



CENTUM[®]

Regal Financial Corp.
Brokerage Licence #10635

Pre-Approval Application

Please fill in and sign the attached application as accurately and completely as possible and fax it to the fax number indicated below. Submitting an application through CENTUM Regal Financial Corp. is free, and does not bind or obligate you in any way. Any questions or additional information you may have can be addressed personally when your mortgage consultant contacts you with an initial response on your best financing options.

CENTUM Regal Financial Corp.

FAX: 1(866) 907-0664

Note: This fax contains confidential and privileged information intended only for the addressee. Reading, copying, disseminating, or distributing this message is strictly prohibited unless you are the addressee. If you have received this fax in error, please fax the sender at the above number and then delete it. Thank you.

We appreciate your assistance in correcting this error.

CENTUM Regal Financial Corp.
4030 Sheppard Ave., Toronto, ON M1S 1S6
FAX: (416) 291-0874 • PHONE (416) 291-3033
www.centum.ca/RegalFinancial

CENTUM Regal Financial Corp.

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 CENTUM Regal Financial Corp. 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 CENTUM Regal Financial Corp. obtaining such credit reports and other information CENTUM Regal Financial Corp. 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 as well as Centum Financial Group Inc and Filogix Inc or any other corporation directly involved in the mortgage process. I /We also consent to receive periodic mortgage account information as well as mortgage and real estate related direct marketing material.

Your privacy is important. We 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 CENTUM office is independently owned and operated

Signature: _____
 Borrower Date Co-Borrower Date



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Required Documents for Mortgage Approval

In order for your CENTUM Mortgage Broker to get a formal approval from your chosen mortgage lender & CMHC (if applicable), you must get the following information to our office before you have purchased a home.

Confirmation Of Employment And Income

	Confirmation of employment is requested in writing from your employer on company letterhead, confirming length of service, position held, rate of pay, number of guaranteed hours, and whether or not your job is permanent or full time in nature. Please use our form if possible. Request to confirm an annual salary of \$ _____ for _____ & \$ _____ for _____.
	If you are Self-Employed, a commission salesperson, part time, or are in receipt of annual bonuses, we will require tax returns or T4's and Notices of Assessments for the past three (3) years to confirm both net and gross income.
	Other:

Confirmation Of Down Payment

	Verification via copies of bank statements, bank books, etc. showing a three (3) month savings history, accumulated over time in the client's name only. Deposits larger than \$1000 will require explanation.
	Gift letter from an immediate relative. Please complete our letter if possible. Plus proof of gift being deposited into your bank account.
	Copy of firm Agreement of Purchase and sale for existing residence or property and a copy of your current mortgage statement.
	Copy of investment certificates (GIC, RSP, T-Bills, Bonds, etc.)
	Other:

Property Requirements / Conditions

	Subject to satisfactory appraisal of subject property to be completed by an accredited appraiser. (Loan to Value ratio not to exceed 75%.)
	Subject to your chosen lender obtaining CMHC approval, with satisfactory appraisal of subject property to be completed by a CMHC representative. (Loan to Value ratio not to exceed 95%).

Other Documentation Required

	Copy of firm Agreement of Purchase and Sale for subject property.
	Copy of MLS listing OR if new construction, copies of floor and site plans.
	Other:

Other Conditions

	Lawyer's Information
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I acknowledge that I have been informed of the documents I am required to provide for mortgage approval. I will make every effort to provide these promptly. In the case of a pre-approval, I will provide the documents before I purchase a home.

Client(s)

Date

Mortgage Consultant

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