

Mortgage Appointments

Information required:

The following information is required as soon as possible and delay in obtaining it will prevent or delay your loan from being completed. In particular some mortgagees will require as much as six business days to provide a mortgage information or discharge statement and condominium corporations are entitled to a ten day period after receipt of the request and payment to provide a status certificate.

1. **Existing First Mortgagee:** Name:
Address and telephone number of branch administering loan

Mortgage reference number:
2. **Existing second mortgage for payout:**
Name of mortgagee:
Address and telephone number of person administering:
3. **Insurance:**
Name of Broker:
Telephone Number:
Fax Number:
Name of Insurance Company:
Policy Number:
4. **Tax:**
Copy of most recent bill:
Receipt for payments:
Total current year taxes:
Amount paid by you or your mortgagee to date:
5. **Condominium:**
Name of Management Company:
Telephone Number:
Address:
6. **Payouts:**
Name:
Account Number:
Mailing Address:

Name:
Account Number:
Mailing Address:

Name:
Account Number:
Mailing Address:

Name:
Account Number:
Mailing Address:

Name:
Account Number:
Mailing Address

CLEAR copies of statements will prevent errors in account numbers and assist in timely payment.

**7. Pre-authorized payments
or postdated cheques:**

If you are obtaining an institutional first or second mortgage please provide a void cheque, which **must have your name and address on it - most institutions will not accept a blank or counter cheque**, or a pre-authorized debit form that you may obtain from your bank and which they must stamp showing your account details.

Private lenders will require postdated cheques for the mortgage term. For example for a one year mortgage payable monthly they will require 12 postdated cheques. They cannot utilize pre-authorized debits.

8. Name of Spouse:

Name:

Are you separated?

Is the home now, or prior to the date of your separation, occupied as a family residence by you and your spouse?

Have all rights in the property been released by your spouse by a written separation agreement? - Please provide copy.

YOUR SPOUSE WILL BE REQUIRED TO EXECUTE THE MORTGAGE DOCUMENTS AS CONSENTING SPOUSE IF THE PROPERTY IS, OR HAS BEEN OCCUPIED, BY YOU AND YOUR SPOUSE AS A FAMILY RESIDENCE, UNLESS RIGHTS HAVE BEEN RELEASED BY A WRITTEN SEPARATION AGREEMENT.

- 9. Identification:** **Ontario Health Cards may not be used for identification.**
Please bring with you **two** pieces of identification. We will need to see the original copies and to make copies from the originals. Identification should be from the following lists (with at least one piece from Schedule "A").

Schedule "A" Identification

- a valid (**not expired**) driver's license issued by a provincial government in Canada;
- a **current** Canadian passport;
- a Certificate of Canadian Citizenship or Certification of Naturalization;
- a Permanent Resident card or Citizenship and Immigration Canada Form IMM1000 or IMM1442;
- an Old Age Security card issued by the Government of Canada;
- a Certificate of Indian Status issued by the Government of Canada;
- a First Nations Treaty Card;
- a Municipal, Provincial or Federal government employee identification card;
- a "Bring Your Identification" (BYID) photo card issued by the Liquor Control Board of Ontario;
- a Firearms Acquisition Certificate issued by the federal government;
- a document or card with your signature and photograph on it issued by either the federal or provincial government;
- a birth certificate issued in Canada.

Schedule 'B' Identification

a Social Insurance Number (SIN) card issued by the Government of Canada;

a signed valid credit card issued by a member of the Canadian Payments Association;

an employee identity card with a photograph from an employer well known in the community;

a signed Canadian Institute for the Blind (CNIB) client card with a photograph;

a current foreign passport

a current foreign drivers license.

10. **Your Solicitor:** You may appoint your own solicitor to advise you with respect to the mortgage documents and witness your signature. If you wish to do so please provide the following:

Name:

Address:

Telephone Number:

Fax Number:

PLEASE NOTE THAT I am not your lawyer but act **solely** on behalf of the mortgage lender. I will not be providing you with legal advice or representation. If you fail to appoint your own lawyer and elect to execute documents at my office you are acting in this mortgage transaction on your own behalf and the mortgage documents include a waiver of independent legal advice or representation. **I strongly urge you to obtain your own lawyer.**