

Adnan Chaltaf

Mortgage Agent

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## MORTGAGE APPLICATION

- |                                   |                                   |                                    |   |   |
|-----------------------------------|-----------------------------------|------------------------------------|---|---|
| <input type="checkbox"/> Mortgage | <input type="checkbox"/> Purchase | <input type="checkbox"/> Refinance | <input type="checkbox"/> Line of Credit | <input type="checkbox"/> Assumption of Mortgage |
| <input type="checkbox"/> Loan     | <input type="checkbox"/> First    | <input type="checkbox"/> Second    | <input type="checkbox"/> Third          | <input type="checkbox"/> Other                  |

**PRIMARY APPLICANT**       Mr.    Mrs.    Miss    Ms.   D.O.B. (mm/dd/yy)      S.I.N.

FIRST      MIDDLE INITIAL      LAST

Email Address      Tel. Work      Tel. Home      Cel.

Address      Apt./Ste.      City      Postal Code       Own    Rent    First Time Home Buyer?    Yes    No

Other

Yrs. at Present Address      Rent/Mortgage Payment      Marital Status       Single    Married    Divorced    Separated      No. of Dependents

Previous Address (if < 3 years at present address)      **We require a full 3-year history.**      How long?

Previous Address (if < 3 years at present address)      How long?

**CO-APPLICANT**       Mr.    Mrs.    Miss    Ms.   D.O.B. (mm/dd/yy)      S.I.N.

FIRST      MIDDLE INITIAL      LAST

Email Address      Tel. Work      Tel. Home      Cel.

Address (if different from Applicant)      Apt./Ste.      City      Postal Code       Own    Rent    First Time Home Buyer?    Yes    No

Other

Yrs. at Present Address      Rent/Mortgage Payment      Marital Status       Single    Married    Divorced    Separated      No. of Dependents      Rel. to Primary Applicant

Previous Address (if < 3 years at present address)      **We require a full 3-year history.**      How long?

Previous Address (if < 3 years at present address)      How long?

**PRIMARY APPLICANT'S PRESENT EMPLOYER**      Address (include Postal Code)

How long?	Hrly or Salary?	Industry Sector	Job Title	<b>Gross Annual Income</b>
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PRIMARY APPLICANT'S PREVIOUS EMPLOYER (if < 3 years) **We require a full 3-year history.**      How long?

PRIMARY APPLICANT'S PREVIOUS EMPLOYER (if < 3 years) Address      How long?

**CO-APPLICANT'S PRESENT EMPLOYER**      Address (include Postal Code)

How long?	Hrly or Salary?	Industry Sector	Job Title	<b>Gross Annual Income</b>
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CO-APPLICANT'S PREVIOUS EMPLOYER (if < 3 years) **We require a full 3-year history.**      How long?

CO-APPLICANT'S PREVIOUS EMPLOYER (if < 3 years)      How long?

<b>OTHER SOURCE OF INCOME</b>	Monthly Income	<b>Total Monthly Income</b>
<b>OTHER SOURCE OF INCOME</b>	Monthly Income	

<b>ASSETS</b>	Amount	<b>LIABILITIES</b>	Monthly Payment Amount
Savings/Cash in Bank		Loans	
RRSP		Lines of Credit	
Stocks/Bonds/Investments		Credit Cards	
Gifted Funds		Student Loans	
		Vehicle Loans	
Amount of Down Payment			
Where is down payment coming from?		Vehicle Leases	
Vehicle(s) yr/make/model		Support/Alimony Payments	
1.			
2.			
3.			
Household/Personal Effects			

**EXISTING HOME INFORMATION**

Value	Original Purchase Price	Annual Property Taxes
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**EXISTING MORTGAGE INFORMATION**

<b>EXISTING MORTGAGE INFORMATION</b>	<b>LIST ALL OTHER PROPERTIES OWNED</b>
Monthly Payment Amount	Monthly Payment Amount
Balance	Balance
Rate	Rate
Rate Type	Rate Type
Name of Bank/Mortgage Co.	Name of Bank/Mortgage Co.
Renewal Date	Renewal Date
Mortgage Reference #	Mortgage Reference #

**DESCRIPTION OF PROPERTY TO BE FINANCED**

Detached     Semi-Detached     Townhouse     Condo     Other

Municipal Address:				City/Town:		
Owner Occ. <input type="checkbox"/>	Lot:	Plan:	Lot Size (m or ft):	Storeys:		
Rental <input type="checkbox"/>	Taxes:	20	Heating:	Water:	Sewers:	
	# Rooms:	# Bdrms:	# Kitchens:	Garage Y/N	Single, double or triple?	Att or Det?
Basement Y/N	Part/Full	Finished Y/N	Apt Y/N	Condo Fees:	Sq ft/m:	
Solicitor:	Address:				Tel.:	

Applicant Name (please print)	Applicant Signature	Date
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# Client Consent

Your privacy is important to us. This document sets out certain privacy practices we follow, including what type of information is collected, how the information is used, and with whom the information is shared.

For the purposes hereof, the term “Bespoke Mortgage Group Inc.” means Bespoke Mortgage Group Inc., its successors and assigns. The terms “we”, “our” and “us” designate individually and collectively the brokerage and your independent mortgage consultant (the “Consultant”). The terms “you” and “your” designate individually and collectively each of the undersigned identified below.

## COLLECTION, USE AND DISCLOSURE OF YOUR PERSONAL INFORMATION

When you apply for any loan, mortgage, credit facility and/or other related products and services that we may offer (the “Products and Services”), you acknowledge and agree that:

1. We may collect personal information from you and/or about you, such as:
  - a) your name, address, telephone number, occupation, employer’s name, birth date and social insurance number;
  - b) identification, such as a valid driver’s license or passport;
  - c) your annual income, assets, liabilities and credit history;
  - d) information about how you intend to use the Products and Services;
  - e) information about third parties, such as your spouse, if you are applying for certain Products and Services; and
  - f) information about beneficial owners, intermediaries and other parties.
2. We may collect your personal information, and use it, and disclose it to any person or organization as often as required for the following purposes:
  - a) to confirm your identity;
  - b) to determine your eligibility for our Products and Services, as well as their suitability for you;
  - c) to share such information with financial institutions in connection with the administration and management of the Products and Services that you have requested; as well as convey the undersigned’s credit file to credit reporting and assessment agencies, insurers of credit products or other lenders, as applicable;
  - d) to verify the accuracy and authenticity of the information that you have provided to us or that we have otherwise obtained about you by any reasonable means (including, for example, verifying any applicable information with your employer or your references);
  - e) to satisfy legal and regulatory requirements that we believe are applicable to us, including the requirements of any self-regulatory organizations to which we belong;
  - f) to enable interested persons or companies to carry out due diligence audits in the event of the sale, disposal or any other transfer of our business or assets or enable the conclusion and execution of any transaction in that respect; and including the transfer of information from Bespoke Mortgage Group to the Consultant in the event that relationship ends.
  - g) where required by law; authorise Bespoke Mortgage Group retain, use and exchange information without the undersigned’s consent.
  - h) to provide you, in an ongoing manner, with the Products and Services that you have requested;
3. We may use your social insurance number to: (i) confirm your identity; and (ii) verify and report credit information to credit bureaus and credit reporting agencies;
4. We do not directly provide all the Products and Services. For example, we rely on assessment agencies, real estate appraisers, financial institutions, public registers, employers, credit reporting and collection agencies, professionals, our subsidiaries and affiliated companies, as well as, other third parties to provide you with the Products and Services (our “Providers”). You acknowledge that we may disclose information about you to our Providers in order for us to provide you with the Products and Services;
5. You acknowledge that we and our Providers may contact you (including, but not limited to, via telephone, facsimile, mail and email or other electronic means) on an ongoing basis to occasionally provide you with information about the Products and Services, news, events and other important messages that might be of interest to you, including but not limited to, products provided by Mortgage Protection Plan. You agree that Bespoke and our Providers can do so even if you may have registered your telephone number(s) in the National Do Not Call Registry;
6. We may receive compensation (in the form of money or other consideration) from our Providers or from third parties which may vary relative to the interest rate and term, or product(s) and service(s) accepted by you; or volume of business or efficiency ratios we may have with a lender;
7. You will pay all applicable legal, property, appraisal, registration and other fees and other expenses incurred in connection with Products and Services that you have requested, regardless of whether such Products and Services are approved or funded. The Consultant will discuss such fees and expenses with you in advance of their occurrence;
8. You will advise us promptly of any changes related to your information so that we may update our files accordingly; and
9. All of the information that you provide to us is accurate and complete, and that we may rely exclusively on such information for the uses described in this document;
10. You jointly and severally release and indemnify us and save us harmless against and from any claims in damages or otherwise arising from or in connection with the collection, use or disclosure of your personal information.

## WITHDRAWAL OF CONSENT AND QUESTIONS

Subject to our legal, regulatory and contractual requirements, you can withdraw or otherwise amend the consent that you provided above, including your consent with respect to the collection, use and/or disclosure of your information, at any time by contacting our Privacy Officer (see contact details below). Depending on the circumstances, however, any withdrawal or amendment to your consent may prevent us from providing you, or continuing to provide you, with: (i) our Products and Services; or (ii) information that may be of value to you. If you have any questions with respect to the contents of this document, including the collection, retention, use and disclosure of your personal information as described herein, please contact our Privacy Officer at: Bespoke Mortgage Group Inc., 1 Eva Road Suite 305, Etobicoke, ON M9C 4Z5, or at 1.905.267.2714 or by visiting [www.bmtgg.ca](http://www.bmtgg.ca). You should also review Bespoke Mortgage Group’s Privacy Policy; it can be accessed at [www.bmtgg.ca/privacy-policy](http://www.bmtgg.ca/privacy-policy).

## ACKNOWLEDGEMENT

By signing this form, you acknowledge that you have read and understood the terms and conditions in this document, and you hereby freely consent and agree to: (i) comply with such terms and conditions, and (ii) authorize such collection, use and disclosure of your personal information for as long as necessary for the purposes set out herein and/or for any other period prescribed by law, even if you no longer do business with us or obtain any of our products and services. If you have provided information about another person or organization within the scope hereof, you further confirm that you are duly authorized to do so.

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Applicant Name (please print)

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Applicant Signature

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Date

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