



Application for Mortgage Loan

George Bargis, Mortgage Agent Lic M08007034

Real Mortgage Associates Inc., Lic# 10464
 578 Upper James St., Hamilton, ON L9C 2Y6
 T: 416-885-7453 | F: 855-853-8622

www.yourmortgagepartner.ca | gbargis@gmail.com

Purchase

Refinance

Transfer

APPLICANT INFORMATION

1. Name of Applicant(s)	Social Insurance Number	Residence Phone Number	Business Phone Number
2.			
Applicant Present Address	Postal Code	Length Residing	Presently Own <input type="checkbox"/> Rent <input type="checkbox"/> \$ per Month

MORTGAGE REQUIRED

Mortgage Amount	Interest Rate %	Term Years	Amortization Period	Closing Date	Monthly Payment	Privileges
-----------------	-----------------	------------	---------------------	--------------	-----------------	------------

1ST 2ND 3RD HIGH RATIO PLC

DESCRIPTION OF PROPERTY TO BE MORTGAGED

Lot Number	Plan Number	City	Property to be Occupied by Owner <input type="checkbox"/> Tenant <input type="checkbox"/>	Monthly Income
Address			Sq. Ft.	Lot Size
Type Detached <input type="checkbox"/> Semi <input type="checkbox"/> Condo <input type="checkbox"/> Duplex <input type="checkbox"/> Triplex <input type="checkbox"/> Other <input type="checkbox"/>	Specify		Age	No. of Storeys
Construction _____	Type _____	Heating _____	Garage _____	
Rooms _____	Bedroom _____	Bathrooms _____	Basement _____	
Purchase Price	Down Payment	Annual Taxes	Monthly Condo Fee	Services Fully <input type="checkbox"/> Well <input type="checkbox"/> Specific <input type="checkbox"/>

PERSONAL INFORMATION

1. Date of Birth	Marital Status	Dependant(s)	Age of Dependant(s)
Month Day Year			
2. Date of Birth			
Month Day Year			
Applicant Present Address	Postal Code	Length Residing	Presently Own <input type="checkbox"/> Rent <input type="checkbox"/> \$ per Month
1. Name of Employer	Position	Years of Service	Years in line of Business
Address			
Salary	Commission	Previous Employment (if less than 2 years)	
2. Name of Employer	Position	Years of Service	Years in line of Business
Address			
Salary	Commission	Previous Employment (if less than 2 years)	
Name of Banking Institution(s)	Address	How Long	How Long
Have you or the Co-Applicant Ever Declared Bankruptcy? YES <input type="checkbox"/> NO <input type="checkbox"/>			

NET WORTH

ASSETS	Amounts	LIABILITIES	Address	Monthly Payments	Amounts	Total Debt
Cash in Bank	\$ _____	Bank Loan(s)	_____	\$ _____	\$ _____	\$ _____
Stocks and Bonds	\$ _____	Car Loan(s)	_____	\$ _____	\$ _____	\$ _____
Deposit on Property	\$ _____	Existing Mortgage(s)	_____	\$ _____	\$ _____	\$ _____
Real Estate (Current Home)	\$ _____	Credit Card(s)	_____	\$ _____	\$ _____	\$ _____
Cash Value in Life Insurance	\$ _____	Other Liabilities	_____	\$ _____	\$ _____	\$ _____
Personal Effects (Fur, Jewellery, etc.)	\$ _____					
Other Assets	\$ _____					
Car(s)	\$ _____					
	\$ _____					
Total Assets	\$ _____	Total Liabilities		\$ _____		\$ _____
Less Total Liabilities	\$ _____					
Net Worth	\$ _____					



Real Mortgage Associates Inc. ("RMAI", "we", "us" and "our"), in accordance with our privacy policy and our obligations at law, may obtain, receive, retain, use and disclose personal information about you, our client, for the purposes of: confirmation; assessing credit-worthiness; establishing credit limits; maintaining client relationships; presenting your mortgage application to various lenders and insurers and providing information to you about other products and services that may be of interest to you. We may also disclose your personal information to (i) any potential purchaser of our business and their advisors, (ii) any third party service providers to whom we may outsource our business functions and (iii) any parties involved in the securitization, assignment or pledge of a loan or mortgage that are obtained through us.

By signing this form, you are providing your acknowledgment and consent to RMAI and our mortgage broker or agent:

- 1) to obtain, use, retain and disclose our personal information for seven (7) years following the later of a) the date of your latest application with us, or b) the date on which your loans or mortgages we have arranged for you have expired or been terminated;
- 2) to ask about and receive your personal information from: consumer reporting agencies, credit bureaus, real estate appraisers, your bank(s) or other financial institutions with whom you deal, your past mortgage brokers, your present and past employers and other third parties who may have information about your financial status;
- 3) that the approval or granting of any mortgage by a lender to you, as arranged by RMAI, is not to be construed or relied on by you as representing the value or condition of any underlying security or representing that you have the ability to repay the arranged mortgage debt;
- 4) to receive commercial electronic messages, and other forms of business information, communication and marketing regarding products and services that may be of interest to you;
- 5) that RMAI and our mortgage broker or agent may receive fees or incentives from a lender for arranging a mortgage or loan for you. Fees and incentives comprise but are not limited to money, points or goods and services. Fees and incentives may vary between lenders for similar products and may also be dependent on the amounts and types of mortgage products originated.
- 6) that our mortgage broker or agent have not provided you with any investment advice or service and has advised you of the need for independent financial and tax planning advice from a qualified professional.

If you do not wish to receive any information or marketing from us regarding other products or services that may be of interest to you, please initial the box where indicated:

- No, you may not send me any information on other products or services

CLIENT EXPRESS CONSENT & ACKNOWLEDGEMENT:

I hereby acknowledge the information disclosed above and provide my consent.

print Client 1 name: _____

signature Client 1: _____

print Client 2 name: _____

signature Client 2: _____

Date: _____

Date: _____

Required Documents



REQUIRED DOCUMENTS FOR PURCHASE

1. Employment Letters (Issue date must be less than 30 days)
2. Most recent 4 pay stubs
3. Notice of Assessments (most recent 2 years)
4. Most recent 3 months bank statements
5. Two pieces of ID (from list below)
6. T4's (most recent 2 years)
7. T1 General (most recent 2 years)
8. Void cheque
9. MLS listing
10. Purchase and sale agreement

REQUIRED DOCUMENTS FOR RE- FINANCE

1. Employment Letters (Issue date must be less than 30 days)
2. Most recent 4 pay stubs
3. Notice of Assessments (most recent 2 years)
4. Most recent 3 months bank statements
5. Two pieces of ID (from list below)
6. T4's (most recent 2 years)
7. T1 General (most recent 2 years)
8. Void cheque
9. Current mortgage statement
10. Current property tax bill

ACCEPTABLE ID *one must be photo

- Driver's license issued in Canada
- Canadian passport
- Certificate of Canadian Citizenship (with photo)
- Permanent Resident Card
- Certificate of Indian Status issued with photo
- Provincially issued identification card with photo
- U.S. driver's license
- Foreign passport
- Birth certificate issued in Canada
- Citizenship and Immigration Canada Form IMM 1000, IMM 1442, or IMM 5292
- Social Insurance Number card
- Certificate of Canadian Citizenship with no photo
- Certification of Naturalization
- Old Age Security Card
- Employee identity card, issued by an employer that is well known in the community, bearing the individuals photograph
- Bank or automated banking machine or client card, issued by a member of the Canadian Payments Association (with name and signature)
- Credit card, issued by a member of the Canadian Payments Association (with name and signature)
- Canadian National Institute for the Blind (CNIB) client card (with name and signature)
- Canadian university or college student card with photo
- Canadian Social Insurance Number letter
- Diplomatic ID issued by Foreign Affairs



Lic#M08007043

George Bargis | T:416-885-7453 | F: 855-853-8622 | georgebargis@gmail.com

Head Office: 578 Upper James St. | Hamilton | Ontario | L9C 2Y6 | Lic#10464

www.yourmortgagepartner.com