

# Shawn Selanders

RECA-Licensed Mortgage Broker | Mortgage Architects

# MORTGAGE APPLICATION

403-703-6847 | Shawn@ShawnSelanders.ca | ShawnSelanders.ca

## Applicant

Full Name	Date of Birth	S.I.N.	Marital Status	Children	Cell Phone
Address History (3 years total):	City / Province / Postal Code	Years	Own or Rent?	Monthly Rent / Mortgage Payment	Email Address
Previous Address					
Employment History (3 years total):	Address	Position	Years	Annual Income	Work Phone
Previous Employer					

## Co-Applicant

Full Name	Date of Birth	S.I.N.	Marital Status	Children	Cell Phone
Address History (3 years total):	City / Province / Postal Code	Years	Own or Rent?	Monthly Rent / Mortgage Payment	Email Address
Previous Address					
Employment History (3 years total):	Address	Position	Years	Annual Income	Work Phone
Previous Employer					

## Assets & Values: Savings / Chequing / Vehicles / Stocks / Bonds / RRSPs / GICs


## Liabilities & Monthly Payments: Loans / Lines of Credit / Credit Cards


## Subject Property (the property you are purchasing or refinancing)

Address	Purpose: Purchase / Renewal / Refinance / Pre-Approval / Reverse			Style: Detached / Duplex / Townhouse / Condo / Modular / Mobile	
Property Value or Purchase Price	Down Payment or Equity	Down Payment Source	Property Tax	Condo Fees	Current Payments
Desired Amortization (years)	Stories: 1 / 2 / 3 / Split Level	Property Age	Living Area (sq ft)	Lot Size	

Garage: Attached or Detached | Single / Double / Triple / Other\_\_\_\_\_

\*\*\* Please list ALL other properties you own on another paper. Include current mortgage balance, payments, condo fees & property taxes. \*\*\*

I/we warrant and confirm that the information given in this financing application for Mortgage Architects is true and correct and I/we understand that it is being used to determine my/our credit responsibility to evaluate and resp acknowledge this application and the information given, as well as other information obtained in relation to my/our credit history, may be disclosed to potential mortgage lenders, mortgage insurers, other service providers, and or I/we authorize the collection, use, and disclosure of personal information as described. I/we release Mortgage Architects from all claims arising from the use of this information. I/we agree to pay all legal, property appraisal, r application and personal information whether or not any transaction is ultimately completed. I/we acknowledge the broker may be entitled to receive financial compensation from a lender or other person.

Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_

\* Please provide two pieces of ID

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## SERVICE AGREEMENT

Acting as an intermediary

An agreement between Mortgage Architects the Mortgage Brokerage (we) and \_\_\_\_\_ the Borrower(s) (you)

### 1. Term of Agreement

1.1 This Agreement begins on \_\_\_\_\_, 20\_\_ at \_\_\_\_ a.m./p.m. It ends on the funding of the loan, mortgage or other financing.

### 2. Services

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

### 3. Personal and confidential information

3.1 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. 3.2 You agree, we will or source that has personal information about you. You authorize them to release your personal information to us. 3.3 You agree we can provide your personal information and financing application to each potential lender, insurer, insurance agent/broker this information maintain records relating to you, including your Social Insurance Number if you provide it. 3.4 You agree, each potential lender, and we can verify any information from any source for the purposes of this agreement and arranging and/ 3.5 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), w 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. 3.6 We will not: a) give 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. 3.7 Our duty to keep your in agreement ends. 3.8 You understand the use of the information is to determine your credit eligibility.

3.9 You agree we may advise \_\_\_\_\_ about the progress of your application.

3.10 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

4.1 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. 4.2 We may provide intermediary between you and lender(s). a) Our responsibilities to you in an intermediary relationship include: i. be honest; ii. exercise reasonable care and skill; iii. gather your intended property and financial information to determine the lending finance options for your consideration; v. complete and submit documentation to the lender; and vi. keep you informed of the progress of your application. b) Our responsibilities to the lender are: i. be honest; ii. exercise reasonable care and skill iv. disclose what steps were taken to verify information and documentation as part of the application process; and v. keep the lender informed of the progress of the application.

### 5. Your responsibilities

5.1 Communicate and cooperate with us. 5.2 Be honest. 5.3 Give us personal and financial information and keep us updated on any changes. 5.4 Pay all applicable expenses for credit report, appraisal, Alberta Registries report, and courier charges for you receive approval or funding. We will discuss these expenses with you. 5.5 Pay for any costs we incur to verify your personal information.

### 6. Credit Bureau Consent

6.1 You authorize us to obtain credit report(s) from Equifax, TransUnion or \_\_\_\_\_.

### 7. Our fee

7.1 We will receive our fee for this mortgage transaction from the lender. 7.2 We may also receive monies or non-monetary benefits from the lender that include additional fees based on our volume of business with the lender, our efficiency with the lender, keep the mortgage loan in force, commission depending on the length of the term or amount of the mortgage, because you are paying a higher rate than otherwise is available with this particular lender, travel/gifts, attendance at seminars or conferences.

### 8. Early end to this agreement

8.1 Despite the end date listed at the beginning of this agreement, the agreement ends immediately if any of these things happen: a) we both agree in writing to an earlier end date; b) our licence to deal in mortgages is suspended or cancelled; c) we d) 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 a

### 9. Other details about this agreement

9.1 The laws of the Province of Alberta govern this agreement. 9.2 Words in the singular meaning may be read as plural when required by the context. 9.3 The clause numbers will change as necessary, if there are changes in this agreement. 9.4 Any future writing and signed by both of us to be effective. 9.5 You agree the information provided to us and the financing application is true and correct. 9.6 You acknowledge this agreement accurately sets out what both of us agree to. 9.7 You acknowledge the Agreement.

### 10. Contact information

10.1 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. 10.2 We will use the 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

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City / Province / Postal Code: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Signed this \_\_\_\_ day of \_\_\_\_\_, 20\_\_

Signature: \_\_\_\_\_

#### CO-BORROWER

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City / Province / Postal Code: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Signed this \_\_\_\_ day of \_\_\_\_\_, 20\_\_

Signature: \_\_\_\_\_

#### MORTGAGE ARCHITECTS

Shawn Selanders, Senior Mortgage Professional

614 High View Park NW

High River, AB T1V 1E5

Phone: 403-703-6847

Email: Shawn@ShawnSelanders.ca

Signed this \_\_\_\_ day of \_\_\_\_\_, 20\_\_

Signature: \_\_\_\_\_

*\* Please provide two pieces of identification for each applicant.*

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