

## **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 MORTGAGE APPLICATION |  |                                      |                         |  |  |  |  |  |
|--|--|--------------------------------------|-------------------------|--|--|--|--|--|
| Primary Borrower                                 |  | Co-Borrower                          |                         |  |  |  |  |  |
| ☐ Mr. ☐ Mrs. ☐ Ms. ☐                             | Dr.  | ☐ Mr. ☐ Mrs. ☐ Ms. ☐                 | Dr.                     |  |  |  |  |  |
| Name:  |  | Name:                                |                         |  |  |  |  |  |
| First  | Initial Last                                       | First                                | Initial Last            |  |  |  |  |  |
| ·  |  | <u> </u>                             |                         |  |  |  |  |  |
| City: Prov:                                      | Postal Code:                                       | City: Prov:                          | Postal Code:            |  |  |  |  |  |
| Home#:   | Bus.#:   | Home#: Time spent at this            | Bus.#:                  |  |  |  |  |  |
| Time spent at this address:                      | rs. Mos.   | address:  Yrs                        | s. Mos.                 |  |  |  |  |  |
| ☐ Male ☐ Female                                  | Birth Date:  | ☐ Male ☐ Female                      | Birth Date:             |  |  |  |  |  |
| S.I.N.:  | Bitti Bate.  | S.I.N.:                              | Birti Bate.             |  |  |  |  |  |
|  | ☐ Married ☐ Widowed                                |                                      | ☐ Married ☐ Widowed     |  |  |  |  |  |
| Marital Status: ☐ Single ☐ Separated             | ☐ Divorced ☐ Common Law                            | Marital Status: ☐ Single ☐ Separated | ☐ Divorced ☐ Common Law |  |  |  |  |  |
| _  |  | _                                    |                         |  |  |  |  |  |
| Number of Dependents:                            |  | Number of Dependents:                |                         |  |  |  |  |  |
| <b>Dwelling Status</b>                           |  |                                      |                         |  |  |  |  |  |
| ☐ Rent/Lease ☐ Own                               | Living with Parents                                | ☐ Rent/Lease ☐ Own                   | Living with Parents     |  |  |  |  |  |
| Employment                                       |  |                                      |                         |  |  |  |  |  |
| Current Employer:                                |  | Current Employer:                    |                         |  |  |  |  |  |
| *15  |  | * 1 5                                |                         |  |  |  |  |  |
| •  | How Long:  | Annual Income: \$                    | Harri Langu             |  |  |  |  |  |
| Annual Income: \$                                | How Long: Yrs. Mos.                                | Annual Income: \$                    | How Long: Yrs. Mos.     |  |  |  |  |  |
| Income Type                                      |  |                                      |                         |  |  |  |  |  |
| ☐ Salary ☐ Self-Employ                           | ed Pensioner                                       | ☐ Salary ☐ Self-Employ               | red Pensioner           |  |  |  |  |  |
| ☐ Alimony ☐ Commission                           | ☐ Contract   | ☐ Alimony ☐ Commission               | ☐ Contract              |  |  |  |  |  |
| Additional Income:                               | \$   | Additional Income:                   | \$                      |  |  |  |  |  |
| Previous Employment (complet                     | te if less than three years with current employer) |                                      |                         |  |  |  |  |  |
| Previous Employer:                               |  | Previous Employer:                   |                         |  |  |  |  |  |
|  |  | IID 14                               |                         |  |  |  |  |  |
| Annual Income: \$                                |  | Annual Income: \$                    |                         |  |  |  |  |  |
|  |  | <del>-</del>                         |                         |  |  |  |  |  |
| How Long:  Yrs. Mos.                             | <u> </u>   | How Long:  Yrs. Mos.                 | <u> </u>                |  |  |  |  |  |
| 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:    |  |  |  |  |  |
| <b>Property Details</b>                          |  |                                      |                         |  |  |  |  |  |
| Address:   |  |                                      |                         |  |  |  |  |  |
|  | Street   | Municipality                         | Province Postal Code    |  |  |  |  |  |
| Legal Description:                               |  |                                      | Number:                 |  |  |  |  |  |
| Property Type:                                   | ☐ Apartment ☐ Duplex ☐                             | Rowhouse Other:                      |                         |  |  |  |  |  |
| Property Title:                                  | ☐ Leasehold ☐ Condominium/St                       | rata Maintenance fee:\$              | /mo.                    |  |  |  |  |  |
| Description of Property:                         | Lot Size:  | Age of Building:                     |                         |  |  |  |  |  |
|  | Square Footage:                                    | Property Taxes                       |                         |  |  |  |  |  |

|  | CENTUM Regal Fir  |  |  |  |  |  |
|--|---|--|--|--|--|--|
| 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:   |   |  |  |  |  |  |
| onici real estate owned.   | Other Loans:  |  |  |  |  |  |
| Const  | Other Loans.  |  |  |  |  |  |
| Cars:  | _   |  |  |  |  |  |
|  | Car Loans/Leases:   |  |  |  |  |  |
| RRSPs:   | _   |  |  |  |  |  |
| Stocks, bonds, etc.:   | Credit Cards:   |  |  |  |  |  |
| ·  | _   |  |  |  |  |  |
| Other:   | _   |  |  |  |  |  |
|  |   |  |  |  |  |  |
|  | _   |  |  |  |  |  |
|  | Child Support/Alimony:  |  |  |  |  |  |
|  | _   |  |  |  |  |  |
| Total Assets:  | Total Liabilities:  |  |  |  |  |  |
| General Information  |   |  |  |  |  |  |
| General Information  |   |  |  |  |  |  |
|  |   |  | Y N  |  |  |  |
| Are there any suits or judgements against you or pendi   | ng against you?   |  |  |  |  |  |
| Have you ever gone through bankruptcy  |   |  |  |  |  |  |
| Are any of your assets pledged or in any other manner unavailable for payment of your debts?   |   |  |  |  |  |  |
| Are any of your assets presently involved in a marriage  | e or separation agreement?  |  |  |  |  |  |
| Are you the endorser or guarantor of anyone else's deb   | t?  |  |  |  |  |  |
| Are you the endorser or guarantor of any leases or con-  | Are you the endorser or guarantor of any leases or contracts?   |  |  |  |  |  |
| Comments:  |   |  |  |  |  |  |
|  |   |  |  |  |  |  |
|  |   |  |  |  |  |  |
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|  |   |  |  |  |  |  |
| The above information is submitted to enable CI  |   |  |  |  |  |  |
| The above information is submitted to enable CF of my /our knowledge and belief a true statemen  | t of my/our personal infor  | mation. In submitting  | this information, I /We l  | hereby consent   |  |  |
| The above information is submitted to enable CI  | t of my/our personal infor<br>ch credit reports and other   | mation. In submitting information CENTU  | this information, I /We l<br>M Regal Financial Corp  | hereby consent . may deem necessary  |  |  |
| The above information is submitted to enable CF of my /our knowledge and belief a true statemen to CENTUM Regal Financial Corp. obtaining su at any time in connection with this application for information to any credit reporting agency, financial Corp.   | t of my/our personal infor<br>ch credit reports and other<br>or a mortgage loan. I/We h<br>cial institution, legal firm   | mation. In submitting information CENTU ereby consent to the dittle insurance compa  | this information, I /We l<br>M Regal Financial Corp<br>isclosure of my/our pe<br>ny, mortgage insurance  | nereby consent . may deem necessary rsonal and credit company as well  |  |  |
| The above information is submitted to enable CF of my /our knowledge and belief a true statemen to CENTUM Regal Financial Corp. obtaining su at any time in connection with this application for information to any credit reporting agency, finances Centum Financial Group Inc and Filogix Inc.  | t of my/our personal infor<br>ch credit reports and other<br>or a mortgage loan. I/We he<br>cial institution, legal firm<br>or any other corporation di   | mation. In submitting information CENTU ereby consent to the d title insurance comparectly involved in the   | this information, I /We l<br>M Regal Financial Corp<br>isclosure of my/our pe-<br>ny, mortgage insurance<br>mortgage process. I /W   | nereby consent . may deem necessary rsonal and credit company as well  |  |  |
| The above information is submitted to enable CF of my /our knowledge and belief a true statemen to CENTUM Regal Financial Corp. obtaining su at any time in connection with this application for information to any credit reporting agency, finances Centum Financial Group Inc and Filogix Incorreceive periodic mortgage account information as   | t of my/our personal infor<br>ch credit reports and other<br>or a mortgage loan. I/We had a mortgage loan institution, legal firm<br>or any other corporation dissipation of the second corporation dispersion of the second corporation dispersion of the second corporation dispersion disper | mation. In submitting information CENTU ereby consent to the dittle insurance comparectly involved in the all estate related direct  | this information, I /We lead Regal Financial Corplisclosure of my/our penny, mortgage insurance mortgage process. I /W marketing material.   | nereby consent . may deem necessary rsonal and credit company as well e also consent to                        |  |  |
| The above information is submitted to enable CF of my /our knowledge and belief a true statemen to CENTUM Regal Financial Corp. obtaining su at any time in connection with this application for information to any credit reporting agency, finances Centum Financial Group Inc and Filogix Incorreceive periodic mortgage account information at Your privacy is important. We committed to res  | t of my/our personal inforch credit reports and other a mortgage loan. I/We he cial institution, legal firm or any other corporation dis well as mortgage and respecting and protecting you   | mation. In submitting information CENTU ereby consent to the dittle insurance comparectly involved in the all estate related direct ar privacy and security  | this information, I /We lead Regal Financial Corpliscoure of my/our peny, mortgage insurance mortgage process. I /We marketing material.   | nereby consent . may deem necessary rsonal and credit company as well e also consent to  d measures to protect |  |  |
| The above information is submitted to enable CF of my /our knowledge and belief a true statemen to CENTUM Regal Financial Corp. obtaining su at any time in connection with this application for information to any credit reporting agency, financias Centum Financial Group Inc and Filogix Incorreceive periodic mortgage account information a Your privacy is important. We committed to rest the privacy & security of your personal information.  | t of my/our personal inforch credit reports and other a mortgage loan. I/We he cial institution, legal firm or any other corporation dis well as mortgage and respecting and protecting you in through strict policies  | mation. In submitting information CENTU ereby consent to the dittle insurance comparectly involved in the all estate related direct ar privacy and security and practices in compared to the c | this information, I /We lead Regal Financial Corpliscoure of my/our peny, mortgage insurance mortgage process. I /We marketing material.   | nereby consent . may deem necessary rsonal and credit company as well e also consent to  d measures to protect |  |  |
| The above information is submitted to enable CF of my /our knowledge and belief a true statemen to CENTUM Regal Financial Corp. obtaining su at any time in connection with this application for information to any credit reporting agency, financias Centum Financial Group Inc and Filogix Incorreceive periodic mortgage account information a Your privacy is important. We committed to rest the privacy & security of your personal informat privacy legislation. Please contact us to discuss of | t of my/our personal inforch credit reports and other a mortgage loan. I/We had a mortgage loan in the cial institution, legal firm or any other corporation dissection with the corporation dissection and protecting and protecting you in through strict policies our privacy & security pole  | mation. In submitting information CENTU ereby consent to the dittle insurance comparectly involved in the all estate related direct ar privacy and security and practices in compicies and practices.  | this information, I /We lead Regal Financial Corplisclosure of my/our penny, mortgage insurance mortgage process. I /W marketing material.  We have implemented liance with applicable F | nereby consent . may deem necessary rsonal and credit company as well e also consent to d measures to protect  |  |  |
| The above information is submitted to enable CF of my /our knowledge and belief a true statemen to CENTUM Regal Financial Corp. obtaining su at any time in connection with this application for information to any credit reporting agency, financias Centum Financial Group Inc and Filogix Incorreceive periodic mortgage account information a Your privacy is important. We committed to rest the privacy & security of your personal informat privacy legislation. Please contact us to discuss of | t of my/our personal inforch credit reports and other a mortgage loan. I/We he cial institution, legal firm or any other corporation dis well as mortgage and respecting and protecting you in through strict policies  | mation. In submitting information CENTU ereby consent to the dittle insurance comparectly involved in the all estate related direct ar privacy and security and practices in compicies and practices.  | this information, I /We lead Regal Financial Corplisclosure of my/our penny, mortgage insurance mortgage process. I /W marketing material.  We have implemented liance with applicable F | nereby consent . may deem necessary rsonal and credit company as well e also consent to  d measures to protect |  |  |
| The above information is submitted to enable CF of my /our knowledge and belief a true statemen to CENTUM Regal Financial Corp. obtaining su at any time in connection with this application for information to any credit reporting agency, financias Centum Financial Group Inc and Filogix Incorreceive periodic mortgage account information a Your privacy is important. We committed to rest the privacy & security of your personal informat privacy legislation. Please contact us to discuss of | t of my/our personal inforch credit reports and other a mortgage loan. I/We had a mortgage loan in the cial institution, legal firm or any other corporation dissection with the corporation dissection and protecting and protecting you in through strict policies our privacy & security pole  | mation. In submitting information CENTU ereby consent to the dittle insurance comparectly involved in the all estate related direct ar privacy and security and practices in compicies and practices.  | this information, I /We lead Regal Financial Corplisclosure of my/our penny, mortgage insurance mortgage process. I /W marketing material.  We have implemented liance with applicable F | nereby consent . may deem necessary rsonal and credit company as well e also consent to  d measures to protect |  |  |



## **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.

| Confirma  | ation Of Employment And Income  |  |  |   |
|-----------|---|--|--|---|
|           | Confirmation of employment is requested in writi position held, rate of pay, number of guaranteed use our form if possible. |  |  |   |
|           | Request to confirm an annual salary of \$  If you are Self-Employed, a commission salespe                                   | for  | & \$   | for   |
|           | If you are Self-Employed, a commission salespe T4's and Notices of Assessments for the past the                             | rson, part time, or are in<br>ree (3) years to confirm | n receipt of annual bor<br>both net and gross in | nuses, we will require tax returns or come. |
|           | Other:  |  |  |   |
| Confirma  | ation Of Down Payment   |  |  |   |
|           | Verification via copies of bank statements, bank the client's name only. Deposits larger than \$100                         |  |  | s history, accumulated over time in         |
|           | Gift letter from an immediate relative. Please cor account.   | nplete our letter if possi                             | ble. Plus proof of gift I                        | peing deposited into your bank              |
|           | Copy of firm Agreement of Purchase and sale fo  | r existing residence or p                              | property and a copy of                           | f your current mortgage statement.          |
|           | Copy of investment certificates (GIC, RSP, T-Bill   | s, Bonds, etc.)  |  |   |
|           | Other:  |  |  |   |
| Property  | Requirements / Conditions   |  |  |   |
|           | Subject to satisfactory appraisal of subject proper exceed 75%.)  | rty to be completed by                                 | an accredited apprais                            | er. (Loan to Value ratio not to             |
|           | Subject to your chosen lender obtaining CMHC a CMHC representative. (Loan to Value ratio not to                             |  | ory appraisal of subjec                          | t property to be completed by a             |
| Other Do  | ocumentation Required   |  |  |   |
|           | Copy of firm Agreement of Purchase and Sale for   | r subject property.                                    |  |   |
|           | Copy of MLS listing OR if new construction, copi  | es of floor and site plan                              | S.   |   |
|           | Other:  |  |  |   |
| Other Co  | onditions   |  |  |   |
|           | Lawyer's Information  |  |  |   |
|           | ledge that I have been informed of the docume provide these promptly. In the case of a pre-ap                               |  |  |   |
| Client(s) |   | <br>Date   | Mortg  | age Consultant                              |

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