



ESSENTIAL MORTGAGE COMPANY



The Mortgage Centre

The Mortgage Centre - Essential Mortgage Company

Primary Borrower

☐ Mr. ☐ Mrs. ☐ Ms. ☐ Dr.

Name: First Initial Last

Address:

City: Prov: Postal Code:

Home#: Bus. #:

Time spent at this address: Yrs. Mos.

☐ Male ☐ Female **Birth Date:**

S.I.N.:

Marital Status: ☐ Single ☐ Married ☐ Widowed
☐ Separated ☐ Divorced ☐ Common Law

Number of Dependents:

Co-Borrower

☐ Mr. ☐ Mrs. ☐ Ms. ☐ Dr.

Name: First Initial Last

Address:

City: Prov: Postal Code:

Home#: Bus. #:

Time spent at this address: Yrs. Mos.

☒ Male ☒ Female **Birth Date:**

S.I.N.:

Marital Status: ☐ Single ☐ Married ☐ Widowed
☐ Separated ☐ Divorced ☐ Common Law

Number of Dependents:

Dwelling Status

☐ Rent/Lease ☐ Own ☐ Living with Parents ☐ Rent/Lease ☐ Own ☐ Living with Parents

Employment

Current Employer:

Job Description:

Annual Income: \$ How Long: Yrs. Mos.

Current Employer:

Job Description:

Annual Income: \$ How Long: Yrs. Mos.

Income Type

☐ Salary ☐ Self-Employed ☐ Pensioner
☐ Alimony ☐ Commission ☐ Contract

Additional Income: \$

☐ Salary ☐ Self-Employed ☐ Pensioner
☐ Alimony ☐ Commission ☐ Contract

Additional Income: \$

Previous Employment (complete if less than three years with current employer)

Previous Employer:

Job Description:

Annual Income: \$

How Long: Yrs. Mos.

Previous Employer:

Job Description:

Annual Income: \$

How Long: Yrs. Mos.

Purpose of Loan

☐ Pre-Approval ☐ Home Purchase ☐ Transfer of Mortgage ☐ Refinance/Equity Take - if yes, for what reason:

Sales Price: Down Payment: Mortgage Amount: Date funds required:

Property Details

Address: Street Municipality Province Postal Code

Legal Description: MLS Number:

Property Type: ☐ Detached ☐ Apartment ☐ Duplex ☐ Rowhouse ☐ Other:

Property Title: ☐ Freehold ☐ Leasehold ☐ Condominium/Strata Maintenance fee: \$ /mo.

Description of Property: Lot Size: Age of Building:

Square Footage: Property Taxes:

The Mortgage Centre - Essential Mortgage Company

Assets

Liabilities

	Lender	Balance Owing	Monthly Payments
Value of home (if owned): _____	Mortgage(s) on home: _____	_____	_____
Cash in bank: _____	_____	_____	_____
Deposit on purchase: _____	Personal Loans: _____	_____	_____
Other real estate owned: _____	_____	_____	_____
_____	Other Loans: _____	_____	_____
Cars: _____	_____	_____	_____
_____	Car Loans/Leases: _____	_____	_____
RRSPs: _____	_____	_____	_____
Stocks, bonds, etc.: _____	Credit Cards: _____	_____	_____
_____	_____	_____	_____
Other: _____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	Child Support/Alimony: _____	_____	_____
_____	_____	_____	_____
Total Assets: _____	Total Liabilities: _____	_____	_____

General Information

	Y	N
Are there any suits or judgements against you or pending against you?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever gone through bankruptcy	<input type="checkbox"/>	<input type="checkbox"/>
Are any of your assets pledged or in any other manner unavailable for payment of your debts?	<input type="checkbox"/>	<input type="checkbox"/>
Are any of your assets presently involved in a marriage or separation agreement?	<input type="checkbox"/>	<input type="checkbox"/>
Are you the endorser or guarantor of anyone else's debt?	<input type="checkbox"/>	<input type="checkbox"/>
Are you the endorser or guarantor of any leases or contracts?	<input type="checkbox"/>	<input type="checkbox"/>
Comments: _____		

The above information is submitted to enable The Mortgage Centre - Essential Mortgage Company (EMC) to consider a mortgage loan, and is to the best of my /our knowledge and belief a true statement of my/our personal information. In submitting this information, I /We hereby consent to EMC obtaining such credit reports and other information as EMC may deem necessary at any time in connection with this application for a mortgage loan. I/We hereby consent to the disclosure of my/our personal and credit information to any credit reporting agency, financial institution, legal firm, title insurance company, mortgage insurance company and The Mortgage Centre. I /We also consent to receive periodic mortgage account information.

Your privacy is important. We are committed to respecting and protecting your privacy and security. We have implemented measures to protect the privacy & security of your personal information through strict policies and practices in compliance with applicable Federal and Provincial privacy legislation. Please contact us to discuss our privacy & security policies and practices.

Each Mortgage Centre office is independently owned and operated.

Signature: _____
Borrower
Date
Co-Borrower
Date



APPLICATION CHECKLIST

The following documentation is also required with the application process:

- ☒ 2 years Notice of Assessment(s) from Revenue Canada
- ☒ 2 years full TI General Tax Return(s)
- ☒ Property Tax Assessment on existing residence/properties
- ☐ 2 recent paystubs from employer
- ☐ Letter of employment
- ☐ Name of solicitor/notary to be used for mortgage transaction
- ☐ Copy of Offer to Purchase with property disclosure condition statement (PDCS) and MLS Listing
- ☒ Copy of the drivers licence(s) of all parties
- ☐ Fully executed separation/divorce agreement (if applicable)
- ☒ 2 years strata minutes and annual general meeting (AGM) minutes

If you need any assistance or have any questions, please do not hesitate to contact our office at 604-998-5626