

MORTGAGE APPLICATION INFORMATION REQUIRED



DLC - Casa Mortgage Inc
1495 Kingsway Street
Vancouver, BC, V5N 2R6
Tel: (604) 299-0318
Fax: (604) 299-9865

Dean Tylor, Mortgage Expert
dtylor@dominionlending.ca
www.DeanTylor.ca

**To process your mortgage application, we require the following support documents
as soon as possible.**

CONFIRMATION OF EMPLOYMENT

- Job letter, on employer's letterhead showing: position, length of employment, amount of gross income and future prospects (*sample attached*).

CONFIRMATION OF INCOME

- Recent 2 years T-4 slips (or page of Tax Returns that shows income) & One current pay stub.
- Copy of most recent Notice of Assessment confirming any/no tax balances owing.

CONFIRMATION OF DOWN PAYMENT

- Photocopy of Monthly Statement for the bank account the down payment is coming from, showing applicant's name(s) and account number. Statements should be for recent three months, showing orderly accumulation of funds, if internet printouts are provided, your name and account number must be on the document to confirm ownership.
 - or - Recent copy of R.R.S.P. statements.
 - or - Gift letter indicating down payment is a gift and non-repayable.

NOTE: *Most lenders require confirmation that the gifted funds are in the mortgage borrowers' bank account prior to issuing the final approval.*

- Or - Copy of Contract of Purchase and Sale for present home
- and - Copy of Mortgage Statement showing total payout balance as of new completion date.

If Business for Self

- Three year Income Statements & Balance Sheets.
- Three year Canada Revenue Agency Assessments.
- Three year Tax Filings (*income and expense pages only* - T1 general).

Immediately upon acceptance of your offer we will need

- Copy of Contract of Purchase and Sale for new home.
- if MLS listed - copy of MLS Listing for your new home.
- if a Detached Home - copy of the Land Survey Certificate for new home (if applicable).
- if Condo or Townhouse – Lender may request Strata Document.
- if Low Loan to Value ratio - copy of Property Tax Assessment Notice for new home.
- Selection of Legal Representative (*sometimes from lender approved list*).

CONSENT & AUTHORIZATION FORM



I/we warrant and confirm that the information given in the mortgage application form is true and correct and I/we understand that it is being used to determine my/our credit responsibility and to evaluate and respond to my/our request for mortgage financing. Dominion Lending Centres Casa Mortgage Inc. is authorized to obtain any information you may require for these purposes from other sources (including, for example, a credit bureau) and each source is hereby authorized to provide Dominion Lending Centres Casa Mortgage Inc. with such information. I/we also understand, acknowledge and agree that the information given in the mortgage application form as well as other information you obtain in relation to my credit history may be disclosed to potential mortgage lenders, mortgage insurers, other service providers, organizations providing technological or other support services required in relation to this application and any other parties with whom I/we propose to have a financial relationship.

I/we further acknowledge and agree that each potential mortgage lender, mortgage insurer or service provider to whom Dominion Lending Centres Casa Mortgage Inc. provides the mortgage application and/or my/our personal information is permitted to receive such application and information and maintain records relating to me/us and my/our mortgage application and to hold, use, communicate and disclose personal information about me/us, including my/our Social Insurance Number (SIN) if I/we provide it, and collect personal information from me/us, you and from third persons, including credit bureau, credit reporting and collection agencies, financial institutions, my/our past and present employers, creditors and tenants, my/our spouse or any other person who has information about me/us for the purposes of recording, evaluating and responding to my/our application for mortgage financing or related activities and I/we specifically consent to the release and disclosure of personal information by such persons to and among you and each potential mortgage lender, mortgage insurer or other service provider.

Furthermore, I/we hereby release Dominion Lending Centres Casa Mortgage Inc. from all claims in damages or otherwise that we may have in connection with or arising from any use, disclosure or release of any of our personal information, and that I/we will indemnify Dominion Lending Centres Casa Mortgage against and save you harmless from any and all claims in damages or otherwise which may be made by any third party in connection with or arising from any personal or other information that we have provided to you; that I/we will pay all legal, property appraisal, registration fee and other costs or expenses incurred by Dominion Lending Centres Casa Mortgage Inc. in connection with a transaction, as well as any application costs incurred by Dominion Lending Centres Casa Mortgage Inc. should I/we withdraw this application after it is submitted. Finally, that Dominion Lending Centres Casa Mortgage Inc. may retain our application and other personal information whether or not any transaction is ultimately completed; and that I/we acknowledge and agree that you may be entitled to receive financial compensation with respect to a transaction from a lender or other person.

Dated this _____ day of _____, 20____.

Applicant Signature

Applicant Name (Please Print)

Co-Applicant Signature

Co-Applicant Name (Please Print)

Mortgage Professional Signature

DEAN TYLOR

Mortgage Professional Name



DOMINION LENDING CENTRES
CASA MORTGAGE INC.
 1495 Kingsway Street
 Vancouver, BC, V5N 2R6
 Tel: 604-299-0318
 Fax: 604-299-9865

MORTGAGE APPLICATION

Call Dean Tylor at 604-787-4980 (cell) for any questions.
 Complete this form with as much information as possible and Email to dtaylor@dominionlending.ca OR Fax to 604-299-9865

Applicant Information:

Full Name		S.I.N.		Date of Birth	Dependants	Marital Status
Present Address			Postal Code		Rent / Own \$	Years
Previous Address (if less than 3 years at current)			Postal Code		Rent / Own \$	Years
Home Phone		Home Fax		Cellular		
Business Phone		Business Fax		Email		
Current Employer		Years	Gross Annual Income (BASE ONLY)		Occupation	
Are you currently self employed: Yes / No		If Yes: Please Select So Sole Proprietor rpc Incorporated cor Cash Income Only Other				
Previous Employer(s) (require last 3 years history)		Years	Gross Annual Income (BASE ONLY)		Occupation	
1						
2						
Other Income & Source (eg. Child Tax Credit, CPP/OAS, Pension, Support/Alimony, Bonus/Overtime, P/T job, etc.)					Years/Length of time receiving:	
Available Down Payment (if applicable)		\$	First Time Buyer?		_____ Yes _____ No	

Co-Applicant Information:

Full Name		S.I.N.		Date of Birth	Marital Status	
Address			Postal Code		Years	Relationship to Applicant
Home Phone		Home Fax		Cellular:		
Business Phone		Business Fax		Email:		
Current Employer		Years	Gross Annual Income (BASE ONLY)		Occupation	
Are you currently self employed: Yes/No		If Yes: Please select: sc Sole Proprietor rpc Incorporated me Cash Income Only Other				
Previous Employer(s) (require last 3 yrs history)		Years	Gross Annual Income (BASE ONLY)		Occupation	
1						
2						
Other Income & Source (eg. Child Tax Credit, CPP/OAS, Pension, Support/Alimony, Bonus/Overtime, P/T job etc.)					Years/Length of time receiving:	

Assets:

Bank & Location	Type	Balance \$
Bank & Location	Type	Balance \$
Bank & Location	Type	Balance \$
RRSP / or RESPs		Value \$
Stocks/Bonds/GIC/ Dividends Tax Free Saving Accounts (TSFA)		Value \$
Vehicle(s) (excluding leases)-- Include make/model and year (Canadian Red Book Value)		Value \$
1		
2		
Other Assets (Recreational Vehicles/property, etc.)		Value \$
1		
2		
3		
Household Goods (estimate on \$10,000 per bedroom + collectibles) \$		Value \$

Liabilities:

Bank Loan/LOC		Balance: \$	Payment: \$
Bank Loan/LOC		Balance: \$	Payment: \$
Bank Loan/LOC		Balance: \$	Payment: \$
Credit Card	Type:	Balance: \$	Payment: \$
Credit Card	Type:	Balance: \$	Payment: \$
Credit Card	Type:	Balance: \$	Payment: \$
Other Debt:		Balance: \$	
Other Debt:		Balance: \$	

Current Mortgages/Properties Owned:

Address			Property Value \$	
Existing Mortgage Bank/Lender		Renewal Date	First \$	Second \$
Mortgage Rate: %	Monthly Payments \$	Rental Income \$	Mortgage Balance \$	
Address			Property Value \$	
Existing Mortgage Bank/Lender		Renewal Date	First \$	Second \$
Mortgage Rate: %	Monthly Payments \$	Rental Income \$	Mortgage Balance \$	
Address			Property Value \$	
Existing Mortgage Bank/Lender		Renewal Date	First \$	Second \$
Mortgage Rate: %	Monthly Payments \$	Rental Income \$	Mortgage Balance \$	

Property Information: (for the property you would like the mortgage on (if applicable))

Address		Postal Code	Occupancy (Own, Rent, Vacation)	
Purchase Price \$	Estimated Value (if refinancing)		Purchase Price \$	Purchase DATE dd/Month/Year
Construction Type (Existing or New Build)		#Units: 1 / duplex / etc:	Type (detached, semi, townhouse, etc.)	
Style (Split-level, One storey, Two storey, etc.)		Age	Tenure (Freehold, Leasehold or Condo)	
Square Footage	Lot Size	Garage: Single / Double / None	Garage Type (attached or detached)	
Heating: Forced-Air / Electric	Sewage (Municipal, Septic or Holding Tank)		Water (Municipal or Well)	
Annual Property Taxes				
Monthly Condo Fees (if applicable)	Rental Income (if applicable)			

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I/we further acknowledge and agree that each potential mortgage lender, mortgage insurer or service provider to whom Dominion Lending Centres Casa Mortgage Inc. provides the mortgage application and/or my/our personal information is permitted to receive such application and information and maintain records relating to me/us and my/our mortgage application and to hold, use, communicate and disclose personal information about me/us, including my/our Social Insurance Number (SIN) if I/we provide it, and collect personal information from me/us, you and from third persons, including credit bureau, credit reporting and collection agencies, financial institutions, my/our past and present employers, creditors and tenants, my/our spouse or any other person who has information about me/us for the purposes of recording, evaluating and responding to my/our application for mortgage financing or related activities and I/we specifically consent to the release and disclosure of personal information by such persons to and among you and each potential mortgage lender, mortgage insurer or other service provider.

Signature:	Date:
Signature:	Date:

Verbal Consent Given for Credit Check: Yes / No	Date/Time: Mortgage Broker to add	am/pm
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Do you have a preference for a particular mortgage (circle as many as you like):

Variable Fixed Term Line of Credit Combo of Fixed/Variable Open to Options Not Sure

What is your monthly budget for a mortgage payment excluding property taxes/condo fees \$_____

It is important to you to have a fixed payment per month? Yes or No

When would you like to be a mortgage free? _____ Years Is this important to you now? Yes or No

How long do you plan to be in this home? _____ Years

Do you expect to have any significant changes to your income level in the next 5 years? Yes or No

Do you expect to have any major expenditures in the near future (new car, home renovation, travel, schooling, etc)? Yes or No

Notes:

email to dtaylor@dominionlending.ca or fax to 604-299-9865

SAMPLE EMPLOYMENT LETTER

****On Letterhead****

Date: **Today's Date**

To Whom It May Concern:

This is to confirm that _____ has been employed by us since _____ on a permanent **(part/full)** time basis in the position of _____.

Note: *If this is a relatively new position please include a comment indicating that the position is not on probation or is past any probationary period.*

He/She is currently paid \$_____ per **(hour, month, etc.)** and works _____ weekly.

Her/His gross earnings for 201_ were _____.

Optional:

- Additionally, **he/she** regularly earns \$_____ extra doing **(projects, overtime in bonuses or commission)**.
- **His/Her** expected income for the next 12 months is expected to be \$_____
- **His/Her** prospects for continued employment are **(excellent/good)**.

Sincerely,

Name

Title

Company

Contact Details