



## KNOW YOUR CLIENT FORM

Borrower Name:	Co-Borrower Name:
Street Address:	Preferred contact method:
City:	Telephone:
Province:	Mobile:
Postal Code:	Email:

### Section One: Lifestyle Questions

Do you expect any significant changes to your income level in the short to medium term? If so, what do you expect these changes will be and why?
Do you expect to have any major expenditures in the short to medium term? If so, what will they be?
Will you need to pay for improvements to your home in the short to medium term? If so, how much do you anticipate needing?
Do you have sufficient resources to cover the costs of any unexpected? If so, from what source?
How many years to you intend to reside in this property?
Do you expect your space requirements for your home will change in the short to medium term?
Do you expect any major changes to your monthly expenses in the short to medium term?
Could your employment potentially require relocation to another city?
If employment relocation is a possibility, in how many years would you expect to relocate?
At what age do you plan to retire?

## Section Two: Risk Profile Questions

	Strongly Disagree										Strongly Agree	
	1	2	3	4	5	6	7	8	9	10		
I am concerned about an unexpected expense impacting my ability to pay a mortgage.	0	0	0	0	0	0	0	0	0	0	0	0
I am concerned about Job Loss and being able to pay a mortgage.	0	0	0	0	0	0	0	0	0	0	0	0
I have confidence in my long term financial health.	0	0	0	0	0	0	0	0	0	0	0	0
It is important that I have stability in my monthly payment.	0	0	0	0	0	0	0	0	0	0	0	0
I have concerns about the impact of future interest rate movements.	0	0	0	0	0	0	0	0	0	0	0	0
I intend to pay off my mortgage faster than the amortization period.	0	0	0	0	0	0	0	0	0	0	0	0
I intend to increase my monthly payments to pay down my principal faster.	0	0	0	0	0	0	0	0	0	0	0	0
I intend to make a lump sum payment on my mortgage once per year.	0	0	0	0	0	0	0	0	0	0	0	0
I am not comfortable with fluctuations in the value of my home.	0	0	0	0	0	0	0	0	0	0	0	0
I am prepared to make significant changes to my discretionary spending habits in order to afford a mortgage.	0	0	0	0	0	0	0	0	0	0	0	0

I/We certify that the statements made above are true and correct to the best of my knowledge. I/We understand that you will make recommendations to me/us regarding specific mortgage products and services based on the answers to the questions above, explain any and all risks associated with these mortgage loans to me/us, and use this information in part to determine the overall affordability of any mortgage loan based on my/our current lifestyle.

\_\_\_\_\_  
Borrowers Signature

\_\_\_\_\_  
Co-Borrowers Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

### WAIVER

I/We understand that the specific mortgage we are asking you to arrange for me/us, including elements such as rate type, prepayment privileges, monthly payments, and other features of the mortgage falls outside of the risk profile indicated based on my/our answers to the questions above. You have fully explained all of these risks to me/us, including any changes that I/we may be required to make to my/our discretionary spending habits in order to fully afford this mortgage, and I/we direct you to complete this transaction for me/us with complete knowledge of these material risks and the potential harm to my/our overall financial situation as a result of this mortgage.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co-borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date