

Client Experience

Property Documents *Guide*

Everything you need to know about the mortgage process, and creating more wealth through home ownership.



FRONTDOORMORTGAGE.CA

The dream of home ownership should be exciting.



Regardless of whether you are refinancing your current mortgage or purchasing a home, the Mortgage Application experience is complex.

This is where we come in.

We have a combined 23+ years of mortgage lending experience and that means we will do everything possible to ensure the process is as simple as possible and that we provide you with knowledge along the way so you can make informed decisions.

So let's get started and get you on your way to creating more wealth!



Dave Fullerton
MORTGAGE BROKER



The Mortgage

Road Map

01

Application

The first step is creating a Client Profile, schedule a meeting, and download our Mortgage App.

02

Pre-approved

After we have reviewed all important documents, and determine which mortgage features match your goals, we will submit to your lender if required.

03

House Search

With the help of one of trusted Realtors, locate a property and make an Offer.

04

Under Contract

You and the seller will come to an agreement on the terms and conditions of the sale.

05

Underwriting

Your Application will be sent to the mortgage lender for a thorough review.

10

Homeownership!

The best part of the whole process!! Congrats on becoming a homeowner.

09

Clear to close

The mortgage lender has released Mortgage Terms and Instructions to your Notary Public or solicitor.

08

Firm Approval

The mortgage lender will respond that all conditions have been satisfied.

07

Appraisal

In most cases, appraisal will be ordered to confirm the property value.

06

Conditional Approval

The mortgage lender issues a Commitment, conditional upon receiving additional documents.

PURCHASE & SALE



YOUR HOME OWNERSHIP JOURNEY.

DOCUMENTS



PURCHASE DOCUMENTS

We want your mortgage application Experience to be one that is based on accuracy, speed, and integrity.

The British Columbia Financial Services Authority and the Mortgage Broker Act consider a Realtor a Third Party which means we must receive all property documents from you.

It is extremely important that we receive ALL Subject Property Documents directly from you as soon as possible.

FOR A PURCHASE ONLY

Contract of Purchase and Sale

*** Contract should be initialed and signed by all parties**

All Addendums

*** Addendums should be initialed and signed by all parties**

Property Disclosure Statement

***Statement should be initialed and signed by all parties**

Deposit in trust, copy of bank draft

MLS detailed, realtor version

Title Search

Strata Form B *if applicable

AGM (for most recent 2 years) *if applicable

Share this request for documents with your licensed Realtor with instructions to forward ALL Subject Property documents to your email.

CREATE MORE WEALTH



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YOUR HOME OWNERSHIP JOURNEY.

DOCUMENTS



ADDITIONAL DOCUMENTS WITH A SALE OF PROPERTY

Contract of Purchase and Sale

* **Contract should be initialed and signed by all parties**

All Addendums

* **Addendums should be initialed and signed by all parties**

Property Disclosure Statement

***Statement should be initialed and signed by all parties**

From your lawyer or Notary Public

Order To Pay / Statement of Adjustments

Share this request for documents with your licensed Realtor with instructions to forward ALL Subject Property documents to your email.

IT IS VERY IMPORTANT THAT WE RECEIVE THE PROPERTY DOCUMENTS AS SOON AS POSSIBLE.

CREATE MORE WEALTH



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Our Results Speak Loudly of Gratitude

