

Principal Borrower

Name <i>(first, middle, last)</i>	
Date of Birth <i>(month/day/year)</i>	Home Phone Number
Email Address	
Work Phone Number	Cell Phone Number
Social Insurance Number	
Marital Status	Dependents (#)
Present Address	
City, Province	Postal Code
Rent or Own/Amount	Years There

Co-Borrower

Name <i>(first, middle, last)</i>	
Date of Birth <i>(month/day/year)</i>	Home Phone Number
Email Address	
Work Phone Number	Cell Phone Number
Social Insurance Number	
Relationship to Principal Borrower	Marital Status
Present Address	
City, Province	Postal Code
Rent or Own/Amount	Years There

If you have lived at your present address LESS than 3 years, please provide previous address information below:

Previous Address	
City, Province	Postal Code
Rent or Own/Amount	Years There

If you have lived at your present address LESS than 3 years, please provide previous address information below:

Previous Address	
City, Province	Postal Code
Rent or Own/Amount	Years There

Present Employer	
Address	
City, Province	Postal Code
Job Title <i>(full time or part time)</i>	
Years in Industry	Years There
Income <i>(indicate annual salary or hourly rate)</i>	

Present Employer	
Address	
City, Province	Postal Code
Job Title <i>(full time or part time)</i>	
Years in Industry	Years There
Income <i>(indicate annual salary or hourly rate)</i>	

If you have worked at your current job LESS than 3 years, please provide previous employment information below:

Principal Borrower

Previous Employer	
Address	Phone Number
Address	
City, Province	Postal Code
Job Title	Years There
Income (indicate annual salary or hourly rate)	

If you have worked at your current job LESS than 3 years, please provide previous employment information below:

Co-Borrower

Previous Employer	
Address	Phone Number
Address	
City, Province	Postal Code
Job Title	Years There
Income (indicate annual salary or hourly rate)	

Assets Value

Cash: Bank Account Totals	
Automobiles - Value/Make/Model/Year	
GIC/Mutual Funds	RRSPs
Stocks/Bonds	Other

Present Address/Mortgage Details

Original Purchase Price	Original Purchase Date	
Property/Market Value	Outstanding Amount	
Financial Institution	Interest Rate	Maturity Date
Monthly Payment	Property Taxes/ Condo Fees (if applicable)	

New Purchase Information

Address		Down Payment Amount	Down Payment Source
City	Possession Date	Purchase Price	Design Center Upgrades \$

Documents Required

Employment (Salary or Hourly)	Self Employed	Down Payment Verification	Cardel Documents	Appraisal
<input type="checkbox"/> Employment letters/pay stubs	2 Years NOAS - 2 of the following: <input type="checkbox"/> Certificate of Incorporation <input type="checkbox"/> T1 Generals and all schedules <input type="checkbox"/> Business License	<input type="checkbox"/> Gift letter (if applicable)	All handled internally	To be ordered upon receipt of Possession letter (if required)
<input type="checkbox"/> 2 Years T4s (if paid hourly)		<input type="checkbox"/> Sale docs of existing home		
		<input type="checkbox"/> Bank statements		

Please note that with each mortgage approval there can be different document requirements. Please forward as many of these documents that pertain to your personal situation at time of application.

I/we warrant and confirm that the information provided to Cardel Financial ("you") by me/us in the mortgage application form is true and correct and I/we understand that it is being used to determine my/our credit responsibility. You are authorized to obtain any further information you may require relative to this application from any sources to which you may apply and each such source is hereby authorized to provide you with such information. You are further authorized to disclose to any other lender, credit bureau or insurer or insurance agent such personal and financial information as you consider appropriate. And I/we agree to indemnify you against and save you harmless from any and all claims in damages or otherwise arising from such disclosure on your part. MORTGAGE BORROWER DISCLOSURE DOCUMENT – The following was developed to assist borrowers in understanding their relationship with mortgage brokerages. The mortgage brokerage's role (and that of their representatives, mortgage brokers/associates) and obligations to the borrower and the lender will vary depending on the nature of the service relationship between the mortgage brokerage and the lender or borrower. This agreement describes the mortgage brokerage's role and resulting obligations to you. You are encouraged to discuss this document with your mortgage brokerage representative and ask any questions you may have. No mortgage brokerage or lender can guarantee you the lowest mortgage rate or best terms in the marketplace and as such I am required to inform you that a mortgage brokerage may not always provide the lowest rate or best terms in the marketplace. Cardel Financial does not verbally or otherwise hold or guarantee any rate. I will act as a transaction facilitator between the borrower and the lenders who have authorized me to offer their mortgage products to borrowers. In this service relationship, I am authorized to offer the mortgage products of one or more lenders to borrowers who are seeking a mortgage. My duties are to act as an intermediary between the lender & the borrower and to do so competently and honestly and to disclose all relevant information associated with the mortgage dealing. I offer mortgage products from multiple lenders. I may be compensated by one or more of the following ways: by way of commission/income or fee paid by the lender, by charging you a fee, by way of a renewal commission from the lender if you keep the mortgage loan in force, by way of a commission/income depending on the length or term or amount of the mortgage. I may also receive monies or other non-monetary benefits from the lender, which may include additional commission/Income based on my volume of business with the lender, my efficiency with the lender, travel/gifts, attendance at seminars or conferences. As in any mortgage transaction, there will be additional fees that you may be required to pay which may include, but not limited to property appraisal, mortgage cancellation fee, default mortgage insurance and title insurance. If this application is to refinance an existing mortgage I/we acknowledge there may be a penalty charged from the lender. In some instances your lender may charge a lender fee or application fee. This would be fully disclosed to you on the mortgage approval from the lender. In some instances I may be paying others part of my compensation for this mortgage referral.

All parties to the mortgage application must sign this form.

Mortgage Brokerage: Cardel Financial Mortgage Associate's Name: _____

Mortgage Associate Signature: _____

Borrower Name: _____ Borrower Signature: _____
(please print)

Date: _____
(month/day/year)

Borrower Name: _____ Borrower Signature: _____
(please print)

Date: _____
(month/day/year)