

Atlantic (HS) Financial Corporation

O/A Atlantic (HS) Financial Mortgage Architects
 80 Acadia Avenue, Suite 211, Markham, Ontario L3R 9V1
 Tel: (905) 940-2783 Fax: (905) 940-8692
 Brokerage License Number: 10422

APPLICANT	LAST NAME	FIRST NAME	MIDDLE NAME	S.I.N.	DATE OF BIRTH
ADDRESS				CITY/PROV.	POSTAL CODE
OWN	RENT	PARENTS	\$	HOW LONG	MARITAL STATUS
HOME TEL:		BUS. TEL:		MOBILE:	E-MAIL
PREVIOUS ADDRESS				CITY/PROV.	POSTAL CODE
OWN	RENT	PARENTS	\$	HOW LONG	

If less than 3 years at present address; please indicate.

EMPLOYMENT

CURRENT EMPLOYER		Job Title	
Company Address		Employment Type	
Company Tel.		Years	Income
PREVIOUS Employer		Job Title	
Company Address		Employment Type	
Company Tel.		Years	Income

If less than 3 years with present Employer; please complete "Previous Employer / Address / Years / Income"

FINANCIAL STATEMENT

ASSETS	\$	LIABILITIES	\$	MONTHLY PAYMENT
CASH AND BANKS		BANK LOAN		
STOCKS AND BONDS		CAR LOAN / LEASE		
REAL ESTATE - RESIDENCE		MORTGAGE - RESIDENCE		
REAL ESTATE - OTHER		MORTGAGE - OTHER		
AUTOMOBILE		CREDIT CARDS (SPECIFY)		
RRSP, TFSA		STUDENT LOANS		
OTHER ASSETS (specify)		OTHER DEBTS (specify)		
TOTAL ASSETS		TOTAL LIABILITIES		
		NET WORTH		

PROPERTY DESCRIPTION

PROPERTY DESCRIPTION	Residential	Commercial	Industrial	Land
Address		City / Prov.	Postal Code	
House Type	Detached	Semi-Detached	Townhouse	Condominium
Lot Size	Sq. Footage	No. of Rooms	Age	Others
Annual Tax	Heating Cost		Annual Condo Fees	

PURPOSE

New Purchase
 Refinance
 HELOC
 Other

MORTGAGE REQUIREMENT INFORMATION

Loan Amount		Term / Amortization		Interest Rate	
Closing Date		Property Value		Down Payment	

I / We hereby certify that the information given above is correct. It is understood that the evaluation, inspection fees and legal expenses incidental to this application will be paid by me/us. I/we have not been refused a loan on the above security and (if applicable) am/arc not in arrears on my/our present mortgage. I/we hereby agree that finders, fee for the mortgage loan contemplated herein may be obtained from the lender and that such finders fee is earned by ATLANTIC (HS) FINANCIAL CORPORATION absolutely.

CONSENT

I/We authorize ATLANTIC (HS) FINANCIAL CORPORATION and its authorized lenders to obtain such factual and investigative information regarding me/us from others as permitted by law. To furnish other consumer credit grantors and credit bureau particulars of the credit application and subsequent credit experience if applicable and to retain this application for its records.

Dated at _____ this _____ day of _____, 20

 Applicant Name

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Atlantic (HS) Financial Mortgage Architects ("AFMA", "we", "us" and "our") is an independently owned and operated brokerage, in accordance with our privacy policy and our obligations at law, may collect, receive, retain, use and disclose personal information about you, our client, for the purposes of verification; assessing credit-worthiness; establishing credit limits; maintaining client relationships; presenting your mortgage application to various lenders and insurers and providing information to you about other products and services that may be of interest to you. We may also disclose your personal information to (i) any potential purchaser of our business and their advisors, (ii) any third-party service providers to whom we may outsource our business functions and (iii) any parties involved in the securitization, assignment or pledge of a loan or mortgage that are obtained through us.

By signing this form, you are providing your acknowledgement and express consent to AFMA and our agent:

1. to collect, use, retain and disclose your personal information for seven (7) years following the later of a) the date of your latest application with us, or b) the date on which your loans or mortgages we have arranged for you have expired or been terminated.
2. to inquire and receive your personal information from: consumer reporting agencies, credit bureaus, real estate appraisers, your bank(s) or other financial institutions, your past mortgage brokers, your present and past employers and other third parties who may have information about your financial status.
3. that the approval or granting of any mortgage by a lender to you, as arranged by AFMA, is not to be construed or relied upon by you as representing the value or condition of any underlying security or interpret that you have the ability to repay the arranged mortgage debt.
4. to receive commercial electronic messages and other forms of business information, communications and marketing regarding products and services that may be of interest to you.
5. that AFMA and our agent have not provided you with any investment advice or services and has advised you of the need for independent financial and tax planning advice from a qualified professional.
6. that AFMA and our agent may receive fees or incentives from a lender for arranging a mortgage or loan for you. Fees and incentives include but are not limited to money, points or goods and services. Fees and incentives may vary between lenders for similar products and may also be dependent on the amounts and types of mortgage products originated.
7. If private or alternative financing is required, you may pay a Brokerage Fee and a Lender Fee for arranging the financing. The fees will vary based on the amount, nature of financing and applicant(s) financial circumstances. Such fees are disclosed in our Mortgage Commitment Letter for your approval.
8. We may terminate this engagement at any time in writing to you, for reasons including but not limited to:
 - If you provide us with false, incomplete or misleading information.
 - If you ask us to perform an unethical or illegal act.
 - If you fail to cooperate with us.
 - If we determine that we are unable to meet your service expectation or requirement.
 - If we cannot find sustainable financing for you despite our best efforts to do so.

If you do not wish to receive any information or marketing from us regarding other products or services that may be of interest to you, please initial the box where indicated:

No, I / We do not want you to send me any information on other products or services

Privacy Principles - We are committed to maintaining the confidentiality of client information. The Personal Information Protection and Electronic Documents Act (PIPEDA) requires us to collect, use, and distribute client information only to meet its obligations to its clients and regulatory requirements under securities legislation and anti-money laundering legislation.

PIPEDA applies to the personal information collected, used or disclosed by organizations engaged in commercial activities, from banks and retail outlets to airlines, communications companies and investment firms. Many private enterprises operating within British Columbia, Alberta and Quebec are covered not by PIPEDA but by similar provincial statutes. A copy of our privacy policy and procedures is available on our website: www.mtgarc.ca. You may also contact our privacy compliance officer at 905-940 2783.

The Proceeds of Crime (Money Laundering) and Terrorist Financing Act - We are legally obligated as a reporting entity to report on personal and financial information on suspicious transactions, terrorist property to **Financial Transactions and Reports Analysis Centre of Canada (FINTRAC)** as stipulated under **The Proceeds of Crime (Money Laundering) and Terrorist Financing Act**.

CLIENT EXPRESS CONSENT & ACKNOWLEDGEMENT:

I hereby acknowledge the information disclosed above and provide my express consent,

Applicant Name

Applicant Name

Applicant Name

Applicant Name

Date

Date