Operating as : Sole-Prop [ ] Corporation [ ] Partnership [ ]                                |
| Type : Full-time [ ] Part-time [ ] Seasonal [ ]      | Gross Annual Revenue : \$ _____   |
| Address with Postal Code                             | Job Title   |
| Phone  | Ext.  |
|  | Industry/Sector   |
| Fax  | Income Type: Salary [ ] Hourly [ ] Commission [ ] Self-Employed [ ] Other [ ] Specify _____ |
| Email  | Income Amount: \$ _____   |
| Job/Business Start Date                              | Income Period: Annual [ ] Monthly [ ] Bi-weekly [ ]<br>Semi-monthly [ ] Weekly [ ]          |
| How long in this Industry : Years _____ Months _____ | Notes   |

**PREVIOUS EMPLOYMENT CO-APPLICANT**

|                               |   |
|-------------------------------|---|
| <b>Previous Employer Name</b> | Type : Full-time [ ] Part-time [ ] Seasonal [ ]   |
| Address                       | Phone   |
| Job Title                     | Time at Job   |
| Income Amount: \$ _____       | Income Type: Salary [ ] Hourly [ ] Commission [ ] Self-Employed [ ] Other [ ] Specify _____ |

**OTHER INCOME**

|   |
|---|
| Rental : \$ _____/Month + Child Support : \$ _____/Month + Pension : \$ _____/Month |
| Alimony : \$ _____/Month + Child Benefit : \$ _____/Month. Age of Children :        |
| Other Income, please provide detail:  |

**FINANCIAL ASSETS****PRIMARY APPLICANT****CO-APPLICANT**

|                              |  |                              |  |
|------------------------------|--|------------------------------|--|
| Savings at                   |  | Savings at                   |  |
| RRSP at                      |  | RRSP at                      |  |
| Real Estate Property         |  | Real Estate Property         |  |
| Stocks/Bonds/Mutual Funds at |  | Stocks/Bonds/Mutual Funds at |  |
| Household Goods              |  | Household Goods              |  |
| Life Insurance Cash Value    |  | Life Insurance Cash Value    |  |
| Deposit on Purchase          |  | Deposit on Purchase          |  |
| Vehicle : Make, Year & Value |  | Vehicle Make, Year & Value   |  |
| Other                        |  | Other                        |  |
| <b>TOTAL</b>                 |  | <b>TOTAL</b>                 |  |

**FINANCIAL LIABILITIES****APPLICANT****CO-APPLICANT**

|   |  |   |  |
|---|--|---|--|
| Credit Card 1                               |  | Credit Card 1                               |  |
| Credit Card 2                               |  | Credit Card 2                               |  |
| Personal Loan                               |  | Personal Loan                               |  |
| Auto Loan/Lease : Balance & Monthly Payment |  | Auto Loan/Lease : Balance & Monthly Payment |  |
| Student Loan                                |  | Student Loan                                |  |
| Alimony/Child Support                       |  | Alimony/Child Support                       |  |
| Tax Arrears                                 |  | Tax Arrears                                 |  |
| Mortgage Guarantee, if any                  |  | Mortgage Guarantee, if any                  |  |
| <b>TOTAL</b>                                |  | <b>TOTAL</b>                                |  |

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. You are authorized to obtain any information you may require for these purpose from other sources (Including for example, credit bureau) and each such source is hereby authorized to provide you with such information. I/We also understand 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, financial intermediary and mortgage insurers, organizations providing technological or other support services required in relation to this application and any other parties with whom I/we purpose to have financial relationship.

**SIGNATURE REQUIRED IF THIS DOCUMENT IS PRINTED**

\_\_\_\_\_  
 Primary Applicant Signature                      Date                      Co-Applicant Signature                      Date



# CLIENT CONSENT

## ACKNOWLEDGEMENT

By signing this form, you acknowledge that you have read and understand the terms and conditions of this document, and you hereby freely consent and agree to : (I) comply with such terms and conditions, and (II) authorize such collection, sue and disclosure of your personal information for as long as necessary for the purpose set out herein and/or for any other period prescribed by law, even if you no longer do business with us or obtain any of our products and services. If you have provided information about another person or organization within the scope hereof, you further confirm that you are duly authorized to do so.

Your privacy is important to us. This document sets out certain privacy practices we follow, including what type of information is collected, how the information is used, and with whom the information is shared.

## COLLECTION, USE AND DISCLOSURE OF YOUR PERSONAL INFORMATION

When you apply for any loan, mortgage credit facility and/or other related products and services that we may offer (the "Products and Services"), you acknowledge and agree that:

1. We may collect personal information from you and/or about you, such as:
  - a. Your name, address, telephone number, occupation, employer's name, birth date and social insurance number;
  - b. Identification, such as, valid driver's license or passport.
  - c. Your annual income, assets, liabilities and credit history.
  - d. Information about how you intend to use the Products and Services
  - e. Information about third parties, such as, your spouse, if you are applying for certain Products and Services, and
  - f. Information about beneficial owners, intermediaries and other parties.
2. We may collect your personal information, and use it, and disclose it to any person or organization as often as required for the following purposes:
  - a. To confirm your identity;
  - b. To determine your eligibility for our Products and Services, as well as their suitability for you;
  - c. To share such information with financial institutions in connection with the administration and management of the Products and Services that you have requested; as well as convey the undersigned's credit file to credit reporting and assessment agencies, insurers for credit products or other lenders, as applicable;
  - d. To verify the accuracy and authenticity of the information that you have provided to us or that we have otherwise obtained about you by any reasonable means (including, for example, verifying any applicable information with your employer or your references);
  - e. To satisfy legal and regulatory requirements that we believe are applicable to us, including the requirements of any self-regulatory organizations to which we belong;
  - f. To enable interested persons or companies to carry our due diligence audits in the event of the sale, disposal or any other transfer of our business or assets or enable the conclusion and execution of any transaction in that respect, and including the transfer of information

- g. Where required by law, authorize Divine Mortgage Group to retain, use and exchange information without the undersigned's consent.
- h. To provide you, in an ongoing manner, with the Products and Services that you have requested;
3. We may use your Social Insurance Number to : (i) confirm your identify and (ii) verify and report credit information to credit bureaus and credit reporting agencies;
4. We do not directly provide all the Products and Services. For example, we rely on assessment agencies, real estate appraisers, financial institutions, public registers, employers, credit reporting and collection agencies, professionals, our subsidiaries and affiliated companies as well as, other third parties to provide you with the Products and Services (our "Providers"). You acknowledge that we may disclose information about you to our Providers in order for us to provide you with the Products and Services;
5. You acknowledge that we and our Providers may contact you (including, but not limited to , via telephone, facsimile, mail and email or other electronic means) on ongoing basis to occasionally provide you with information about the Products and services, news, events and other important messages that might be of interest to you. You agree that Divine Mortgage Group and our Providers can do even if you may have registered your telephone number(s) in the National Do Not Call Registry;
6. We may receive compensation (in the form of money or other compensation) from our Providers or from third parties which may vary relative to the interest rate and term, or product(s) and service(s) accepted by you; or volume of business or efficiency ratios we may have with a lender;
7. You will pay all applicable legal, property, appraisal registration and other fees and other expenses incurred in connection with the Products and Services that you have requested, regardless of whether such Products and Services are approved or funded. The consultant will discuss such fees and expenses with you in advance of their occurrence;
8. You will advise us promptly of any changes related to your information so that we may update our files accordingly; and
9. All of the information that you provide to us is accurate and complete, and that we may rely exclusively on such information for the uses described in this document.;
10. You jointly and severally release and indemnify us and save us harmless against and from any claims in damages or otherwise arising from or in connection with the collection, use or disclosure of your personal information.

## WITHDRAWAL OF CONSENT AND QUESTIONS

Subject to our legal, regulatory and contractual requirements, you can withdraw or otherwise amend the consent that you provided above, including your consent with respect to the collection, sue and/or disclosure of your information, at any time by contacting our Privacy Officer. Depending on the circumstances, however, any withdrawal or amendment to your consent may provide us from providing you, or continuing to provide you with : (i) our Products and Services; or (ii) information that may be of value to you.

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date