

Our brokerage is dedicated to ensuring that we provide you with the right mortgage based on your needs and circumstances. To meet this objective and fulfill the suitability requirements as dictated by law, we require the following information. We are dedicated to the protection of our clients and this information is considered personal and confidential and will only be used to meet objectives as provided and as required by law.

APPLICANT INFORMATION

Name (First, Middle Initial, Last)	Mortgage Broker Identification Declaration <input type="checkbox"/> I have viewed the original identification
ID Type and #	<input type="checkbox"/> I have attached clear and legible photocopy <input type="checkbox"/> NOT physically met the client and can not confirm the identity. Applicant Initial: _____
Contact: #:	<input type="checkbox"/> Client was referred to me by: _____
Email:	

CO-APPLICANT INFORMATION

Name (First, Middle Initial, Last)	Mortgage Broker Identification Declaration <input type="checkbox"/> I have viewed the original identification
ID Type and #	<input type="checkbox"/> I have attached clear and legible photocopy <input type="checkbox"/> NOT physically met the client and can not confirm the identity. Co-applicant Initial : _____
Relationship to Primary Applicant _____	

ABOUT YOUR MORTGAGE

What are you doing? Purchase Renewal/Switch Refinance

IF IT IS A PURCHASE

What do you believe to be your price range? _____
How much is your down payment & what is the source of it? _____

IF IT IS A RENEWAL/SWITCH

Renewal Date: _____
Do you believe your current home will meet your family's needs over the next 3-5 years? Yes No
If not, why? _____

IF IT IS A REFINANCE

Renewal Date: _____
Do you believe your current home will meet your family's needs over the next 3-5 years? Yes No
If not, why? _____
What is your penalty to break your mortgage in the next 30 days? _____ I don't know
Unfortunately we are unable to obtain this information on your behalf. Yes No
Do you have this in writing from your current lender? _____
Please acknowledge that you are aware the penalty to break your current mortgage may increase prior to closing your new mortgage Initial _____

BUDGET

Besides the debt obligations you have stated and/or additional obligation upon review of your credit report, do you have additional monthly financial obligations that could affect your ability to pay your mortgage eg (childcare, memberships, medical expenses, etc)

Yes If yes, Please state in details. _____
I have discussed & understand that my additional obligations may affect my mortgage and wish to proceed. Initial: _____

No, Initial _____

Initial:

UNDERSTANDING YOUR FINANCIAL GOALS																					
Which is most important to you? Please choose one																					
<input type="checkbox"/> Debt Repayment <input type="checkbox"/> Paying your mortgage off as soon as possible	<input type="checkbox"/> Cash Flow <input type="checkbox"/> Having a low or the lowest payment possible																				
What is the amount of mortgage payment that you believe would fit your current lifestyle? (P & I) From \$ _____ to \$ _____ per month																					
What interest rate do you expect to obtain? From _____ % to _____ %																					
Do you intend to make a lump sum payment greater than 5% on your mortgage to pay it off faster? <input type="checkbox"/> Yes <input type="checkbox"/> No																					
Would you like us to assist you in completing a budget to determine your affordability for this mortgage? <input type="checkbox"/> Yes <input type="checkbox"/> No																					
In the next 3-5 years, do you plan on moving? If yes, when? _____ <input type="checkbox"/> Yes <input type="checkbox"/> No																					
In the next 3-5 years, do you plan on changing employers? If yes, when? _____ <input type="checkbox"/> Yes <input type="checkbox"/> No																					
Do you typically receive overtime, bonus or commission income in addition to your regular income? <input type="checkbox"/> Yes <input type="checkbox"/> No																					
If yes, how often? _____	For how long? _____	What is the amount of extra funds? _____																			
Do you have income taxes, CPP and EI deducted by your employer? <input type="checkbox"/> Yes <input type="checkbox"/> No																					
If not, are you self employed and/or an owner of the business? <input type="checkbox"/> Yes <input type="checkbox"/> No																					
If no, tell us your employment situation _____																					
Mortgage Alliance will be offering Creditor Life Insurance. Are you aware of Creditor Life Insurance and its benefits? <input type="checkbox"/> Yes <input type="checkbox"/> No																					
Will you consider Creditor Life Insurance in order to protect your beneficiaries? <input type="checkbox"/> Yes <input type="checkbox"/> No																					
RISK TOLERANCE																					
Would you say that you would like a mortgage payment that: <input type="checkbox"/> stays the same month to month <input type="checkbox"/> might increase or decrease, if there is a potential to save money If given the option to have a variable interest rate that is lower than a fixed interest rate, would you: <input type="checkbox"/> be willing to watch interest rates on a monthly basis to ensure that your mortgage has the best rate? OR <input type="checkbox"/> prefer to have a fixed rate that did not fluctuate and did not require regular attention?	Risk Tolerance Scale Choose the number that best reflects your level of risk tolerance in relation to your mortgage <table border="1" style="width: 100%; text-align: center; border-collapse: collapse;"> <tr><td style="width: 20px;">0</td><td></td></tr> <tr><td>1</td><td>LOW</td></tr> <tr><td>2</td><td></td></tr> <tr><td>3</td><td></td></tr> <tr><td>4</td><td>MEDIUM</td></tr> <tr><td>5</td><td></td></tr> <tr><td>6</td><td></td></tr> <tr><td>7</td><td>HIGH</td></tr> <tr><td>8</td><td></td></tr> <tr><td>9</td><td></td></tr> </table>	0		1	LOW	2		3		4	MEDIUM	5		6		7	HIGH	8		9	
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CERTIFICATION AND SIGNATURE																					
By signing below you certify that the information in this form is true and accurate and will be considered current unless we are notified otherwise. We are compliant with current PIPEDA legislation and our privacy policy can be viewed on the Mortgage Alliance website. Personal information will be held in the strictest of confidence and only released to third parties to fulfill our obligations to you or comply with regulatory requirements or when required to do so by law.																					
Signed _____ (Applicant)	Date _____																				
Signed _____ (Co-Applicant)	Date _____																				
Signed _____ (Mortgage Agent)	Date _____																				