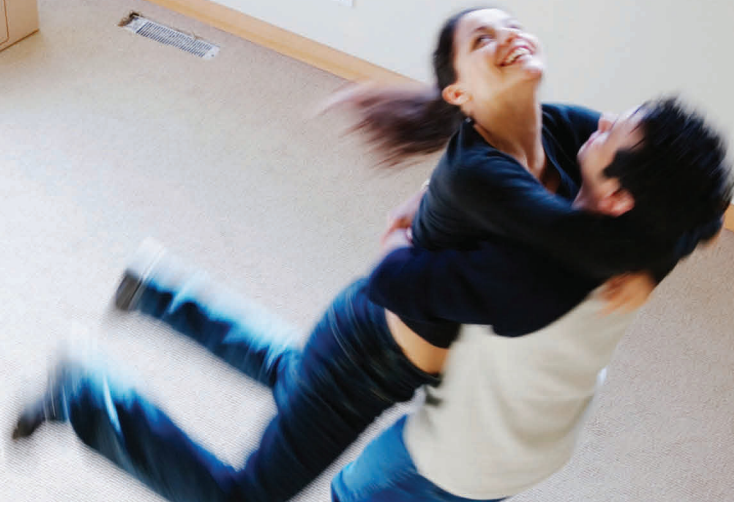




Genworth
Financial
Canada



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We have access to the widest variety of lenders — to find the right solution for you. We are experts at helping you achieve your homeownership dreams. Access your best options!

Applying for a mortgage loan

By Genworth Financial Canada

When you apply for a mortgage loan, the mortgage planner will ask you to complete a loan application. The application shows information about the type of mortgage loan you're applying for, as well as your personal financial situation.

To fill out the application, you (and the co-borrower, if you have one) need to give the mortgage planner detailed information about your financial situation. This will include:

- Income (including overtime and bonuses, if possible)
- Debts
- Employment history
- The source of your down payment and closing costs
- Current rent
- Bank account information
- Any bankruptcy history
- Any legal actions you're involved in
- Citizenship status
- Alimony or child support obligations
- Foreclosure history
- Value of stocks and bonds
- Value of life insurance
- Value of automobiles owned
- Value of other major assets

If you have less than a 20% down payment, a Genworth-insured mortgage may be an option for you.

For more information, visit Genworth Financial Canada, The Homeownership Company at www.genworth.ca.

Genworth Financial Mortgage Insurance Company Canada