



Your Mortgage.  
Your Insurance.  
Your Terms.

# KNOW YOUR CLIENT

## Purpose of this Document

Not all mortgages are designed for the same purpose, and your situation is not the same as everyone else's. To help you choose the right combination of lender, product and terms, we need to understand your immediate and future plans. Please help us prepare the most suitable options for you by filling out this important form.

## Starters

What made you decide to contact me for your financing needs? \_\_\_\_\_

How long do you want a mortgage for? \_\_\_\_\_

Purpose of Mortgage:

Pre-Approval  Home Purchase  Transfer of Mortgage  Refinance/Equity Take out - if Yes, for what \_\_\_\_\_

Your Maximum Affordable Payment \_\_\_\_\_ Your Requested Mortgage Amount \_\_\_\_\_

What type of Mortgage are you interested in?  Fixed  Variable  Unsure

Are you working with a Real Estate Agent?  Yes  No

Will you need a moving service?  Yes  No

## Preferences

Do you have a particular lender preference? \_\_\_\_\_

What is most important to you in a mortgage? \_\_\_\_\_

What is the least important to you in a mortgage? \_\_\_\_\_

Do you want a line of credit as part of your mortgage? \_\_\_\_\_

Are you aware of the difference between a collateral vs standard mortgage \_\_\_\_\_

What is the most valuable service I can provide? \_\_\_\_\_

What other service can I provide to help you with your financing needs? \_\_\_\_\_

## Mortgage Knowledge

How would you rate your knowledge of Mortgages? (Primary Borrower)

\_\_\_\_\_

How would you rate your knowledge of Mortgages? (Co-Borrower)

\_\_\_\_\_

Are mortgage penalty calculations important to you?

\_\_\_\_\_

What other lenders have you approached so far?

\_\_\_\_\_

## Financial Overview

Are you working with a Financial Planner?  Y  N

Have you reviewed your Financial Plan in the last 12 months?  Y  N

Have you had a competitive quote on home or auto insurance?  Y  N

Are there any suits or judgements against you or pending against you?  Y  N

Have you ever gone through bankruptcy?  Y  N

Are any of your assets pledged or in any other manner unavailable for payment of your debts?  Y  N

Are any of your assets presently involved in a marriage or separation agreement?  Y  N

Do you own any other properties? (Including Jointly)  Y  N

Are you the endorser or guarantor of anyone else's debt?  Y  N

Are you the endorser or guarantor of any leases or contracts?  Y  N

Do you currently have a household budget and review it regularly?  Y  N

Would you like us to prepare and/or review your budget with you?  Y  N

What kind of Insurance coverage do you currently have? Home  Auto  Term Life  Whole Life  Creditor  Disability Other: \_\_\_\_\_

Describe your overall risk tolerance when it comes to financial matters \_\_\_\_\_

Other: \_\_\_\_\_

## Property Details (If Applicable)

Address: \_\_\_\_\_ Municipality: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Legal Description: \_\_\_\_\_ MLS Number: \_\_\_\_\_

Property Type:  Detached  Apartment  Duplex  Rowhouse  Other \_\_\_\_\_

Property Title:  Freehold  Leasehold  Condominium/Strata Maintenance Fee: \$ \_\_\_\_\_/month

Description of Property: Lot Size: \_\_\_\_\_ Age of Building: \_\_\_\_\_

Square Footage: \_\_\_\_\_ Property Taxes: \_\_\_\_\_

**SIGN HERE**  
\_\_\_\_\_  
Signature of Applicant **Date**

**SIGN HERE**  
\_\_\_\_\_  
Signature of Co-Applicant **Date**



Your **Mortgage.**  
Your **Insurance.**  
Your **Terms.**

# CLIENT CONSENT FORM

## Purpose of this Document

Signing this document allows us to collect and share information about you to enable us to process your application for mortgage financing and/or insurance needs analysis and quote. This information may be distributed to various lenders, carriers, and or credit bureaus as necessary and will be used to assist us in determining and servicing your needs.

## Credit Bureau & Privacy Authorization

The words I, we, me, us, my, and our mean each person who signs and the word you and yours means Premiere Mortgage Centre Inc., including any of its employees or independent mortgage specialists.

You may collect information during the course of my relationship with you from a credit bureau, any financial institution and any references I provide you. You are authorized to disclose this information (information means financial and all financial information about me and is not limited to information to identify me, qualify me for products and services or information that you may need for regulatory requirements and to service my needs) to credit bureaus and financial institutions. You may use the information to identify me, protect us both from fraud and error, understand my needs and eligibility for services including recommending particular products and services to meet my needs, provide ongoing service, provide follow-up and contact me in respect to any future services related to my needs and to comply with legal and regulatory requirements. Access to my information will only be given to those requiring the information including but not limited to those responsible for servicing my account, for regulatory compliance, for marketing and/or for credit adjudication.

If the mortgage is insured, the insurer may obtain a credit report and other information about me from any credit bureau or reporting agency and/or from you. I acknowledge that you will have access to my mortgage particulars.

## Specific Express Consent

- A. Realtor Notification**  
I authorize you to notify the realtor involved in this transaction whether my application for mortgage loan has been approved and to discuss my application with the realtor as you deem necessary.
- B. Continuing Communication**  
You may tell me about products or services that may assist with fulfilling my needs by telephone or other means, including electronic communications. This consent is intended to be 'express consent' as contemplated under Canada's Anti-Spam Legislation. This information would be related to the product offerings of Premiere Group of Companies.
- C. Referrals to Lenders**  
I agree that you will attempt to locate lenders willing to lend to me on terms acceptable to the lender. Should any initial loan or mortgage application be refused or not meet my requirements you may, at your option, without further notice to me, seek out other lenders. You may give any credit or other information about me, including any information disclosed on my mortgage application and my real estate information to any lenders. I further acknowledge that you are not a lender and that you have no responsibility or liability for any acts or omission of a lender, I will settle any claims and disputes directly with such lender.
- D. Testimonial Consent**  
Verico Premiere Mortgage Centre Inc. strives to provide their clients the highest level of service in their industry and throughout our interactions I may choose to provide a testimonial to them. Therefore I hereby authorize Verico Premiere Mortgage Centre Inc. to copy, exhibit, publish or distribute the Testimonial for purposes of publicizing their programs or for any other lawful purpose. These statements may be used in printed publications, multimedia presentations, on websites or in any other distribution media.

I confirm that I have read and understood the above-noted agreement and request that you proceed with steps to obtain mortgage financing approval and/or an insurance needs analysis and quote.

\_\_\_\_\_  
Name of Applicant

\_\_\_\_\_  
Signature of Applicant

SIGN HERE

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of Co-Applicant

\_\_\_\_\_  
Signature of Co-Applicant

SIGN HERE

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of Co-Signer  
(if applicable)

\_\_\_\_\_  
Signature of Co-Signer  
(if applicable)

SIGN HERE

\_\_\_\_\_  
Date

\_\_\_\_\_  
Mortgage Agent

\_\_\_\_\_  
Mortgage Agent License No.

\_\_\_\_\_  
Date