

CMB Mortgage Introduction Form

☐ Two (2) pieces of evidence of income included with this MIF. (See **Step 1** on page 2.)

Type of Finance: Residential ☐ Commercial ☐ Business ☐ Land ☐ Credit card ☐

Security: 1st mortgage ☐ 2nd mortgage ☐ A/R ☐ Other _____

Company name (if applicable): _____

YOUR PERSONAL INFORMATION

First name _____	Last name _____	Social insurance number _____	Date of birth (m/d/y) _____
Marital Status _____ Dependents # _____		Smoker : Yes <input type="checkbox"/> No <input type="checkbox"/>	
Address street _____ Suite # _____		Home phone _____	
City _____	Province/State _____	Postal code _____	Work phone _____
E-mail address _____			Fax number _____
First name _____	Last name _____	Social insurance number _____	Date of birth(m/d/y) _____
Marital Status _____ Dependents # _____		Smoker : Yes <input type="checkbox"/> No <input type="checkbox"/>	
Address street _____ Suite # _____		Home phone _____	
City _____	Province/State _____	Postal code _____	Work phone _____
E-mail address _____			Fax number _____
Consultant Name IMB Wealth Management Inc.		ManuLife Code 945500	Tel. 416.410.3842 Fax. 416.410.6082 approvals@cmbcanadamortgage.com

General

Use of information. You acknowledge and consent that the information you provide (or we collect with your consent) with respect to this credit application will be maintained in a credit file with us.

Access to your information will be limited to: our employees and our agents and their delegates in performance of their duties; other credit granters or credit bureaus and Personal Information agents; mortgage insurers including mortgage portfolio insurers, credit insurers and other service providers used by us; those to whom access has been granted by you; and those authorized by law.

This personal information will allow us to: evaluate your credit application; provide services to you or us; properly administer any financial services and products we provide to you; and provide you with details of other financial services and products offered by us and our affiliates.

Where personal information is provided to our service providers and other third parties for the purposes described above, you understand that we will contractually require them to protect the information in a manner that is consistent with our privacy policies and practices.

You understand that you may withdraw this consent at any time upon reasonable notice subject to legal and contractual restrictions. However, you understand that this withdrawal of consent may impact our ongoing ability to provide you with financial products and services.

You authorize us to use your Social Insurance Number for tax purposes and for administration of your account. The referring consultant may receive a commission, from the licensed brokerage, for making the introduction.

You understand that you have the right to request a copy of our privacy policies and to request access to your personal information in your file and request that any inaccurate information be corrected. To do so you may send a written request with details to: Privacy Officer, C.M.B. Canada Mortgage Brokers Inc. 14 – 3650 Langstaff Road Suite 275 Woodbridge Ontario Canada L4L 9A8. **High-ratio mortgage** – The granting of the Loan or any part thereof or approval for insurance by CMHC or any insurer is not to be construed or relied on by the borrower(s) and any guarantor(s) as representing a confirmation of the value or condition of the underlying property, whether or not appraisals or inspections are carried out by or for CMHC or other insurers; nor is it to be construed or relied on by the borrower(s) and any guarantor(s) as representing a confirmation of the borrower(s) and any guarantor(s) ability to pay the Loan.

For Quebec residents only: You have expressly requested that this application and all related documents, including notices, be drawn up in the English language. Vous avez expressément demandé que cette convention et tout document y afférent, y compris tout avis, soient rédigés en langue anglaise.

We may obtain from anyone (including a credit reporting agency, financial institution, governmental body or employer) personal, credit or other information about you, and you authorize and consent to our doing so.

Signature First applicant _____	Date _____	Signature Second applicant _____	Date _____
---------------------------------	------------	----------------------------------	------------

CONTACT INFORMATION

If you'd like us to contact you: A CMB or Bank agent will be pleased to contact you Monday to Sunday between 9

a.m. And 9 p.m. ET. First Applicant ☐ Co-applicant ☐ At home ☐ At work ☐ On (date) _____

Between _____ and _____ (Local time)

CMB Mortgage Introduction Form Schedule D

Step 1. Complete and submit the CMB Mortgage Introduction Form along with two pieces of income verification, as outlined below.

Second position and high-ratio applicants must also provide the additional documentation outlined below. The application will NOT be processed until this information is provided.

If the applicants wish to obtain a competitive financing offer it is important to provide as much financial information as possible. The lenders will view more information as a lowered risk and reward the borrower with a better rate.

<p>≥ We must receive:</p> <ul style="list-style-type: none"> • A recent pay slip (mandatory), plus • Any one of the following: • last year's T-4 slip • last year's T-1 general (first four pages) • last year's notice of assessment from Revenue Canada, or • a letter from the employer (confirming employment and income) <p>≥ For self-employed applicants, we <u>may</u> need:</p> <ul style="list-style-type: none"> • 2 years' financials; and • 2 years' notice of assessment. <p>≥ For retired applicants, we <u>may</u> need:</p> <ul style="list-style-type: none"> • the last 2 years' T1 Generals (first four pages) If clients are living off investments, we require copies of their investment statements. 	<p>≥ For second position mortgage applicants, we need:</p> <ul style="list-style-type: none"> • a mortgage statement from your financial institution for your current mortgage <p>≥ For high-ratio mortgage applicants with an existing high ratio mortgage with CMHC or other insurance mortgage loan default insurance, we need</p> <ul style="list-style-type: none"> • a copy of your CMHC or other insurer documentation.
--	--

Step 2. A CMB or Bank agent will be calling you to complete the application process. Please ensure you have the information from the following checklist ready for your telephone appointment.

What you need ...	What that includes ...
Information of all applicants	Personal information (Date of Birth, Social insurance No.) Employment information (Employer name, type of employment, duration) Income
A list of your assets and their estimated value	Real estate, including property type/location RRSPs Chequing accounts Savings accounts Automobiles (make & model) Stocks and bonds Investments Other
A list of your monthly expenses/liabilities and their estimated amounts	Outstanding mortgage(s) (Dollar value and maturity date) Name of your current mortgage lender(s) (financial institutions) Outstanding loans Lines of credit Credit card balances Income tax owing Other (E.g. Support/alimony payments and day-care costs)
Information about your home	Age / Purchase date / Purchase price Square footage of house, excluding basement / Lot size Heating type Annual property taxes

Contact us:

C.M.B. Canada Mortgage Brokers Inc.

14 – 3650 Langstaff Road Suite 275

Woodbridge Ontario L4L 9A8

T. 416.410.1315 F. 416.410.0751 approvals@cmbcanadamortgage.com

Mortgage Licence Ontario FSCO 10134 BC FICOM X300202 Alberta RECA