

**Applicant:**

Mr. Mrs. Ms.  
 Name (first/init/last): \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ Prov: \_\_\_\_\_ Postal Code: \_\_\_\_\_  
 Telephone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Previous Address (if less than 3 years): \_\_\_\_\_

Currently Own Currently Rent Monthly Rent: \_\_\_\_\_

**Know Your Customer (KYC)**

S.I.N.# \_\_\_\_\_ Birthdate: (M/D/Y) \_\_\_\_\_  
 Marital Status:  
 Single Married Other # Dependents: \_\_\_\_\_  
 ID Type: \_\_\_\_\_ Ref #: \_\_\_\_\_ Expiry: \_\_\_\_\_  
 ID Type: \_\_\_\_\_ Ref#: \_\_\_\_\_ Expiry: \_\_\_\_\_  
 ID Type Examples: Drivers License, Alberta Health Care, Passport, Birth Certificate, Citizens Card, Etc.

**Employment Information:**

Employer's Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Telephone: \_\_\_\_\_  
 Occupation: \_\_\_\_\_  
 Start Date: \_\_\_\_\_  
 Previous Employer (if less than 3 years): \_\_\_\_\_  
 Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_

**Income:**

Hourly Rate: \_\_\_\_\_ # of hours: \_\_\_\_\_  
 OR  
 Annual Salary: \_\_\_\_\_

**Networth** (If required, please use a separate sheet)

Type of Asset	Current Balance/Value
_____	_____
_____	_____
_____	_____
_____	_____

**Co-Applicant:**

Mr. Mrs. Ms.  
 Name (first/init/last): \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ Prov: \_\_\_\_\_ Postal Code: \_\_\_\_\_  
 Telephone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Previous Address (if less than 3 years): \_\_\_\_\_

Currently Own Currently Rent Monthly Rent: \_\_\_\_\_

**Know Your Customer (KYC)**

S.I.N.# \_\_\_\_\_ Birthdate: (M/D/Y) \_\_\_\_\_  
 Marital Status:  
 Single Married Other # Dependents: \_\_\_\_\_  
 ID Type: \_\_\_\_\_ Ref#: \_\_\_\_\_ Expiry: \_\_\_\_\_  
 ID Type: \_\_\_\_\_ Ref# \_\_\_\_\_ Expiry: \_\_\_\_\_  
 ID Type Examples: Drivers License, Alberta Health Care, Passport, Birth Certificate, Citizens Card, Etc.

**Employment Information:**

Employer's Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Telephone: \_\_\_\_\_  
 Occupation: \_\_\_\_\_  
 Start Date: \_\_\_\_\_  
 Previous Employer (if less than 3 years): \_\_\_\_\_  
 Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_

**Income:**

Hourly Rate: \_\_\_\_\_ # of hours: \_\_\_\_\_  
 OR  
 Annual Salary: \_\_\_\_\_

Type of Liability	Current Balance (Approx.)
_____	_____
_____	_____
_____	_____
_____	_____

**Autos Owned:** Year: \_\_\_\_\_ Make & Model: \_\_\_\_\_ Value: \_\_\_\_\_ Loan/Lease Payments: \_\_\_\_\_  
 Year: \_\_\_\_\_ Make & Model: \_\_\_\_\_ Value: \_\_\_\_\_ Loan/Lease Payments: \_\_\_\_\_

**Properties Owned:** (If required, please use a separate sheet)

Address: \_\_\_\_\_ Purchase Price: \_\_\_\_\_ Date Purchased: (M/D/Y) \_\_\_\_\_  
 Outstanding Mortgage Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_ Lender: \_\_\_\_\_  
 Current Market Value: \_\_\_\_\_

Applicant Initial	CoApplicant Initial

## **Mortgage Borrower Disclosure and Service Agreement (Acting as an Intermediary)**

The Real Estate Council of Alberta has developed an Acting as an Intermediary Service Agreement to assist borrowers in understanding their relationship with mortgage brokerages and the mortgage broker's relationship with lenders, how the brokerage will be compensated, and to meet the requirements of section 43 of the *Real Estate Act Rules*.

For a variety of reasons, a mortgage professional may not always be able to obtain the lowest rate or best terms in the marketplace for a particular borrower. The terms of the purchase contract, type of property, property value, borrower's employment status, borrower's financial position and credit history are examples of some factors that may affect rates and terms. You are encouraged to discuss this document with your mortgage brokerage representative and ask any questions you may have regarding it.

The Real Estate Council of Alberta (RECA) is an independent, non-government agency, responsible for licensing and regulating mortgage brokers for Alberta. If you would like more information about the brokerage industry and role of mortgage brokers, please visit RECA's website at [www.reca.ca](http://www.reca.ca)

---

In this agreement, the words I, me, my, you, your and yours mean the Applicant, Joint Applicant(s) and any guarantor(s). The words we, us, and our mean Axiom Mortgage Solutions. The word "information" means personal information about me and any other person(s) identified in this application.

Axiom Mortgage Solutions  
The Mortgage Brokerage (we)

and

The Borrower(s) (you)

### **Term of Agreement**

This Agreement begins on the date this document is signed. It ends on the funding of the loan, mortgage or other financing.

### **Nature of Axiom Mortgage Solutions**

Axiom Mortgage Solutions is registered as Integrity First Mortgage Solutions Inc. O/A Axiom Mortgage Solutions and is independently owned and operated.

### **Services**

- ◆ We will collect your personal information to determine your identity and credit eligibility.
- ◆ We will submit your financing application and other documentation to the lender.

### **Personal and Confidential Information**

- ◆ You give your consent to us to collect, maintain, use and disclose your personal information for the purpose of this Agreement and for all uses consistent with arranging and/or renewing loans, mortgages or other financing.

- ◆ You agree, we will collect your personal information from any person or source that has personal information about you. You authorize them to release your personal information to us.
- ◆ You acknowledge and consent to the sharing of your information with Axiom Mortgage Solutions as required.
- ◆ You agree we can provide your personal information and financing application to each potential lender, insurer, insurance agent/broker or service provider, and they may receive this information and maintain records relating to you, including your Social Insurance Number if you provide it.
- ◆ You agree, each potential lender, and we can verify any information from any source for the purposes of this agreement and arranging and/or renewing loans, mortgages or other financing.
- ◆ We have no responsibility or liability for any acts of omissions of any lender. You agree to release and forever discharge Grant Mortgage Solutions Team and Axiom Mortgage Solutions from any claim which may have resulted due to the loan not being advanced or from fluctuations in the market either before or after your application was submitted.
- ◆ You agree we will retain your personal information for safe keeping in accordance with the Real Estate Act of Alberta, the Personal Information Protection Act (PIPA) and the Personal Information Protection and Electronic Documents Act (PIPEDA), whether or not your financing is approved or funded. You agree, we may send the application and personal information to a corporate office of the brokerage and Axiom Mortgage Solutions and hold the information securely with access restricted to individuals having a need to deal with the information.
- ◆ We will not:
  - a. Give out any of your confidential information without your consent, unless required by law.
  - b. Use confidential information we receive from you or that we get from performing under this agreement for any other purpose than those in this agreement unless you agree in writing.
- ◆ Our duty to keep your information confidential continues after this agreement ends.
- ◆ You understand the use of the information is to determine your credit eligibility.
- ◆ You agree we may advise your real estate agent or lawyer or law firm acting on your behalf about the progress of your application.
- ◆ You agree we may at the end of the term of this service agreement contact you to tell you about our services through mail, telephone, email, social media or other electronic means.
- ◆ You understand that you may withdraw consent at any time to have your name removed from our telephone, mail or email marketing lists by contacting our office.

### **Our Responsibilities**

- ◆ We will review your personal information and documents received to confirm your identity and your credit eligibility. If further verification is required, we will notify all parties to any potential transaction of any changes.
  - ◆ We may provide related financial services.
  - ◆ We will act as an INTERMEDIARY between you and lender(s).
- A) Our responsibilities to you in an intermediary relationship include:
- ◆ Be honest;
  - ◆ Exercise reasonable care and skill;
  - ◆ Gather your intended property and financial information to determine the lending options available to you;
  - ◆ Disclose and explain finance options for your consideration;
  - ◆ Complete and submit documentation to the lender; and
  - ◆ Keep you informed of the progress of your application.
- B) Our responsibilities to the lender are:
- ◆ Be honest;

- ◆ Exercise reasonable care and skill;
- ◆ Complete and submit documentation to the lender;
- ◆ Disclose what steps were taken to verify information and documentation as part of the application process;
- ◆ Keep the lender informed of the process of the application.

### **Your Responsibilities**

- ◆ Communicate and cooperate with us.
- ◆ Be honest.
- ◆ Give us personal and financial information and keep us updated on any changes.
- ◆ Pay all applicable expenses such as: Property appraisal, default mortgage insurance, title insurance, legal fees, Alberta Registries report and courier charges.
- ◆ Pay for any costs we incur to verify your personal information. We will discuss these expenses with you.

### **Credit Bureau Consent**

You authorize Axiom Mortgage Solutions to obtain credit report(s) from Equifax, TransUnion or any other Credit Reporting Agency as deemed necessary at any time in connection with this application for a mortgage loan. Mortgage lenders may obtain a separate credit report for the purpose of the mortgage loan.

### **Our Fee**

We will receive our fee for this mortgage transaction from the Lender:

We may (will) also receive monies or non-monetary benefits from the lender that include:

- Additional fees based on our volume of business with the lender
- Our efficiency with the lender
- Travel/gifts
- By way of a renewal commission from the lender if you keep the mortgage loan in force
- Attendance at seminars or conferences

### **Early End To This Agreement**

Despite the end date listed at the beginning of this agreement, the agreement ends immediately if any of these things happen:

1. We both agree in writing to an earlier date.
2. Our license to deal in mortgages is suspended or cancelled.
3. We are bankrupt, insolvent or in receivership.
4. You materially breach this agreement and we give you written notice to end it, or we materially breach this agreement and you give us written notice to end it.

If the agreement ends for any of these reasons, there will be no effect on our rights and your rights under this agreement.

### **Other Details About This Agreement**

1. The laws of the Province of Alberta govern this agreement.
2. Words in the singular meaning may be read as plural when required by the context.
3. The clause numbers will change as necessary, if there are any changes in this agreement.
4. Any future changes to this agreement must be in writing and signed by both of us to be effective.
5. You agree the information provided to us and the financing application is true and correct.
6. You acknowledge this agreement accurately sets out what both of us agree to.

7. You acknowledge that you have read and received a copy of this agreement.

**Contact Information**

You and we may communicate and deliver documents and information to each other in person, by mail or electronically. You and we acknowledge there are risks with each of these methods and we have explained these risks to you. We will use the contact information as per your Mortgage Application and below. Both of us must tell each other in writing within two business days of the change of this information.

**CASL CONSENT**

I hereby authorize you to keep in touch with information about my mortgage, current market conditions or financing product options that might be relevant to me via mail and commercial electronic messages (CEM's) such as email, text, social media or other electronic means. This consent is granted until I expressly withdraw it and will survive the term of this agreement. I understand that I may withdraw this consent at any time by contacting our office as indicated on this agreement.

I/We agree \_\_\_\_\_ (Initials)      I/We do not agree \_\_\_\_\_ (Initials)

**Borrower Name and Signature:**

Name (print) \_\_\_\_\_

Signature **X** \_\_\_\_\_ Date \_\_\_\_\_

Name (print) \_\_\_\_\_

Signature **X** \_\_\_\_\_ Date \_\_\_\_\_

**Brokerage:**

Axiom Mortgage Solutions  
223 14 Street NW, Calgary Alberta T2N1Z6  
Telephone: 403-870-3340 Fax: 403-208-7245  
E: [rodney.mendes@grantmortgage.com](mailto:rodney.mendes@grantmortgage.com)  
W: [www.grantmortgage.com](http://www.grantmortgage.com)

**Mortgage Broker/Associate:**

Rodney Mendes

**Mortgage Broker/Associate Signature:**

\_\_\_\_\_ 