



MORTGAGE FILE CHECKLIST

Total No. Pages:

Current Date _____

Transaction No. _____

Client Name: _____

Senior Consultant: _____

Agent: _____

Lender: _____

Closing Date: _____

Projected closing date for refinances/ETO

Mortgage Position

- ☐ 1st Mortgage
- ☐ 2nd Mortgage
- ☐ 3rd Mortgage
- ☐ Line of Credit

Purpose

- ☐ Purchase
- ☐ Refinance
- ☐ Switch
- ☐ Equity Take-Out

☐ Has Form 1 & Lender Risk Tolerance Form been included for Private Mortgages?

If not applicable, then please include the Private Mortgages Administrative License Number: _____

Please place documents in the following order:

- ☐ MORTGAGE FILE CHECKLIST
- ☐ Commission Record Sheet
- ☐ Credit Application with Credit Bureau Authorization
- ☐ Credit Bureau
- ☐ Client Suitability Form
- ☐ Mortgage Fraud Checklist
- ☐ Mortgage Approval/Commitment from Lender
- ☐ Creditor Insurance Application ☐ Accepted ☐ Declined
- ☐ Disclosure to Borrower/Conflict of Interest
- ☐ Amortization Schedule - Initialed by client
- ☐ Photo I.D. (By law, you can not accept Health Cards as I.D.)
- ☐ Solicitor Information

Name: _____ Phone: _____

Notes:

- Signed consent must be received before pulling a Credit Bureau
- CMHC Premium and sales tax should not be included in the APR.
- Tax holdbacks must be disclosed in the Terms and Conditions section.
- **We act on behalf of the borrower and the Lender.**
- Mortgage Commissions, Bonus and Other Compensation must be checked.
- RMA has acted on behalf of 35 lenders during the previous fiscal year.

- ☐ Income Confirmation (Pay Stub, Letter, T4, NOA, T1 General, etc.)
- ☐ Confirmation of Down Payment (Own Funds, Gift, Sale Agreement, cash back)
- ☐ Agreement of Purchase & Sale - including MLS Listing
- ☐ Statement of Existing Mortgage
- ☐ Business for Self Confirmation (Business Licence, Articles, etc.)
- ☐ VOID Cheque
- ☐ Form 1 & Lender Risk Tolerance Form
- ☐ Indemnity Form
- ☐ Letter of Direction (RE: Broker Fee)
- ☐ Appraisal
- ☐ Other: _____

FAX to: (888) 482-3536 - OR - EMAIL to: files@rmabroker.ca