



MORTGAGE APPLICATION

35 Grand Marshall Dr, 2nd Floor, Toronto ON M1B 5W9

Tel: 416.283.2377 | Fax: 416.283.5820

DETAILS OF MORTGAGE FINANCING REQUEST

Purpose of Mortgage Requested: <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Equity Loan / Line <input type="checkbox"/> Pre-Approval			Amount
Property Value/Purchase Price: \$ _____	Mortgage Amount Requested: \$ _____	___ First	\$
Closing Date: _____	Financing Waiver Date: _____	___ Second	\$
		___ HELOC	\$

APPLICANT INFORMATION

Name:			
Date of birth:	SIN: #	Mobile: #	
Email:	Marital Status:	Dependents: #	Home Phone: #
Current address:			How long?
<input type="checkbox"/> Own <input type="checkbox"/> Rent Payment: \$		Email:	
Previous address (If less than 3 years at current address):			

EMPLOYMENT INFORMATION

Current employer:			
Employer address:			Years:
Phone: #	Fax: #	Annual income: \$	
Position:	<input type="checkbox"/> Hourly <input type="checkbox"/> Salary <input type="checkbox"/> Self Employed		
Previous employer (If less than 3 years at current):			
Phone: #	Fax: #	Income: \$	
Position:	<input type="checkbox"/> Hourly <input type="checkbox"/> Salary <input type="checkbox"/> Self Employed		

CO APPLICANT INFORMATION

Name:			
Date of birth:	SIN: #	Mobile: #	
Email:	Marital Status:	Dependents: #	Home Phone: #
Current address:			How long?
<input type="checkbox"/> Own <input type="checkbox"/> Rent Payment: \$		Email:	
Previous address (If less than 3 years at current address):			

EMPLOYMENT INFORMATION

Current employer:			
Employer address:			Years:
Phone: #	Fax: #	Annual income: \$	
Position:	<input type="checkbox"/> Hourly <input type="checkbox"/> Salary <input type="checkbox"/> Self Employed		
Previous employer (If less than 3 years at current):			
Phone: #	Fax: #	Income: \$	
Position:	<input type="checkbox"/> Hourly <input type="checkbox"/> Salary <input type="checkbox"/> Self Employed		

OBSDIAN MORTGAGE CORP

35 Grand Marshall Drive, 2nd Floor, Scarborough, Ontario, M1B 5W9

Tel: 416.283.2377 | Fax: 416.283.5820 | PAGE 1

NAME OF A RELATIVE NOT RESIDING WITH YOU		
Name:		
Address:		
Phone: #	Mobile: #	Relationship:

OTHER ASSETS OR SOURCES OF INCOME	
Description	Annual Income:
	\$
	\$

FINANCIAL NET WORTH (LOANS, LINE OF CREDIT, CREDIT CARDS)				
Assets	Value	Liabilities	Total Debt	Monthly payment
Cash	\$	Credit Card(s)	\$	\$
Principle Residence	\$	Principle Residence	\$	\$
Rental/Other Prop	\$	Rental/Other Prop.	\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
Total Assets	\$	Total Liabilities	\$	\$

MORTGAGE INFORMATION			
Mortgage Holder:	Balance Owning:	Monthly Payment:	Rate:
_____	\$ _____	\$ _____	% _____
Maturity Date:	Original Mortgage Amount:	Rate Type:	Term:
	\$ _____		

MORTGAGE INFORMATION			
Mortgage Holder:	Balance Owning:	Monthly Payment:	Rate:
_____	\$ _____	\$ _____	% _____
Maturity Date:	Original Mortgage Amount:	Rate Type:	Term:
	\$ _____		

SUBJECT PROPERTY DESCRIPTION		
Street Address:		
Legal Description (if Available):		
Construction Type:	# of Units:	Style:
Zoning:	Lot Size: _____ Sq [] ft/M []	Living Space _____ Sq [] ft/M []
Heating Type:	Garage Size:	Garage Type:
Annual Taxes: \$	Condo Fees: \$	Heating: \$ _____ /Month
Rental Income: \$	Property Value: \$	Purchase: \$ _____ Date: _____

CLIENT CONSENT

PRIVACY/SUITABILITY/CONSENT/ANTI-SPAM AGREEMENT

Obsidian Mortgage Corporation (OMC) takes pride in the policies and procedures used to protect the personal information collected and maintained on behalf of our clients. Access to personal information is granted to our agents under the Personal Information Protection and electronic Documents Act (PIPEDA).

COLLECTION AND USE OF INFORMATION

To better understand your financial needs and make you aware of new services that could help you reach your goals, OMC collects personal information from a variety of sources. Some personal information and some reasons it is collected include, but is not limited to, are:

1. Data such as name, address, contact numbers, email contact, income, employment, age, net worth, investment objectives, and banking information,
2. Unique identifier: such as social insurance, driver's license, passport numbers, etc, used to fulfill regulatory and other governmental obligations to distinguish you from other clients with similar names
3. Information from a consumer reporting agency or other source, which may include account information and/or information about creditworthiness. OMC uses this information to help determine the mortgage precuts that is suitable for your mortgage needs. OMC collects this information in order to provide the services you have requested, and to help us determine how OMC, or other non-affiliated companies may be of service to you.

GUIDELINES FOR DISCLOSURE OF INFORMATION

1. OMC may provide information to credit bureau agencies, financial institutions, insurers, private investors, creditor life company, etc.
2. OMC shall use the information to determine your financial situation for purposes related to services that you have requested from Obsidian Mortgage Corp., OMC may also provide the information to others that work for Obsidian Mortgage Corp., but only as needed for the provision of those services
3. OMC shall use your social insurance number as an aid to identify you with credit bureau agencies and financial institutions for credit history file matching purposes.
4. OMC may advise about the progress of your application. *Realtor, Builder, Financial Planner, etc, provide name or Not Applicable.
5. OMC may use your information to promote OMC services to you OMC will not use or disclose personal information for purposes other than those for which it was collected, except with the consent of the individual(s) or as required by law.

ONGOING COMMITMENT

Confidentiality is the key to a strong relationship and OMC is committed to protecting your privacy. This privacy statement is always available on our website: obsidianmortgages.com. If you need clarification regarding this policy, please contact our Director of Compliance at 35 Grand Marshall Dr, Toronto ON M1B 5W9 416-283-2377

SUITABILITY

I/we are aware of:

1. How a variable rate mortgage and its' applicable mortgage payment may increase without notice within the term of the mortgage. This may affect the ability to make payments
2. How terminating or prepaying a mortgage prior to maturity term may involve prepayment penalties. How different mortgage products can vary with various prepayment options
3. How changes in my/our employment (e.g. reduced income), credit, liabilities, etc., may affect the ability to make mortgage payments in the future and changes prior to closing could affect me/us not qualifying for the mortgage.
4. The monthly mortgage payment of PI & T that I/we are comfortable paying is \$ _____, based on my/our current personal financial obligations (including condo fees if applicable)
5. The benefits of creditors mortgage protection.
6. The inherent risks associated with mortgages. The agent has evaluated my/our needs to assist in determining the most appropriate mortgage including to offer to assist in preparing a budget.

Agent Initials

Client(s) Initials

CREDIT BUREAU CONSENT

I/we undersigned, declare the information provided with respect to my/our mortgage application is a true and accurate representation of my/our financial situation. I/we understand that it is being used to determine my/our credit responsibility and to evaluate my/our request for mortgage financing. I/we authorize OMC to obtain a credit report. I/we acknowledge that the completion of a mortgage of a mortgage application could take time and it might entail the pulling of additional credit reports. I/we permit OMC to pull one additional credit report up to six (6) months from the date signed below. I/we also authorize OMC to exchange such credit information for the purpose of securing mortgage financing to potential lenders, mortgage insurers, or service providers. OMC will retain the application and credit information whether or not the mortgage is approved.

CANADA ANTI-SPAM LEGISLATION

I will keep in touch via electronic messaging during your mortgage transaction as permitted by the legislation. However, Obsidian Mortgage Corp., occasionally communicates with its' database via electronic messages. The content provides insightful information on mortgage, finances, etc.. I/we wish to be kept informed and consent to the receiving of these informative communications for the term of/our mortgage. I/we can unsubscribe at any time. I/we have read, understood, and received a copy of this Privacy/Suitability/Consent agreement.

Print Name

Photo ID #

Print Name

Photo ID #

I _____, verify and warrant I have viewed proper identification documents.

Signature of Broker/Agent/Associate _____

Signature of applicant: _____	Time:	Date
Signature of co-applicant: _____	Time:	Date

OBSIDIAN MORTGAGE CORP

35 Grand Marshall Drive, 2nd Floor, Scarborough, Ontario, M1B 5W9

Tel: 416.283.2377 | Fax:416.283.5820 | PAGE 3