

## Application for Mortgage Loan

**Cindy Ricketts**  
T: (604) 313-3199  
info@gibbardgroup.com

### Applicant Information

Full Name			
Birth Date	SIN #	Marital Status	Dependents
Have you ever been convicted of a criminal offense Yes <input type="checkbox"/> No <input type="checkbox"/> Explain:			
Current address:			
City:	Province:	ZIP Code:	
Home Phone:	Cell Phone:	Email:	
Own <input type="checkbox"/> Rent <input type="checkbox"/>	If renting, monthly payment \$ _____		How long?
Previous address (If less than 3 years):			How long at previous address?
Current employer:			
Address		Length of Employment	
City:	Province:	ZIP Code:	
Phone:	Fax:	Email:	
Position:	Hourly <input type="checkbox"/> Salary <input type="checkbox"/>	Annual income:	
Previous Employer (if less than 3 years at current)			Length of Employment
Position:	Hourly <input type="checkbox"/> Salary <input type="checkbox"/>	Annual income	

### Co-Applicant Information

Full Name			
Birth Date	SIN #	Marital Status	Dependents
Have you ever been convicted of a criminal offense Yes <input type="checkbox"/> No <input type="checkbox"/> Explain:			
Current address:			
City:	Province:	ZIP Code:	
Home Phone:	Cell Phone:	Email:	
Own <input type="checkbox"/> Rent <input type="checkbox"/>	If renting, monthly payment \$ _____		How long?
Previous address (If less than 3 years):			How long at previous address?
Current employer:			
Address		Length of Employment	
City:	Province:	ZIP Code:	
Phone:	Fax:	Email:	
Position:	Hourly <input type="checkbox"/> Salary <input type="checkbox"/>	Annual income:	
Previous Employer (if less than 3 years at current)			Length of Employment
Position:	Hourly <input type="checkbox"/> Salary <input type="checkbox"/>	Annual income:	

### Other Income Source

	Annual Amount
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Assets		
Bank:	Account Type:	Balance:
Bank:	Account Type:	Balance:
Bank:	RRSP	Balance:
Bank:	Stocks/Bonds	Balance:
Bank:	Term Deposits	Balance:
Automobile:		Value:
Automobile:		Value:
Other Assets:		Value:
Other Assets:		Value:

Current Mortgages/Properties Owned		
Address:		Property Value:
Current Mortgage Holder		Date Purchased:
Mortgage Rate:	Monthly Payment:	Mortgage Balance:
Property Type: Prime Residence <input type="checkbox"/> Rental Property <input type="checkbox"/>		Rental Income:
Address:		Property Value:
Current Mortgage Holder		Date Purchased:
Mortgage Rate:	Monthly Payment:	Mortgage Balance:
Property Type: Prime Residence <input type="checkbox"/> Rental Property <input type="checkbox"/>		Rental Income:
Address:		Property Value:
Current Mortgage Holder		Date Purchased:
Mortgage Rate:	Monthly Payment:	Mortgage Balance:
Property Type: Prime Residence <input type="checkbox"/> Rental Property <input type="checkbox"/>		Rental Income:

Liabilities		
Credit Card	Type:	Balance:
Credit Card	Type:	Balance:
Credit Card	Type:	Balance:
Bank Loan/LOC	Payment:	Balance:
Bank Loan/LOC	Payment:	Balance:
Auto Loan	Name:	Balance:
Auto Loan	Name:	Balance:
Other Debt		Balance:

I/We hereby certify that the information we have given, to the best of our knowledge is correct and true. I/We consent to Bayfield and/or its agent obtaining reports containing credit and/or personal information as necessary in connection with this application.

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

Co-Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

## CLIENT AGREEMENT

As we go through the application process, please know that Bayfield Gibbard Group Financial (“GGF”) maintains the highest level of security, confidentiality and professionalism with the information you provide to us. By signing this I/we the undersigned applicant(s) do hereby certify that all information provided in the mortgage application form is true and correct to the best of my/our knowledge. I/we understand that it is being used to determine my/our credit responsibility and to evaluate and respond to my/our request for mortgage financing. You are authorized to obtain any information you may require for these purposes from other sources (including for example, credit bureau) and each source is hereby authorized to provide you with such information. I/we also understand, acknowledge and agree that the information given in the mortgage application form as well as other information you obtain in relation to my credit history may be disclosed to potential mortgage lenders, mortgage insurers, and other service providers, organizations providing technological or other support services required in relation to this application and any other parties with whom I/we propose to have a financial relationship.

I/we further acknowledge and agree that each potential mortgage lender, mortgage insurer or service provider to whom you provide the mortgage application and/or my/our personal information is permitted to receive such application and information and maintain records relating to me/us, including my/our Social Insurance Number (SIN) if I/we provide it, and collect personal information from me/us, you and from third persons, including credit bureau, credit reporting and collection agencies, financial institutions, my/our past and present employers, creditors and tenants, my/our spouse or any other person who has information about me/us for the purpose of recording, evaluating and responding to my/our application for mortgage financing or related activities and I /we specifically consent to the release and disclosure of personal information by such persons to and among you and each potential mortgage lender, mortgage insurer or other service provider. If you authorize GGF to correspond with your Real Estate Agent, we will not provide any personal financial details, only information relevant to securing the property you are writing an offer on.

Your private information and security are a top priority for us. By signing this agreement, you authorize GGF to retain your information as required by law and understand that it will be stored on a server located in Canada. You agree to indemnify GGF against any, and all claims in damages or otherwise arising from such disclosure on your part.

**Compensation:** You acknowledge that GGF may be paid a referral fee from the mortgage lender for placement of this mortgage. The fee GGF is paid varies depending on the Lender and the nature of financing, but as a general calculation, the corporate brokerage will be paid on average 0.50% - 1% of the mortgage amount. If financing from an alternative lender, private lender or construction financing is required, a fee may be required to be paid by yourself from the proceeds of the mortgage advanced. The fee charged varies but will be fully disclosed and require your approval before you enter into a mortgage commitment for financing.

**Protection:** We are obligated to ensure all our clients have adequate insurance coverage when entering into a large financial obligation. You also acknowledge that we may make an application for life, disability and/or critical illness insurance coverage for the debt secured by the mortgage and/or the payments under the mortgage. You are not obligated to take the coverage offered, but we are obligated to offer this to you.

I/we confirm that I/we have specifically given my/our personal verbal authorization and consent to Bayfield Gibbard Group Financial to begin the application process and to obtain any reports (including, for example, Credit Bureau).

**Please Confirm the Following: (Check the Appropriate Response)**

I/we consent to receive electronic communications from GGF pursuant to Canada’s Anti-Spam Legislation in effect at this time.

I/we also give GGF permission to contact us in the future to discuss our mortgage:      **Yes**      **No**

We authorize you to share our correspondence with our Real Estate Agent, \_\_\_\_\_ (Realtor’s name),  
in order to assist us with our home purchase      **Yes**      **No**

_____	_____	_____
Name	Signature	Date
_____	_____	_____
Name	Signature	Date