

## Loan Application Form

Property address 地址		Purchasing price. 買價 \$	Property type. 類別 Residential 個人物業      Farm 農地 Commercial 商業物業	
Loan purpose. 貸款目的		Loan request amount. 要求貸款金額 \$	Closing date. 成交日	Desired Term. 要求貸款期限 Months 月
Existing Mortgage 現有貸款 (1st) Yes 有    No 無    To be consolidated. 新貸款用於償還這筆貸	1st Mortgage \$第一抵押貸款 \$	Lender 借貸人	Interest rate 利息%	Monthly payment. 每月供款
Existing Mortgage 現有貸款 (2nd) Yes 有    No 無    To be consolidated. 新貸款用於償還這筆貸	2nd Mortgage \$第二抵押貸款 \$	Lender 借貸人	Interest rate 利息%	Monthly payment. 每月供款
Registered owner 業主名字	Owned 擁有 %	Present market value 市場價值	Acquired date (MM/YYYY) 買入日期	

**Mortgage request 按揭要求**
**Other owned properties 其他擁有的物業**

Property address 地址		Purchasing price. 買價 \$	Property type. 類別 Residential 個人物業      Farm 農地 Commercial 商業物業	
Existing Mortgage 現有貸款 (1st) Yes 有    No 無    To be consolidated. 新貸款用於償還這筆貸	1st Mortgage \$第一抵押貸款 \$	Lender 借貸人	Interest rate 利息%	Monthly payment. 每月供款
Existing Mortgage 現有貸款 (2nd) Yes 有    No 無    To be consolidated. 新貸款用於償還這筆貸	2nd Mortgage \$第二抵押貸款 \$	Lender 借貸人	Interest rate 利息%	Monthly payment. 每月供款
Registered owner 業主名字	Owned 擁有 %	Present market value 市場價值	Acquired date (MM/YYYY) 買入日期	

**Personal information 个人信息**

Name 名字	Date of Birth 生日 (dd/mm/yyyy)	Social Insurance No. 工卡號碼 (Optional)		
Street Address 地址				
Home Tel no. 電話號碼	Email 電子郵件	Residence 住 Owned 擁有    Rent 租	How long at present address? 居住時間?	
Occupation 職業	Current employer 雇主名稱		How long with employer? 工作年期	
Employer Phone No. 雇主電話	Marital status Married 已婚      Unmarried 單身      Separated 離婚		Number of dependents 小孩:	
Your primary financial institution 主要銀行				

**Spousal information 配偶資料**

Spouse's Name 配偶名字	Date of Birth 生日 (dd/mm/yyyy)	Social Insurance No. 工號 (Optional)		
Spouse's Occupation 職業	Spouse's current employer 雇主名稱	Spouse's work tel. no. 雇主電話	How long with employer? 工作年期	

**Income sources 收入來源**

Primary income source:      Employment 工資      Own business 自雇      Family support 家庭      Investment 投資      Other 其他:	
Your gross monthly Salary 每月收入:	Spouse's gross monthly salary 配偶每月收入:
Net monthly rental 每月租金收入:	Other (specify) 其他:

**Personal net worth statement 个人净值报表**

Assets 资产		Liabilities 负债		
	Value 现有价值 \$		Outstanding 余额\$	Monthly payment 每月供款\$
Total cash deposit balances 存款		Line of credit 信贷额度		
Total real estate owned 物业		Line of credit 信贷额度		
Mutual fund 基金		Auto loan 车贷		
Stocks & bonds 股票、债券		Credit Card 信用卡		
Life insurance cash value 保险现金值		Installment loan 分期付款		
RRSP		Rent 房租		
Other (specify) 其他		Other (specify) 其他		
Other (specify) 其他		Other (specify) 其他		
Other (specify) 其他		Other (specify) 其他		
Other (specify) 其他		Other (specify) 其他		

**Additional Notes 补充笔记****Additional information 附加信息**

Have you ever had an asset repossessed? 资产抵债纪录.      Yes      No	Have you ever declared bankruptcy? 破产纪录.      Yes      No  (如有) (If yes) Date (dd/mm/yyyy) :
Are you party to any claims or lawsuits? 现有诉讼      Yes      No	Do you owe any prior taxes? 现有欠税.      Yes      No

**Privacy Disclosure and Consent.**

Complete details on our commitment to respect and protect the privacy and confidentiality of persona information of individuals, please refer to our Privacy Policy, which is available by visit our website at [phoenixmortgage.ca](http://phoenixmortgage.ca) or by calling 1 (778) 386-3262.

You are consenting to the submission of the application and the disclosure of information to third parties such as lenders and insurers, for the purpose of arranging and/or renewing mortgage(s). I understand that this will allow lenders to submit commitments for my review. You acknowledge and agree that each potential mortgage lender, insurer or service provider to whom you provide the mortgage application is permitted to receive such application and maintain records relating to the applicant.

**Credit Bureau Authorization**

You consent to Brilliant Phoenix Mortgage Investment Corp. & Brilliant Phoenix Holdings Inc. ("Phoenix Group") obtaining credit information and other financially related information about you at any time from your employer(s), any credit bureau, any registry, any person who has or may have financial dealings with you and any references that you have provided to us. Phoenix Group may disclose such information about you to any credit bureau, and any person who has or may have financial dealings with you.

You give Brilliant Phoenix Holdings Inc. the exclusive right to arrange mortgage financing on behalf of you. This agreement creates a sole agency relationship with the designated agent, which means you cannot appoint anyone else as your agent or representative during this agreement. You agreed in case where there is duplicate presentation for mortgage arrangement with other Brokerage firm, this agreement should prevail amongst other.

Signature 签名	Signature 配偶签名
Date 日期	Date 日期

Document checklist 所需文件:

All applicants: 所有客户	
	Completion of application form & personal net worth statement 贷款人申请表
	Proof of assets as included in the personal net worth statement i.e. bank statement as proof of deposit, RRSP, investment 个人资产证明, 包括银行存款对帐单, RRSP 对账单, 其他投资, 海外资产证明等。
	BC assessment, property tax notice 地税单
	One piece of photo ID 一张有相片个人证明文件, 如护照 (如中国公民, 请提供中国身份证)
	If non-citizen of Canada, please provide proof of Permanent Residency 如非加拿大公民, 请提供永久居留权证明
	Mortgage statement for existing loans 现有贷款对帐单
	3-month bank statements of payroll and primary operating account 个人主要帐户对帐单 (最少过去三个月)
	12-month of incoming wire history if foreign income is primary income source 过去十二个月汇款纪录 (如海外收入为主要收入)
	Latest year of T1 general and Notice of Assessment 最新个人报税
	Sale and purchase agreement of subject property 物业买卖合同
	Appraisal report of subject property 估价报告
	Rental agreement if any (subject property or borrower's existing rental property as income proof) 租约
	Confirmation of 1st mortgage approval (in the case of down payment financing) 银行贷款证明 (适用于首付贷款)
Commercial Applicants 商业贷款客户	
	Certificate of incorporation 公司注册
	3-month company operating account statement 公司过去三个月主要帐户对帐单
	Latest year of company financial statement 公司最新财务报表
	Latest year of Corporation Income Tax Return & Notice of Assessment 公司最新报税
	Phase 1 / Stage 1 environmental report for advances over \$1 million. 环评报告
	Building condition report 验房报告

### Consent Form

Agent :

#### CONSENT & AUTHORIZATION

By submitting a mortgage application to Brilliant Phoenix Mortgage Investment Corp./ Brilliant Phoenix Holdings Inc., I agree to both this Consent and Authorization and to any other consent, authorization or acknowledgement on use of information that has been provided to me.

The words "I", "me" and "my" mean the prospective borrower who submits the mortgage application; "Brilliant Phoenix Mortgage Investment Corp./ Brilliant Phoenix Holdings Inc." means the independent mortgage broker to whom the mortgage application is provided, and any employee or contractors of this broker; and "Information" mean personal information about me and any other person(s) identified in this application.

If I have Information in my application about another person, including a co-applicant, I confirm that person has fully authorized me to release their personal information and agrees to this Consent and Authorization and any other consent, authorization or acknowledgement that has been provided to me.

I am hereby expressly consenting to the submission of my application and the disclosure of Information to third parties, such as lenders and insurers, for the purpose of arranging and/or renewing mortgage (s). I understand that this will allow lenders to submit commitments for my review.

I hereby consent to and agree to the use of the Information in order to identify me, protect me from fraud and error, understand my needs and eligibility for products and/or services, recommend particular products and services to meet my needs, provide ongoing services, and comply with legal and regulatory requirements. Phoenix Mortgage Fund Ltd./ Brilliant Phoenix Holdings Inc. may retain the Information after the last mortgage application made on my behalf, or the end of the term of the mortgage, whichever is later.

I consent to and agree to the obtaining of further Information about me from others, including consumer reporting agencies, credit bureaus, financial institutions, and real estate appraisers and may confirm the accuracy of the Information by contacting such third parties. I further consent to and agree that each lender considering my application may obtain Information about me (and all co- applicants) from others, including consumer reporting agencies, credit the Information by contacting such third parties.

I hereby acknowledge that I have been advised that Mortgage Life/Creditor Insurance may be available to me through a lender, insurance company or broker and take sole responsibility to investigate and secure such coverage if desired.

I hereby acknowledge that I have been advised that any paper documentation provided to the Brilliant Phoenix Mortgage Investment Corp./ Brilliant Phoenix Holdings Inc. may be converted to an electronic format and any paper documentation converted to an electronic format may be destroyed after conversion.

Brilliant Phoenix Mortgage Investment Corp./ Brilliant Phoenix Holdings Inc. have no obligation to locate a lender and no responsibility or liability for any acts or omissions of any lender. I agree to release and forever discharge my Brilliant Phoenix Mortgage Investment Corp./ Brilliant Phoenix Holdings Inc. from any claim which I may have as a result of the loan not being advanced or from fluctuations in the market either before or after my application is submitted.

I hereby acknowledge that Brilliant Phoenix Mortgage Investment Corp./ Brilliant Phoenix Holdings Inc. may receive consideration from a lender, and that consideration may vary with the mortgage interest rate and mortgage terms accepted by me. Such consideration may include monetary fees, or goods and services having value to the recipient.

The parties hereto confirm that it is their wish that this Agreement, as well as all other documents relating hereto, including notices, have been and shall be drawn up in the English language only. Les parties aux presentes confirment leur volonte que cette convention, de meme que cette convention, de meme que tous les documents, y compris tout avis qui s'y rattache, soient rediges en langue anglaise.

I hereby certify that the information given in my application is complete and correct and is given for the purpose of obtaining the mortgage loan and/or financial services applied for.

Lastly, Canadian's anti-spam legislation went into effect on July 1st 2014. Under this legislation, Brilliant Phoenix Mortgage Investment Corp./ Brilliant Phoenix Holdings Inc. has obtained my consent in order to send me communications about the latest mortgage news, events, products and services. I agree to receive mortgage related information from Brilliant Phoenix Mortgage Investment Corp./ Brilliant Phoenix Holdings Inc.

#### CLIENT CONSENT

Name:

Signature:

Date: (DD/MM/YYYY)

Name:

Signature:

Date: (DD/MM/YYYY)