



Mortgage Application – Main Applicant

Personal Information

Name: _____
Date of Birth: _____
Address: _____ Postal Code: _____
Years at Address _____ Previous if less than 3 years _____
Phone Number: _____ Email: _____
SIN: _____ Marital Status: _____

Assets

Cash in Bank: \$ _____ Bank Held at: _____
Investments: \$ _____ Held at: _____
RRSP: \$ _____ Held at: _____
Stocks: \$ _____ Held at: _____
Additional Investments: _____

Liabilities

Credit Cards Balances: \$ _____ Lender: _____
Credit Cards Balances: \$ _____ Lender: _____
Credit Cards Balances: \$ _____ Lender: _____
Line of Credit Balance: \$ _____ Lender: _____
Line of Credit Balance: \$ _____ Lender: _____
Loan Payment: \$ _____ Lender: _____
Loan Payment: \$ _____ Lender: _____
Child Support payment: \$ _____ Alimony: \$ _____
Additional payments: _____

Employment Information

Employer: _____
Address: _____
Job Title: _____ Time at job: _____
Phone Number: _____ Full Time/Part Time/Self Employed
Base Income: _____ Additional Income (Bonus, Overtime,
Pension): _____



BRAYCO
FINANCIAL

Property Information (If applicable)

Address to be Financed: _____
Owner Occupied/Rental/Recreational Estimated Value: _____
Existing Mortgage amount: _____ Lender: _____
Maturity Date (If applicable) or date refinance funds required: _____
Square Footage: _____ Property Taxes: _____
Style: _____ Garage: _____
Condo Fee (If applicable): _____ Heat Type: _____

Please provide notes to help us better understand what you are looking to do, explain any potential credit issues, purpose of funds, or any details you feel may assist us in better serving you:



Mortgage Application – Co-Applicant (If applicable)

Personal Information

Name: _____
Date of Birth: _____
Address: _____ Postal Code: _____
Years at Address: _____ Previous if less than 3 years _____
Phone Number: _____ Email: _____
SIN: _____ Marital Status: _____

Assets

Cash in Bank: \$ _____	Bank Held at: _____
Investments: \$ _____	Held at: _____
RRSP: \$ _____	Held at: _____
Stocks: \$ _____	Held at: _____
Additional Investments: _____	

Liabilities

Credit Cards Balances: \$ _____	Lender: _____
Credit Cards Balances: \$ _____	Lender: _____
Credit Cards Balances: \$ _____	Lender: _____
Line of Credit Balance: \$ _____	Lender: _____
Line of Credit Balance: \$ _____	Lender: _____
Loan Payment: \$ _____	Lender: _____
Loan Payment: \$ _____	Lender: _____
Child Support payment: \$ _____	Alimony: \$ _____
Additional payments: _____	

Employment Information

Employer: _____
Address: _____
Job Title: _____ Time at job: _____
Phone Number: _____ Full Time/Part Time/Self Employed
Base Income: _____ Additional Income (Bonus, Overtime,
Pension): _____



SERVICE AGREEMENT

Acting for the borrower

An agreement between

_____ the Mortgage Brokerage (we)

and

_____ the Borrower(s) (you)

1.1 This Agreement begins on _____, 20__ at ____ a.m./p.m. the funding of the loan, mortgage or other financing.

2. Services

It ends on

1. 2.1 We will collect your personal information to determine your identity and credit eligibility.
2. 2.2 We will submit your financing application and other documentation to the lender.

3. Personal and confidential information

- a) You give your consent to us to collect, maintain, use, and disclose your personal information for the purpose of this Agreement and for all uses consistent with arranging and/or renewing loans, mortgages or other financing.
- b) You agree, we will collect your personal information from any person or source that has personal information about you. You authorize them to release your personal information to us.
- c) You agree we can provide your personal information and financing application to each potential lender, insurer, insurance agent/broker or service provider, and they may receive this information maintain records relating to you, including your Social Insurance Number if you provide it.
- d) You agree, each potential lender, and we can verify any information from any source for the purposes of this agreement and arranging and/or renewing loans, mortgages or other financing.
- e) You agree we will retain your personal information for safe keeping in accordance with the Real Estate Act of Alberta, the Personal Information Protection Act (PIPA) and the Personal Information Protection and Electronic Documents Act (PIPEDA), whether or not your financing is approved or funded. You agree we may send the application and



personal information to a corporate office of the brokerage and hold the information securely with access restricted to individuals having a need to deal with the information.

We will not:

- a) give out any of your confidential information without your consent, unless required by law.
- b) use confidential information we receive from you or that we get from performing under this agreement for any other purpose than those in this agreement unless you agree in writing.

Our duty to keep your information confidential continues after this agreement ends. You understand the use of the information is to determine your credit eligibility.

You agree we may advise _____ about the progress of your application.

You agree we may add your name and contact information to our client lists at the end of the term of this service agreement to tell you about our services through electronic means. I/we agree _____ Initials I/we do not agree _____

4. Our responsibilities

- a) We will review your personal information and documents received to confirm your identity and your credit eligibility. If further verification is required, we will notify all parties to any potential transaction of any changes.
- b) We may provide related financial services.
- c) We will only represent you.

Our responsibilities to you include:

- i. to represent your best interests
- ii. recommend a particular mortgage solution(s)
- iii. advocate on your behalf
- iv. provide confidential advice
- v. be honest
- vi. exercise reasonable care and skill
- vii. gather your intended property and financial information to determine the lending options available to you
- viii. disclose and explain appropriate finance options for your consideration
- ix. complete and submit documentation to the lender; and
- x. keep you informed of the progress of your application.

4a Our responsibilities to the lender are:

- i. to be honest; and
- ii. exercise reasonable care and skill



5. Your responsibilities:

- a) Communicate and cooperate with us.
- b) Be honest.
- c) Give us personal and financial information and keep us updated on any changes.
- d) Pay all applicable expenses for an appraisal (if applicable), for this purpose of this agreement whether or not you receive approval or funding. We will discuss any potential expenses with you.

6. Credit Bureau Consent:

You authorize us to obtain credit report(s) from Equifax.

7. Our fee

We will receive our fee for this mortgage transaction from the lender.

8. Early end to this agreement

- a) Despite the end date listed at the beginning of this agreement, the agreement ends immediately if any of these things happen: we both agree in writing to an earlier end date.
- b) you materially breach this agreement and we give you written notice to end it, or we materially breach this agreement and you give us written notice to end it.
If the agreement ends for any of these reasons, there will be no effect on our rights and your rights under this agreement.

9. Other details about this agreement

- a) The laws of the Province of Alberta govern this agreement.
- b) Words in the singular meaning may be read as plural when required by the context.
- c) The clause numbers will change as necessary, if there are changes in this agreement.
- d) Any future changes to this agreement must be in writing and signed by both of us to be effective.
- e) You agree the information provided to us and the financing application is true and correct.
- f) You acknowledge this agreement accurately sets out what both of us agree to
- g) You acknowledge that you have read and received a copy of this Agreement.

10. Contact information

- a) You and we may communicate and deliver documents and information to each other in person, by mail, or electronically. You and we acknowledge there are risks with each of these methods and we have explained these risks to you.



b) We will use the following contact information for all written communications between both of us. Both of us must tell each other in writing within two business days of the change of this information.

Borrower(s)	Brokerage
Applicant _____	Name _____
Signature of Applicant _____	Brokerage Signature _____
Phone _____	Phone _____
Email _____	Email _____
Co-Applicant _____	
Signature of Co-applicant _____	
Phone _____	
Email _____	

SIGNED AND DATED

This _____ day of _____, 20_____.