EAST COAST
MORTGAGE BROKERS

YOUR MORTGAGE **BROKER** Micaela Crowley
Mortgage Broker
LICENSE #
PHONE # 709.765.8808
ADDRESS 141 Torbay Road Mall, St. John's, Newfoundland and Labrador, A1A 2H1
WEB SITE http://www.micaelacrowley.com
E-MAIL micaela@ecmb.ca

CUSTOMER **FIRST NAME**
CUSTOMER **LAST NAME**
CUSTOMER **PHONE #**

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

East Coast Mortgage Brokers Inc

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 * or in red 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*

VERICO

NEXT: APPLICANT 1 INFORMATION

APPLICANT 1 INFORMATION

*Items marked with * or in red are required.*

Identification

Title: Please select

* First Name:

* Last Name:

Initial:

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

SIN #:

Home Phone #:

Work Phone #:

MobilePhone #:

E-mail Address:

Current Living Address

Residential Status: ☐ *Own* ☐ *Rent* ☐ *Live with parents* ☐ *Other*

Monthly Rent Payments: $

Number:

Street Name:

Street Type: Please select

Street Direction: Please select

Unit:

City/Town:

Province: Please select

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: ☐ *Own* ☐ *Rent* ☐ *Live with parents* ☐ *Other*

Monthly Rent Payments: $

Number:

Street Name:

Street Type: Please select

Street Direction: Please select

Unit:

City/Town:

Province: Please select

Postal Code:

NEXT: APPLICANT 1 INFORMATION

APPLICANT 1 INFORMATION

*Items marked with * or in red are required.*

Present Employer

Occupation Type: Please select
Industry Sector: Please select

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: Please select
Street Direction: Please select
Unit:
City/Town:
Province: Please select
Postal Code:

Income

Type of Income: Please select
Annual Income: $

Other Income Source:
Other Annual Income: $

Past Employer

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

Occupation Type: Please select
Industry Sector: Please select

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: Please select
Street Direction: Please select
Unit:
City/Town:
Province: Please select
Postal Code:

Income

Type of Income: Please select
Annual Income: $

Other Income Source:
Other Annual Income: $

NEXT: APPLICANT 2 INFORMATION

APPLICANT 2 INFORMATION

*Items marked with * or in red are required.*

Identification

Title: Please select

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: Please select

Street Direction: Please select

Unit:

City/Town:

Province: Please select

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: Please select

Street Direction: Please select

Unit:

City/Town:

Province: Please select

Postal Code:

NEXT: APPLICANT 2 INFORMATION

APPLICANT 2 INFORMATION

*Items marked with * or in red are required.*

Present Employer

Occupation Type: Please select
Industry Sector: Please select
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: Please select
Street Direction: Please select
Unit:
City/Town:
Province: Please select
Postal Code:

Income

Type of Income: Please select
Annual Income: $

Other Income Source:
Other Annual Income: $

Past Employer

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

Occupation Type: Please select
Industry Sector: Please select
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: Please select
Street Direction: Please select
Unit:
City/Town:
Province: Please select
Postal Code:

Income

Type of Income: Please select
Annual Income: $

Other Income Source:
Other Annual Income: $

NEXT: SUBJECT PROPERTY INFORMATION

SUBJECT PROPERTY INFORMATION

*Items marked with * or in red are required.*

Property Value / Address

Purchase Price $

MLS Listing Number

Current Home Value $

**For Refinance*

Number

Street Name

Street Type Please select

Street Direction Please select

Unit

City/Town

Province Please select

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 * or in red 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 Owing	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		$	$

NET WORTH = **TOTAL ASSETS** − **TOTAL LIABILITIES**

$ 0.00 = $ 0.00 − $ 0.00

NEXT: REVIEW

REVIEW

*Items marked with * or in red are required.*

Note to Broker

ACKNOWLEDGEMENT AND AGREEMENT

The words "I", "me" and "my" mean the person who submits this application by clicking the "Submit Application" button below. 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 bureaus, financial institutions, and real estate appraisers and may confirm the accuracy of 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 que le présent accord, ainsi que tous les autres documents qui s'y rapportent, y compris les avis, peuvent être rédigés en français ou en anglais.

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.

☐ 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 *(Your typed name is your signature)*	Date	Applicant 2's Signature *(Your typed name is your signature)*	Date

END OF THE APPLICATION

Each VERICO Broker is an independent owner/operator.

VERICO

Submit