

Contact Info!

- a. Give us your name, email, and phone number (the agent submitting the deal)
- b. Enter the client's contact info (phone number and email address) in the Applicant section of the application

If deal is a refinance:

- ▶ Tell us about the purpose of funds, if not for paying out all debt (ETO? Renovations, investing, paying CRA, etc.)
- ▶ If title is changing, who is being removed and why?

For purchases:

- ▶ Is it a private purchase? If so, what is the relation to seller?
- ▶ If there is a COF condition, let us know when it is due
- ▶ Advise occupancy if it is not clear (home for relative, investment property), and client's current residential status if not clear (with family, accommodations through employer)

Credit:

- ▶ Include any reasons for poor credit if any (bankruptcy/consumer proposal, missed mortgage payments, debts reporting past due)
- ▶ Judgements/collections showing as unpaid on the bureau: advise current status

Income:

- ▶ For BFS clients include a brief description of the client's business and business name
- ▶ No need to put detailed numbers in your notes (breakdown of expenses, deposits, etc.), we mainly are concerned with how they operate their business at this stage

Keep it short and, most importantly, include your contact info so that when we have questions or need clarification on any of the above, we will be able to contact you.