



YOUR MORTGAGE **BROKER** \_\_\_\_\_  
 \_\_\_\_\_  
 LICENSE # \_\_\_\_\_  
 PHONE # \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 \_\_\_\_\_  
 WEB SITE \_\_\_\_\_  
 E-MAIL \_\_\_\_\_

CUSTOMER **FIRST NAME** \_\_\_\_\_  
 CUSTOMER **LAST NAME** \_\_\_\_\_  
 CUSTOMER **PHONE #** \_\_\_\_\_



PLEASE COMPLETE THIS FORM ON **ADOBE READER**.  
 CLICK HERE TO **GET IT FOR FREE** NOW.

# MORTGAGE APPLICATION

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.

## 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  
 Access to Credit Life Insurance



**NEXT:** APPLICANT 1 INFORMATION

## APPLICANT 1 INFORMATION

Items marked with \* are required.

### Identification

|              |       |                |       |              |
|--------------|-------|----------------|-------|--------------|
| Title        | _____ | Date of Birth  | _____ | (MM/DD/YYYY) |
| * First Name | _____ | SIN #          | _____ |              |
| * Last Name  | _____ | Home Phone #   | _____ |              |
| Initial      | _____ | Work Phone #   | _____ |              |
|              |       | MobilePhone #  | _____ |              |
|              |       | E-mail Address | _____ |              |

### Current Living Address

|                       |  |                                |                   |       |
|-----------------------|--|--------------------------------|-------------------|-------|
| Residential Status    | <input type="checkbox"/> Own               | <input type="checkbox"/> Rent  | Number            | _____ |
|                       | <input type="checkbox"/> Live with parents | <input type="checkbox"/> Other | Street Name       | _____ |
| Monthly Rent Payments | \$   | _____                          | Street Type       | _____ |
|                       |  |                                | Street Direction  | _____ |
|                       |  |                                | Unit              | _____ |
|                       |  |                                | City/Town         | _____ |
|                       |  |                                | Province          | _____ |
|                       |  |                                | Postal Code       | _____ |
|                       |  |                                | Time at Residence | YY MM |

### Previous Living Address (If Time at Residence is less than 3 years in current living address)

|                       |  |                                |                  |       |
|-----------------------|--|--------------------------------|------------------|-------|
| Residential Status    | <input type="checkbox"/> Own               | <input type="checkbox"/> Rent  | Number           | _____ |
|                       | <input type="checkbox"/> Live with parents | <input type="checkbox"/> Other | Street Name      | _____ |
| Monthly Rent Payments | \$   | _____                          | Street Type      | _____ |
|                       |  |                                | Street Direction | _____ |
|                       |  |                                | Unit             | _____ |
|                       |  |                                | City/Town        | _____ |
|                       |  |                                | Province         | _____ |
|                       |  |                                | Postal Code      | _____ |

**NEXT:** APPLICANT 1 INFORMATION

## APPLICANT 1 INFORMATION

Items marked with \* are required.

### Present Employer

|                           |  |                  |       |
|---------------------------|--|------------------|-------|
| Occupation Type           | _____                                  | Number           | _____ |
| Industry Sector           | _____                                  | Street Name      | _____ |
| Name of Employer          | _____                                  | Street Type      | _____ |
| Length of Employment      | _____ (YYMM Ex. 3 yrs 2 months = 0302) | Street Direction | _____ |
| Years in Line of Business | _____ (YYMM Ex. 3 yrs 2 months = 0302) | Unit             | _____ |
|                           |  | City/Town        | _____ |
|                           |  | Province         | _____ |
|                           |  | Postal Code      | _____ |

### Income

|                |          |                     |          |
|----------------|----------|---------------------|----------|
| Type of Income | _____    | Other Income Source | _____    |
| Annual Income  | \$ _____ | Other Annual Income | \$ _____ |

### Past Employer

(If Length of Employment is less than 3 years at present employer)

|                           |  |                  |       |
|---------------------------|--|------------------|-------|
| Occupation Type           | _____                                  | Number           | _____ |
| Industry Sector           | _____                                  | Street Name      | _____ |
| Name of Employer          | _____                                  | Street Type      | _____ |
| Length of Employment      | _____ (YYMM Ex. 3 yrs 2 months = 0302) | Street Direction | _____ |
| Years in Line of Business | _____ (YYMM Ex. 3 yrs 2 months = 0302) | Unit             | _____ |
|                           |  | City/Town        | _____ |
|                           |  | Province         | _____ |
|                           |  | Postal Code      | _____ |

### Income

|                |          |                     |          |
|----------------|----------|---------------------|----------|
| Type of Income | _____    | Other Income Source | _____    |
| Annual Income  | \$ _____ | Other Annual Income | \$ _____ |

**NEXT:** APPLICANT 2 INFORMATION

## 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 # \_\_\_\_\_  
Mobile Phone # \_\_\_\_\_  
E-mail Address \_\_\_\_\_

### Current Living Address

Same as Applicant 1

Residential Status  *Own*  *Rent*  
 *Live with parents*  *Other*  
Monthly Rent Payments \$ \_\_\_\_\_

Number \_\_\_\_\_  
Street Name \_\_\_\_\_  
Street Type \_\_\_\_\_  
Street Direction \_\_\_\_\_  
Unit \_\_\_\_\_  
City/Town \_\_\_\_\_  
Province \_\_\_\_\_  
Postal Code \_\_\_\_\_  
Time at Residence                      YY                      MM

### Previous Living Address

(If Time at Residence is less than 3 years in current living address)

Same as Applicant 1

Residential Status  *Own*  *Rent*  
 *Live with parents*  *Other*  
Monthly Rent Payments \$ \_\_\_\_\_

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

## APPLICANT 2 INFORMATION

Items marked with \* are required.

### 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 \$ \_\_\_\_\_

### Past Employer

(If Length of Employment is less than 3 years at 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

## SUBJECT PROPERTY INFORMATION

Items marked with \* are required.

### Property Value / Address

Purchase Price \$ \_\_\_\_\_  
MLS Listing Number \_\_\_\_\_

Current Home Value \$ \_\_\_\_\_  
For Refinance

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 Condo Fee \$ \_\_\_\_\_

**NEXT:** FINANCIAL INFORMATION

## FINANCIAL INFORMATION

Items marked with \* are required.

### Assets

| Type                             | Where / Financial Institution(s) | Amount / Value |
|----------------------------------|----------------------------------|----------------|
| Cash in Bank / Saving            |                                  | \$             |
| RRSP                             |                                  | \$             |
| Gift                             |                                  | \$             |
| Vehicle                          |                                  | \$             |
| Stocks, bonds, Mutual funds, etc |                                  | \$             |
| Other Assets                     |                                  | \$             |
| Household Goods                  |                                  | \$             |
| Life Insurance                   |                                  | \$             |
| Deposit on purchased             |                                  | \$             |

### Liabilities

| Type                     | Where / Financial Institution(s) | Balance Owning | Monthly Payment |
|--------------------------|----------------------------------|----------------|-----------------|
| Credit Cards             |                                  | \$             |                 |
| Bank/Personal Loans      |                                  | \$             | \$              |
| Automobile Loan          |                                  | \$             | \$              |
| Alimony                  |                                  | \$             | \$              |
| Child Support            |                                  | \$             | \$              |
| Student Loan             |                                  | \$             | \$              |
| Wage Garnishment         |                                  | \$             | \$              |
| Other Liabilities        |                                  | \$             | \$              |
| Unsecured Line of Credit |                                  | \$             |                 |
| Income Tax               |                                  | \$             | \$              |
| Secured Line of Credit   |                                  | \$             |                 |
| Lease                    |                                  | \$             | \$              |
| Auto Lease               |                                  | \$             | \$              |

$$\text{NET WORTH} = \text{TOTAL ASSETS} - \text{TOTAL LIABILITIES}$$

\$ = \$ - \$

**NEXT: REVIEW**

## 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 présentes confirment leur volonté 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.**

#### Applicant 1 :

I hereby agree to all terms in the above agreement and: (a) certify that the information given in my application is complete and correct, (b) consent to this agreement being exchanged by email and other electronic means, which may be less secure than mail, (c) consent that this electronic agreement shall be deemed as valid as a paper contract, and (d) consent that my printed name below shall act as my signature.

I agree to receive electronic messages containing news and updates relevant to me and/or the mortgage industry. I understand my consent can be withdrawn at any time.

#### Applicant 2 (if applicable) :

I hereby agree to all terms in the above agreement and: (a) certify that the information given in my application is complete and correct, (b) consent to this agreement being exchanged by email and other electronic means, which may be less secure than mail, (c) consent that this electronic agreement shall be deemed as valid as a paper contract, and (d) consent that my printed name below shall act as my signature.

**(Only required if there is an Applicant 2)**

I agree to receive electronic messages containing news and updates relevant to me and/or the mortgage industry. I understand my consent can be withdrawn at any time.

|  |              |  |              |
|--|--------------|--|--------------|
| _____  | (MM/DD/YYYY) | _____  | (MM/DD/YYYY) |
| Applicant 1's Signature<br>(Your typed name is your signature) | Date         | Applicant 2's Signature<br>(Your typed name is your signature) | Date         |

## END OF THE APPLICATION