



CHRISTY WATT

Mortgage Agent, Lic #M09002028

C 647.781.2474

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F 866.924.8398

1834a Queen Street East, Toronto, ON M4L 1G9

Brokerage Lic # 12232

Pre-Approval

Purchase

Refinance

ETO

Renewal/Switch

Applicants Personal Information

First Name:	Initial:	Last Name:	
Address:	City:	Postal:	Email:
How long have you lived there:	Accommodations:	<input type="checkbox"/> Own <input type="checkbox"/> Rent /month	<input type="checkbox"/> Live with Relatives
Phone Number:	Date of Birth (m/d/y):	Dependants:	Marital Status:
SIN: / /	Job Title:	Length of Employment:	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time
Employer:	Work Phone Number: ()		
Address:	Gross Annual Income: \$		
Previous Employer (if at present job less than 3 yrs):	Length of Employment:		
Occupation:	Gross Annual Income: \$	Income Taxes up to Date? <input type="checkbox"/> Y <input type="checkbox"/> N	

Co-Applicants Personal Information

First Name:	Initial:	Last Name:	
Address:	City:	Postal:	Email:
How long have you lived there:	Accommodations:	<input type="checkbox"/> Own <input type="checkbox"/> Rent /month	<input type="checkbox"/> Live with Relatives
Phone Number:	Date of Birth (m/d/y):	Dependants:	Marital Status:
SIN: / /	Job Title:	Length of Employment:	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time
Employer:	Work Phone Number: ()		
Address:	Gross Annual Income: \$		
Previous Employer (if at present job less than 3 yrs):	Length of Employment:		
Occupation:	Gross Annual Income: \$	Income Taxes up to Date? <input type="checkbox"/> Y <input type="checkbox"/> N	

Financing Needs

Purchase Price: \$	How much do you wish to borrow? \$	Down Payment: \$
Closing Date (m/d/year): / /	Applicable Interest Rate: %	Type:
How would you like to pay your mortgage? <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Monthly		
Are you currently a co-signor on another loan? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Have you Declared Bankruptcy within the past 6 Years? <input type="checkbox"/> Yes <input type="checkbox"/> No		

ASSETS	VALUE \$	LIABILITIES	BALANCE OWING	LIMIT	MONTHLY PAYMENT \$
Residence:		Credit Cards:			
Bank Accounts: (Chequing, Savings)					
Investments:		Other Loans:			
Retirement Savings:					
Autos owned: (Make, Model, Year)		Mortgage: (Company, Maturity Date, Interest Rate)			
TOTAL ASSETS:	\$	TOTAL LIABILITIES:	\$		\$
NET WORTH: (Total Assets - Total Liabilities)					

PROPERTY OWNED (addresses)	PURCHASE PRICE	DATE PURCHASED	CURRENT VALUE	MORTGAGE LENDER NAME	CURRENT BALANCE	RATE %	MONTHLY PAYMENT	MATURITY DATE

Property to be Mortgaged (leave blank for pre-approvals):

Street Address: _____ City: _____

Property Type: Detached Semi-detached Townhome Condo Other: _____

Use of Property: Owner Occupied Rental Monthly Rental Income: _____

Annual Property Taxes (estimated) \$ _____ Condo Fees \$ _____

What is most important about this mortgage to you? Please rank in order of importance to you with 1 being the most important and 8 being the least important:

Maximize Tax Benefits	Improve Credit History	Lowest Payment	Lowest Down Payment
Lowest Closing Costs	Paying the loan ASAP	Eliminating other Debt	Other

What mortgage payment do you feel comfortable making?

a) My current rent/mortgage is \$ _____ per month

b) Do you currently have a household budget? Yes No

c) I get paid: Weekly Bi-weekly Semi-Monthly Monthly

How would you best describe your financial philosophy? Conservative Moderate risk taker Risk taker

Do you work with a financial planner? Yes No How do you rate him/her? Excellent Good Average

Name: _____ Phone: _____

Do you work with an accountant? Yes No How do you rate him/her? Excellent Good Average

Name: _____ Phone: _____

Do you work with a real-estate agent? Yes No How do you rate him/her? Excellent Good Average

Name: _____ Phone: _____

Do you work with a real estate lawyer? Yes No How do you rate him/her? Excellent Good Average

Name: _____ Phone: _____

Do you have a retirement savings plan at work? Yes No Do you participate in that plan? Yes No

If yes, do you maximize your contribution? Yes No

Have you put a will in place to protect your family's assets in the event of something happening you? Yes No

Who should I thank for this referral?

Thank you very much for taking the time to answer these questions. We completely believe that our financial success depends on yours – we hope to help you achieve the goals set out here.

I/We warrant and confirm that the information given in the mortgage application form is true and correct. You are authorized to collect my personal information (collectively, "Information"), including credit reports and other financial information, from and disclose such Information to, your affiliates and services providers and other third parties such as credit reporting agencies, credit bureaus, credit grantors, insurers, government registries and those income sources and personal references that I advise to you. In particular, I understand that you will share my information with any lender in connection with a mortgage or other loan transaction that you may arrange on my behalf.

My information will be collected, used and disclosed for the following purposes: (i) to provide mortgage brokering services, including arranging and/or renewing loan(s)/mortgage(s), (ii) to evaluate my credit application and verify my creditworthiness and to open, operate and collect on my account(s); (iii) to verify my identity and for internal audit; (iv) to meet legal and regulatory requirements; and (v) for statistical and record keeping purposes, and (vi) to inform me of other financial options and products and services offered or approved by you or by select third parties that may be of interest to me. I may have my name removed from your solicitation lists by contacting you at: Welbanks Mortgage Group, 1834a Queen Street East Toronto, Ontario, M4L 1G9. You are also authorized to retain my information whether or not the mortgage is approved.

You may use the services of any financial institution or other reliable third party of your choice as your agent or service provider. In particular, you may use affiliated companies and/or third parties in Canada. I understand that, as a result, my information may be accessed under applicable laws of Canada. Whenever information is transferred to an agent or service provider, you will require them to protect my information to the standards of confidentiality and security adhered to by you.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____



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NOTE: Applications will not be processed without the required income confirmation

SEND TO:	DATE:
DIRECT FAX:	TOLL FREE FAX:

- ENCLOSED:**
- Fully completed & signed application
 - Income confirmation for all applicants (required with application)
 - Employment letter confirming length of employment and salary along with current pay stub or last 3 years
 - Notice of assessments if non salaried
 - Copy of your most recent mortgage statement
 - Current property tax bill
 - Current house insurance policy
 - Other – is there something special we should know about your mortgage needs or financial goals so that we can better serve you?

FROM (your name): _____

“Building loyal clients and business partners through superior financial knowledge and world class customer service”

To complete a secure application on-line, visit our web page at: www.welbanks.com