



# Customer Mortgage Application

Applicant Information	Co-applicant Information
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Name [required]	
Street Address [required]	
Suite/Apt	
City [required]	
Province	
Postal Code [required]	
Years at this address [required]	
E-Mail <small>[required] eg: yourname@host.com</small>	<small>[required] eg: yourname@host.com</small>
Home Phone [required] [including Area Code]	
Business Phone [including Area Code]	
Date of Birth [required]	Month <input type="text"/> Day <input type="text"/> Year <input type="text"/>
Social Ins. Number	<input type="text"/> <input type="text"/> <input type="text"/>
Employer [required]	
Occupation [required]	
Years at this employer [required]	
Annual Income [required]	\$ <input type="text"/>
	Salaried <input type="text"/>

Assets	Liabilities	Balance	Monthly Payment
Cash in Bank \$	Bank Loans \$	\$	\$
Real Estate \$	Mortgages \$	\$	\$
Automobile \$	Credit Cards \$	\$	\$
Other Assets \$	Other Loans \$	\$	\$
Total Assets \$	Total Liabilities \$	\$	\$

Is there any additional information we need to know:

Do you have any questions?

I/We have the sum of \$  available for a down payment

I/We require a  in the  range

I/We would like to have our mortgage pre-approved



**Privacy Protection and Client Consent**

We are clients of each of:

- Ideal Mortgage ("Ideal Mortgage") and
- The Ideal Mortgage consultant who will contact us ("My Independent Broker")

For these purposes:

- arranging and/or renewing loan(s)/mortgage(s) [required]
- considering group creditor insurance for which Ideal Mortgage or its affiliate is the group policy holder. (optional)
- considering other products offered or approved by Ideal Mortgage or its affiliates that may be of interest to me/us. (optional)

**Consents**

We understand a) My Independent broker maintains his/her own client information and is not an employee or agent of Ideal Mortgage, b) Ideal Mortgage has individuals (including My Independent Broker) acting for it, c) our Ideal Mortgage File (containing our personal information) will be kept physically at the office of My Independent Broker until a loan/mortgage is funded, after which it is sent to a Ideal Mortgage corporate or licensed office for review and storage, and electronically stored on Ideal Mortgage computer systems, d) Access to this File is restricted to personnel having a need to deal with the File, and e) we can review and correct personal information in this File or our personal contact information in My Independent Broker's client contact database.

**Consents**

My Independent Broker can retain and use our personal contact information for these purposes for seven years after the last loan/mortgage application made on our behalf.

Ideal Mortgage can use our personal information for these purposes and can:

- > obtain personal information about me/us from consumer reporting agencies, credit bureaus and real estate appraisers, and (if more than one client) about either of us from the other,
- > provide our personal information to third parties for these purposes (eg. lenders).

Each lender considering our applications from Ideal Mortgage can:

- > obtain personal information about me/us from consumer reporting agencies, credit bureaus, and real estate appraisers and (if more than one client) about either of us from the other,
- > ensure the accuracy of our personal information by contacting third parties.

Our personal information can be retained by Ideal Mortgage and by these lenders for seven years after:

- > the last loan/mortgage application made on our behalf, or
  - > the end of the term of loan/mortgage,
- whichever is later.

**Other terms**

1. Throughout this application, "I", "we", "us" and "our" refer to each applicant and co-applicant consenting below; "you" and "your" refer to Ideal Mortgage.
2. We certify that the information provided is true and accurate, that all our debts are current and in good standing, that we have no outstanding judgment, and that we have not declared bankruptcy in the last 6 years.
3. We acknowledge that you may be receiving a finder's fee from a lender in respect to arranging a loan/mortgage and we hereby waive any right to deny or dispute your receiving said fee.
4. We acknowledge that the evaluation, inspection and legal expenses incidental to this application will be paid by us.
5. We will not make any claims against you for any failure to obtain a loan/mortgage commitment or for any actions or omissions to act by any lender.
6. To authenticate this transaction our computer I.P. Address has been recorder as ~~XXXXXX~~.
7. In consideration of your acting for us, we agree to the terms and provisions listed in this Privacy Protection and Client Consent.

I agree [Applicant]       I agree [Co-applicant]

Please be advised that we provide mortgages for Canadian properties only.

\*Rates are subject to purchase/property qualification and change without notice. Some conditions may apply. To see if you qualify, contact Ideal Mortgage.