



Section A - Please tell us about yourself

Applicant Information:

Title: Mr Mrs Ms

First Name: _____ Last Name: _____

Home Phone: _____ Bus Phone: _____

Cell/Pager: _____ Email: _____

Birth Date: _____ (MM) _____ (DD) _____ (YY)

S.I.N.: _____

Marital Status:

Married Single DIV./SEP.

Engaged Widowed Common-law

No. of Dependents: (Exclude spouse) _____

Best Time And Number To Reach You: _____

Present Address: _____

City/Province: _____ Postal Code: _____

Do You Own or Rent? Own Rent Yrs there: _____

Current Rent: \$ _____

We need to obtain 3 years history

Previous Address: _____

City/Province: _____ Postal Code: _____

Do You Own or Rent? Own Rent Yrs there: _____

Co-applicant Information:

Title: Mr Mrs Ms

First Name: _____ Last Name: _____

Home Phone: _____ Bus Phone: _____

Cell/Pager: _____ Email: _____

Birth Date: _____ (MM) _____ (DD) _____ (YY)

S.I.N.: _____

Relationship to applicant:

Married Single DIV./SEP.

Engaged Widowed Common-law

No. of Dependents: (Exclude spouse) _____

Best Time And Number To Reach You: _____

Present Address: _____

City/Province: _____ Postal Code: _____

Do You Own or Rent? Own Rent Yrs there: _____

Current Rent: \$ _____

We need to obtain 3 years history

Previous Address: _____

City/Province: _____ Postal Code: _____

Do You Own or Rent? Own Rent Yrs there: _____

Section B - Please tell us about your employment

Applicant (Employment information):

Current Employer: _____
 Job title/ position: _____
 Address: _____
 City/Province: _____
 Years there: _____ Full time ____ Part time ____
 Gross Annual Income (Before taxes): _____
 Do You Collect/Earn Other Income?
 Details: _____

We need to obtain 3 years employment history

Previous Employer: _____ Yrs there: _____
 City/Province: _____
 Job title/ position: _____
 Full time ____ Part time ____ Annual income: _____

Co-applicant (Employment information):

Current Employer: _____
 Job title/ position: _____
 Address: _____
 City/Province: _____
 Years there: _____ Full time ____ Part time ____
 Gross Annual Income (Before taxes): _____
 Do You Collect/Earn Other Income?
 Details: _____

We need to obtain 3 years employment history

Previous Employer: _____ Yrs there: _____
 City/Province: _____
 Job title/ position: _____
 Full time ____ Part time ____ Annual income: _____

Section C - Please tell us about your finances

Assets	(Market Value)	Liabilities	Balance	Payment
Principle Residence **	_____	Current Mortgage	_____	_____
Other Real Estate 1 **	_____	Other Mortgage 1	_____	_____
Other Real Estate 2 **	_____	Other Mortgage 2	_____	_____
Cash/Savings	_____	Personal Loans	_____	_____
Stock/Bonds	_____	Line of Credit	_____	_____
Auto	_____	Car Payment	_____	_____
Auto	_____	Car Payment	_____	_____
RRSP	_____	Credit cards	_____	_____
Other	_____	Other	_____	_____

** If you have any existing mortgages or owned property, please also provide the detail at section D.

1. Have you had any judgements or legal proceedings against you? Yes ___ No ___
2. Have you guaranteed or endorsed any loans for others? Yes ___ No ___
3. Have you declared bankruptcy in the last seven years? Yes ___ No ___
4. If you are purchasing, how much of a downpayment do, or will you have? \$ _____
5. If you already own, will you be selling your existing home? Yes ___ No ___
6. If yes, have you entered into a binding contract or Agreement for sale? Yes ___ No ___

Section D - Current Mortgages/Properties Owned:

Home Address: _____
Purchase date: _____ Original purchase price: \$ _____ Property Value: \$ _____
Existing Mortgage Bank/Lender: _____ First mortgage: _____ Second mortgage: _____
Mortgage Rate: _____% Monthly Payments: \$ _____ Mortgage balance: \$ _____ Rental Income: \$ _____

Home Address: _____
Purchase date: _____ Original purchase price: \$ _____ Property Value: \$ _____
Existing Mortgage Bank/Lender: _____ First mortgage: _____ Second mortgage: _____
Mortgage Rate: _____% Monthly Payments: \$ _____ Mortgage balance: \$ _____ Rental Income: \$ _____

if your own more than 2 properties, pls provide additional property and mortgage detail on a separate page.

If the mortgage will be on your existing property, please provide us with the following information:

Property Feature

Total Living area (Square Footage): _____ MLS No.: _____
Lot size (Square Footage): _____ Annual Property Taxes: _____
Year Built/Age: _____ Strata Fees (per month): _____

Property Type

Residential
 Commercial
 Agriculture
 Other _____

Sewer Type

Municipal
 Septic
 Holding Tank
 None

Basement

Authorized
 Unauthorized

Building Type

1-Storey
 2-Storey
 3-Storey
 Bi-Level
 Tri-Level
 Townhouse Condo
 Apt. Condo (high-rise)
 Semi-Detached
 Duplex
 Triplex
 Fourplex

Occupancy

Owner Occupied
 Rental Property
 Owner Occupied
& Rental

Garage

Carport Single
 Carport Double
 Single Attached
 Single Detached

Tenure

Freehold
 Leasehold
 Strata

Water Supply

Municipal
 Co-Operative
 Drilled Well
 Dug Well
 Lake Intake
 None

Double Attached
 Double Detached
 Underground
 None
 Other

Heat

Forced Air Gas/
Oil/Electic
 Electric Baseboard
 Hot Water Heating
 Other

Section E - Please let us know the details and type of mortgage you are looking for:

Loan Type:

- First Mortgage
- Second Mortgage
- High Ratio
- Conventional (20% downpayment)

Payment Frequency:

- Weekly
- Bi-weekly (26 payments/yr)
- Monthly
- Semi-Monthly (24 payments/yr)

Purpose of Mortgage Funds:

- Purchase of new property
- Transfer/renewal of existing mortgage
- Constuction
- Debt Consolidation
- Equity Takeout

Term Requested:

- Fixed rate
- Variable rate
- Close term
- Open term

Amortization:

_____ (5 to 40 years)

Max. mortgage amount : _____

Property address : _____

Are there any questions or concerns you may have that you would like us to address?

Notes:



The undersigned applicants(s) (I/We, whether there is a single applicant or more than one) agree with Verico Smartymortgage as follows: (a) I/we warrant and confirm that all information I/we provide to you in connection with any mortgage application or other service you provide (a transaction) will be true and correct, and I/we acknowledge that you and any lenders or other persons to whom you submit that information will be relying on it in order to consider our application and/or determine our creditworthiness; (b) that we hereby authorize you to obtain any further financial or other information you may require concerning us in connection with a transaction from any sources to which you may apply and each such source is hereby authorized to provide you with such information; (c) that we hereby authorize you to disclose to any lender, credit bureau, insurer, insurance agent or other person involved in a transaction such personal and financial information concerning us as you consider appropriate; (d) that I/we hereby release you from all claims in damages or otherwise that we may have in connection with or arising from any use, disclosure or release of any of our personal information, and that I/we will indemnify you against and save you harmless from any and all claims in damages or otherwise which may be made by any third party in connection with or arising from any personal or other information that we have provided to you; (e) that I/we will pay all legal, property appraisal, registration fee and other costs or expenses incurred by you in connection with a transaction; (f) that you may retain our application and other personal information whether or not any transaction is ultimately complete; and (g) that I/we acknowledge and agree that you may be entitled to receive financial compensation with respect to a transaction from a lender or other person.

Lastly, I/we would like to provide you with mortgage related information that is relevant to you. Canada's anti-spam legislation went into effect on July 1st 2014. Under this legislation, I am required to obtain your consent in order to send you communications about the latest mortgage news, events, products and services. To agree to receive electronic communications, please initial this box [] []

Applicant Signature Date

Co-applicant Signature Date

Applicant Name (Please Print) Date

Co-applicant Name (Please Print) Date

Broker Name/Signature Date

SMAR-
File Number