



Process for Purchase

1. **Preapproval**
 - **Fill out application (Broker and Client)**
 - **DOB, SIN, employment (3 yrs), Residence (3 yrs), current mortgage info – if applicable**
 - **Approval of initial application (lender)**
 - **Rate Hold**
2. **Find a home and put in an offer (Client)**
 - **Set Financial Waiver Date (7 to 10 Business days if possible.)**
3. **Approval of Mortgage**
 - **Fill out application with additional info regarding new home (Broker)**
 - **Real Estate Agent will provide the Offer to Purchase and MLS listing**
 - **Submit to lender (Broker)**
4. **Receive Mortgage commitment from lender**
 - **Satisfy conditions (client)**
 - **Down payment and Closing costs**
 - **Employment**
 - **Payout debts if necessary**
5. **Notify Solicitor of pending mortgage papers to be sent from lender (broker)**
6. **Sign the The Mortgage Centre documents with myself**
7. **Sign off Mortgage documents with Solicitor (Client)**
 - **Solicitor will call when documents are ready to sign**
8. **You now wait for possession date and move in.**

Elise Hildebrandt, AMP
Mortgage Associate
The Mortgage Centre
Broker Licence #316103
Brokerage Licence #315847

Cell: 306-221-2373
elise@mortgagecentre.com

P.S. As my business is built on 100% referrals, if you have friends or family that are looking to purchase, refinance or renew their current mortgage, it would be my privilege to help them. A referral is the greatest form of compliment