

Life Insurance (Cash Surrender Value):		Credit Cards:			
	\$		\$	\$	X
	\$		\$	\$	X
Stocks & Bonds:			\$	\$	X
	\$		\$	\$	X
	\$		\$	\$	X
	\$		\$	\$	X
RRSPs:		Other Debts:			
	\$		\$	\$	X
	\$		\$	\$	X
		Comments:			
Other- Deposit/Personal/Household:					
Deposit on purchase		\$			
Personal / HHG		\$			
Rent Deposit (last months rent)		\$			
Property to be Financed:		Purchase Price / Current Market Value	Closing Date	Financing Condition	Principal Residence
		\$			Y / N
Street Address			City	Province	Postal Code
					Type
Legal Description (lot, plan #)		Annual Taxes	Actual	Tax Year	Monthly Heat / Maint.
		\$	Y / N		Monthly Condo Fee
Listed on MLS	Rental	Monthly Rental Income	Details of Rental Income (lease/etc.)		
Y / N	Y / N	\$			
Lot Width X Lot Length	Irregular	Age	Stories	Square Ft.	Heat
ft / m	Y / N				Water
					Sewers
					Gas Avail.
					Y / N
					UFFI
					Y / N
					Potability Cert.
					Y / N
Contact for Inspection:		Name			Telephone
					()
Solicitor:	Name		Telephone		Facsimile
			()		()
Street Address			City	Province	Postal
Notes:					

I/we hereby authorize DLC Brayco Financial Inc. hereinafter referred to as "the Broker", to arrange on my/our behalf the loans described above and certify that the above information which is furnished with the intent that it be relied upon by the Broker to obtain said credit, is true and correct and: i) Agree (if this application is for a loan to be secured by a mortgage) that the evaluation inspection and legal expenses incidental to this application will be paid by me/us and that I am not in arrears on my present mortgage; ii) the above information includes all my/our debts and that we have no current unsatisfied judgements and that I/we have not declared bankruptcy in the last six years and that all my/our outstanding credits are current and in good standing; iii) I/we also acknowledge that the Broker may also be receiving a fee in respect to the arranging of this loan and I/we hereby waive any right to deny or dispute the Broker from receiving said fee; iv) in connection with my application for credit, I/we hereby take notice that you may be procuring and may be referring to a consumer report respecting me/us containing personal information and I/we hereby consent thereto and to the disclosure of such information to other credit grantors or consumer reporting agency and to retain this application for the Brokers records.

Applicant's Signature: _____ Date: _____
Co-Applicant's Signature: _____ Date: _____



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In this agreement, "you" and "your" refer to the undersigned; "we", "us" and "our" refer to Brayco Financial Inc.

- 1.) You certify that the information provided is true and accurate. That all debts are current and in good standing. That you have no outstanding judgments, and that you have not declared bankruptcy in the last 6 years.
- 2.) You acknowledge that we may be receiving a fee in respect to the arranging of a mortgage/loan and you hereby waive any right to deny or dispute our receiving said fee.
- 3.) You acknowledge that the evaluation, inspection and legal expenses incidental to this application will be paid by you.
- 4.) You authorize us, and any financial institution we send this application, to obtain information about you as permitted by law, including credit information, and to use your social insurance number for the express purpose of obtaining and sharing said information with other credit grantors, credit bureau, suppliers of services and mortgage insurers, and also to keep this application for our records.

Appraisal: \$ TBD

SIGNATURE(S): _____

Date: _____

Privacy Protections and Client Consent

I/We _____ is/are clients of each of:

Dominion Lending Centres Brayco Financial Inc., and

_____ ("My Independent Broker") for these purposes:

(name of the Independent Consultant/Co-broker)

Arranging and/or renewing loan(s) / mortgage(s),

- Considering group creditor insurance for which Brayco Financial or its affiliate is the group policy holder, **(Client can delete this)**
- Considering other products offered or approved by Brayco Financial or its affiliates that may be of interest to me/us. **(Client can delete this)**

I/We understand (a) My Independent Broker maintains his/her own client information and is not an employee or agent of Brayco Financial., (b) Brayco Financial has individuals (including My Independent Broker) acting for it, (c) my/our Brayco Financial file (containing my/our personal information) will be kept physically at the office of My Independent Broker until a loan/mortgage is funded, after which it is sent to a Brayco Financial corporate or licensed office for review and storage, and electronically on Brayco Financial computer systems, (d) access to this file is restricted to personnel having a need to deal with the file, and (e) I/we can review and correct personal information in this file or my/our personal contact information in My Independent Brokers client contact database.

Consents

My Independent Broker can retain and use my/our personal contact information for these purposes for seven years after the last loan/mortgage application made on my/our behalf.

Brayco Financial can use my/our personal information for these purposes and can:

- obtain personal information about either of us from the other, and about me/us from consumer reporting agencies, credit bureaus, and real estate appraisers.
- Provide my/our personal information to third parties for these purposes (eg. Lenders).

Each lender considering my/our applications from Brayco Financial can:

- obtain personal information about either of us from the other, and about me/us from consumer reporting agencies, credit bureaus, and real estate appraisers.
- Ensure the accuracy of my/our personal information by contacting third parties.

My/our personal information can be retained by Brayco Financial and by these lenders for seven years after:

- the last loan/mortgage application made on my/our behalf, or
- the end of the term of the loan/mortgage, whichever is later.

Client's Signature _____ Date _____

Second Client's Signature _____ Date _____

MORTGAGE BORROWER DISCLOSURE DOCUMENT

MORTGAGE BROKERAGE’S ROLE

The mortgage brokerage’s role (and that of their representatives, mortgage brokers/associates) and obligations to the borrower and the lender will vary depending on the nature of the service relationship between the mortgage brokerage and the lender or borrower. The following document describes the mortgage brokerage’s role and resulting obligations to you. You are encouraged to discuss this document with your mortgage brokerage representative and ask any questions you may have.

NATURE OF RELATIONSHIP

I will act as a transaction facilitator between the borrower and lenders who have authorized me to offer their mortgage products to borrowers. In this service relationship, I am authorized to offer the mortgage products of one or more lenders to borrowers who are seeking a mortgage. My duties to you, the borrower, are to act competently and honestly and to disclose all relevant information associated with the mortgage dealing. I am not employed by the lender and offer mortgages from multiple lenders

COMPENSATION:

I may be compensated for this mortgage transaction by way of commission/income or fee paid by the lender, renewal commission, and/or fee charged to you

I may also receive monies or non-monetary benefits from the lender that include additional commission/income based on volume and efficiency with lender, travel rewards, gifts and marketing expenses

OTHER:

You may be responsible for the following fees:
Property appraisal, legal, title insurance, application fee

As a mortgage broker/associate, I will be paying others part of my compensation for this mortgage referral:

- Yes
- No

By signing this mortgage borrower disclosure agreement you authorize the mortgage brokerage to pull your personal credit report.

Mortgage Brokerage: Dominion Lending Centres Brayco Financial
Mortgage Broker/Associate’s Name: _____

Mortgage Broker/Associate’s Signature: _____

Borrower Name(s): _____

Borrower Signature: _____

Date: _____