



**CMB Worksheet**

Two (2) pieces of evidence of income included with this Worksheet (See **Step 1** on page 3.)

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

**Purpose of Loan:** Purchase  Equity take out  Refinance  Transfer/switch

Assumption  Covenant change  Equity line  Mezzanine finance

**Security:** 1st mortgage  2nd mortgage  Accounts receivable  Other \_\_\_\_\_

Loan amount requested	Purchase price/value	Condition date (if applicable)(m/d/y)
Closing date (m/d/y)	Term requested	Amortization requested
Company name (if applicable):		

**YOUR PERSONAL INFORMATION**

**Applicant**

**Co-applicant**

First name	Last name	First name	Last name
Marital Status	Dependents #	Marital Status	Dependents #
Social insurance number	Date of birth (m/d/y)	Social insurance number	Date of birth (m/d/y)
Smoker : Yes <input type="checkbox"/> No <input type="checkbox"/>		Smoker : Yes <input type="checkbox"/> No <input type="checkbox"/>	
Current address	Suite #	Current address	Suite #
Own <input type="checkbox"/> Rent <input type="checkbox"/>		Own <input type="checkbox"/> Rent <input type="checkbox"/>	
City	Province/State	Postal code	
Home phone			
Work phone			
Fax number			
E-mail address			
Previous address (if at current address less than 2 years)			
City	Province/State		
Employer's name			
Employer's address			
Current position			
Length of service _____			
Income type (salary, commission) _____			
Annual Income on last N.O.A. \$			
Current annual income \$			
Self employed : Yes <input type="checkbox"/> No <input type="checkbox"/>			
Other income (please specify)			
Previous bankruptcy discharge date			
<b>Consultant name</b>	<b>Code ID</b>	<b>Branch ID</b>	<b>Phone</b>
			<b>E-mail (required)</b>



**CMB Worksheet**

**Property**

Address	Suite #
Province	Postal Code

**Type of property :** One storey  Two Storey  Three storey  Split level  Lot   
 Acreage  Other  \_\_\_\_\_

Year built/purchased	Square footage	Lot size	Annual tax estimate
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**Property description :** Freehold  Leasehold  Condominium  Unknown

**Zoning :** Major urban residential  Urban residential  Other  \_\_\_\_\_

**Building construction :** Brick & stone  Insulbrick  Aluminum  Other  \_\_\_\_\_

**Parking :** Attached  Detached  Single  Double  None  Other  \_\_\_\_\_

**Water :** Municipal  Private well  Shared well  Cistern  Other  \_\_\_\_\_

**Heating :** Forced air/gas  Oil  Hot water  Electric  Other  \_\_\_\_\_

**Waste disposal :** Sewer  Septic  Holding tank  Other  \_\_\_\_\_

**Financial ASSETS**

**Applicant (values \$)**

**Co-applicant (values \$)**

Cash	Cash
Retirement savings	Retirement savings
Property	Property
Vehicle	Vehicle
Investments	Investments
Other	Other

**Financial LIABILITIES**

Mortgage	Mortgage
Credit card #1	Credit card #1
Credit card #2	Credit card #2
Loan	Loan
Credit line	Credit line
Auto loan	Auto loan
Lease	Lease
Student loan	Student loan
Other	Other



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

**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 grantors 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. Referring consultants may receive a fee and remuneration.

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.

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.**

<b>Signature</b> First applicant	<b>Signature</b> Second applicant
<b>Date</b>	<b>Date</b>

**CONTACT INFORMATION**

**If you'd like us to contact you:** A CMB 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)

Telephone and fax

Calgary 403.456.2377 Toronto 416.410.3842 ext 4 Vancouver 778.383.1995

C.M.B. Canada Mortgage Brokers Inc. 365 Healey Road Unit 20 Bolton, Ontario L7E 5C1

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[www.cmbcanadamortgage.com](http://www.cmbcanadamortgage.com)