

PERSONAL INFORMATION

PRINCIPAL BORROWER		CO-BORROWER	
First Name	Initial	First Name	Initial
Last Name		Last Name	
Date of Birth	SIN	Date of Birth	SIN
Home Tel.#	Work Tel.#	Home Tel.#	Work Tel.#
Cell Phone#	Work Fax #	Cell Phone#	Work Fax #
Marital Status	No. of Dependents	Relationship to Primary Borrower	
Email		Email	
Present Address:		Present Address:	
City/Prov.	Postal Code	City/Prov.	Postal Code
Time at Residence: Years _____ Months _____		Time at Residence: Years _____ Months _____	
Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/> Rent: \$ -----/Month		Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/> Rent: \$ -----/Month	

Previous Address (If less than 3 years at Present address)

Previous Address:	Previous Address:
City/Prov.	Postal Code
Time at Residence: Years _____ Months _____	Time at Residence: Years _____ Months _____
Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/> Rent: \$ -----/Month	Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/> Rent: \$ -----/Month
Previous Address:	Previous Address:
City/Prov.	Postal Code
Time at Residence: Years _____ Months _____	Time at Residence: Years _____ Months _____
Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/> Rent: \$ -----/Month	Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/> Rent: \$ -----/Month
Previous Address:	Previous Address:
City/Prov.	Postal Code
Time at Residence: Years _____ Months _____	Time at Residence: Years _____ Months _____
Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/> Rent: \$ -----/Month	Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/> Rent: \$ -----/Month

All address should show on the application if total residency time should not be less than 3 years

EMPLOYMENT PRIMARY BORROWER

Current Employer Name & Address:	Self Employed <input type="checkbox"/>
	Operating as: Sole-Prop <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/>
Type: Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	Gross Annual Revenue : \$ _____

Email:		Job Title:
Phone:	Ext.	Industry/Sector:
Fax:		Income Type: Salary [] Hourly [] Commission [] Self-Employed [] Other [] Specify _____
Job/Business Start Date:		Income Period: Annual [] Monthly [] Bi-weekly [] Semi-monthly [] Weekly []
How long in this Industry : Years _____ Months _____		Income Amount : \$ _____

PREVIOUS EMPLOYMENT PRIMARY BORROWER

Previous Employer Name & Address	Type : Full-time [] Part-time [] Seasonal []
	Income Type: Salary [] Hourly [] Commission [] Self-Employed [] Other [] Specify _____
Phone:	
Job Title:	Time at Job:
Income Amount: \$ _____	Note:

EMPLOYMENT CO- BORROWER

Current Employer Name:	Self Employed []
	Operating as : Sole-Prop [] Corporation [] Partnership []
Type : Full-time [] Part-time [] Seasonal []	Gross Annual Revenue : \$ _____
Address with Postal Code	Job Title
Phone _____ Ext. _____	Industry/Sector
Fax _____	Income Type: Salary [] Hourly [] Commission [] Self-Employed [] Other [] Specify _____
Email _____	Income Period: Annual [] Monthly [] Bi-weekly [] Semi-monthly [] Weekly []
Job/Business Start Date	Income Amount : \$ _____
How long in this Industry : Years _____ Months _____	Notes:

PREVIOUS EMPLOYMENT CO-APPLICANT

Previous Employer Name	Type : Full-time [] Part-time [] Seasonal []
Address	Phone
Job Title	Time at Job
Income Amount: \$ _____	Income Type: Salary [] Hourly [] Commission [] Self-Employed [] Other [] Specify _____

OTHER INCOME

Rental : \$ _____/Month + Child Support : \$ _____/Month + Pension : \$ _____/Month
Alimony : \$ _____/Month + Child Benefit : \$ _____/Month. Age of Children :
Other Income, please provide detail:

FINANCIAL ASSETS

PRIMARY APPLICANT		CO-APPLICANT	
Savings at		Savings at	
RRSP at		RRSP at	
Real Estate Property		Real Estate Property	
Stocks/Bonds/Mutual Funds at		Stocks/Bonds/Mutual Funds at	
Household Goods		Household Goods	
Life Insurance Cash Value		Life Insurance Cash Value	
Deposit on Purchase		Deposit on Purchase	
Vehicle : Make, Year & Value		Vehicle Make, Year & Value	
Other		Other	
TOTAL		TOTAL	

FINANCIAL LIABILITIES

APPLICANT		CO-APPLICANT	
Credit Card 1		Credit Card 1	
Credit Card 2		Credit Card 2	
Personal Loan		Personal Loan	
Auto Loan/Lease: Balance & Monthly Payment		Auto Loan/Lease: Balance & Monthly Payment	
Student Loan		Student Loan	
Alimony/Child Support		Alimony/Child Support	
Tax Arrears		Tax Arrears	
Mortgage Guarantee if any		Mortgage Guarantee if any	
TOTAL		TOTAL	

I/We warrant and confirm that the information given in the mortgage application form is true and correct and I/we understand that it is being used to determine my/our credit responsibility. You are authorized to obtain any information you may require for these purpose from other sources (Including for example, credit bureau) and each such source is hereby authorized to provide you with such information. I/We also understand that the information given in the mortgage application form as well as other information you obtain in relation to my credit history may be disclosed to potential mortgage lenders, financial intermediary and mortgage insurers, organizations providing technological or other support services required in relation to this application and any other parties with whom I/we purpose to have financial relationship.

SIGNATURE REQUIRED IF THIS DOCUMENT IS PRINTED

Primary Borrower Signature

Date

Co-Borrower Signature

Date



CLIENT CONSENT FORM

I/we warrant and confirm that the information given in the mortgage application form is true and correct and I/we understand that it is being used to determine my/our credit responsibility and to evaluate and respond to my/our request for mortgage financing. You are authorized to obtain any information you may require for these purposes from other sources (including, for example, credit bureau) and each source is hereby authorized to provide you with such information. I/we also understand, acknowledge, and agree that the information given in the mortgage application form as well as other information you obtain in relation to my credit history may be disclosed to potential mortgage lenders, mortgage insurers, other service providers, organizations providing technological or other support services required in relation to this application and any other parties with whom I/we propose to have a financial relationship.

I/we further acknowledge and agree that each potential mortgage lender, mortgage insurer or service provider to whom you provide the mortgage application and / or my/our personal information is permitted to receive such application and information and maintain records relating to me/us and my/our mortgage application and to hold, use, communicate and disclose personal information about me/us, including my/our Social Insurance Number (SIN) if I/we provide it, and collect personal information from me/us, you and from third persons, including credit bureau, credit reporting and collection agencies, financial institutions, my/our past and present employers, creditors and tenants, or any other person who has information about me/us for the purposes of recording, evaluating and responding to my/our application for mortgage financing or related activities and I/we specifically consent to the release and disclosure of personal information by such persons to and among you and each potential mortgage lender, mortgage insurer or other service provider.

Client Signature: _____ Client Name: _____ Date: _____

Client Signature: _____ Client Name: _____ Date: _____

Client signature: _____ Client Name: _____ Date: _____

DISCLOSURE TO BORROWER

Mortgage Brokerage

Red Star Mortgage Group

1612 Logan Ave. Winnipeg, MB. R3E 1S6

Phone Number: 204-202-7793

Fax Number: 204-202-7706

This mortgage disclosure must be signed by the Borrower(s) and the Broker, including any Mortgage Salesperson or Authorized Official acting for the Broker prior to the Borrower(s) signing the lender's mortgage commitment.

MORTGAGE BROKER'S ROLE

The mortgage broker's role and obligations to the borrower (you) and the lender will vary depending on the nature of the service relationship between the mortgage brokerage, you and the lender. The disclosure document describes the mortgage broker's role and resulting obligations to you. You are encouraged to discuss this document with your mortgage broker and ask any question that you have.

A mortgage broker will endeavour to obtain the best mortgage for the borrower [you] depending on your qualifying income, credit history, equity, risk tolerance, choice of property and other financial goals that might affect your choice of mortgage product.

NATURE OF RELATIONSHIP

The mortgage broker acts as an intermediary between the borrower (you) and lenders who have authorized it to offer their mortgage products to borrowers. In this service relationship, the mortgage broker is authorized to offer the mortgage products of multiple lenders to borrowers who are seeking to secure a mortgage. The mortgage broker is not employed directly or indirectly by any of the lenders for whom it is authorized to offer mortgage products.

The mortgage broker's duties to you, the borrower, are to act competently and honestly and to disclose all relevant information associated with the mortgage.

INTEREST DISCLOSURE

- | The brokerage is an affiliate or subsidiary of the lender..... Yes No
- | The brokerage and its representatives have a direct or indirect interest in the transaction..... Yes No

COMPENSATION

The mortgage broker may (will) be compensated for this mortgage transaction in the following ways:

- | By way of commission or fee paid by the lender depending on the length of the term and the amount of the mortgage and may also include a bonus paid by the lender; ** Yes No
- | By way of renewal commission from the lender and/or; Yes No
- | By way of fee charged to you in the amount of \$ _____ " " " " " " " " " " Yes No
- | By way of a cash back offer where the lender pays _____ % of the mortgage amount to the mortgagebroker on behalf of the borrower(you)..... Yes No
- | Non-monetary benefits may also be received from the lender..... Yes No

OTHER FEES

The borrower (you) may be responsible for additional fees, including the following:

- | Property appraisal fees, legal fees, title insurance fees, default mortgage insurance fees, home inspection fees, registration fees, lender fees, and home owner insurance fees.

MATERIAL AND GENERAL RISKS

Your broker/agent has reviewed with you the risks associated with a mortgage commitment. In addition the following terms and conditions associated with the mortgage commitment have been discussed.

- | The right to repay the amount borrowed prior to maturity, if any;
- | The prepayment penalty if paid in full before maturity, if any;
- | Risks and/or benefits of fixed or variable rate mortgage
- | Other details of this mortgage such as cash back penalty, portability, assumability, transferability

DISCLOSURE TO BORROWER

ACKNOWLEDGEMENT

I/We hereby acknowledge that I/we received a copy of this disclosure document. I/we acknowledge that we have reviewed the content of this disclosure.

Mortgage Broker's Name

Print Name

Signature

Date

Phone Number: 204-202-7793

Fax Number:

Borrower's Name

Print Name

Signature

Date

Borrower's Name

Print Name

Signature

Date