

RAJ DHILLON & ASSOCIATES

Lawyers & Notaries

***NO REMOTE SIGNING — Signing must be completed in person at our office**

BORROWER(S) INFORMATION SHEET

Refinance — Completion File

File & Mortgage Information

File No.

Completion Date

New Mortgage Amount

Refinance of (Property Address)

PID / Legal Description

New Mortgage Lender

Purpose of Refinance (e.g., debt consolidation, renovations, equity take-out, purchase of another property)

1. Borrower 1 — Personal Information

Full Legal Name (as it appears on title)

Date of Birth (YYYY-MM-DD)

Phone Number

Email Address

SIN — by phone or in person only

Employment Information (Employer Name, Address and Phone)

Marital Status

Status in Canada (citizen / PR / work permit) and since when

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1. Borrower 1 — Identification (Law Society Client ID Verification)

Please provide two (2) pieces of identification and attach photocopies to this form. Bring the original, physical ID documents to your signing appointment.

ID #1 Type (e.g., Driver's Licence, Passport)

ID #1 Number

Expiry Date

ID #2 Type

ID #2 Number

Expiry Date

Issuing Province / Country

2. Borrower 2 — Personal Information (if applicable)

Full Legal Name (as it appears on title)

Date of Birth (YYYY-MM-DD)

Phone Number

Email Address

SIN — by phone or in person only

Employment Information (Employer Name, Address and Phone)

Marital Status

Status in Canada (citizen / PR / work permit) and since when

Please provide two (2) pieces of identification and attach photocopies to this form. Bring the original, physical ID documents to your signing appointment.

ID #1 Type (e.g., Driver's Licence, Passport)

ID #1 Number

Expiry Date

ID #2 Type

ID #2 Number

Expiry Date

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3. Property & Residency

Is this property your principal residence? ☐ Yes ☐ No

If not, your current mailing address

Fire / Property Insurance Provider

Policy or Binder No.

Provider Phone / Fax

Provider Address

If the property is in a strata, the strata corporation typically arranges building insurance — please confirm coverage with the strata manager.

4. Existing Mortgage(s) / Charges to be Discharged or Paid Out

Lender / Institution Name

Mortgage Account No.

Approximate Payout Amount

Lender Payout Contact / Phone

Are there any other mortgages, lines of credit, or liens currently registered on this property? ☐ Yes ☐ No

If yes, please provide details (lender, account no., approximate balance)

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5. Changes to Title

Are you adding an owner to title? ☐ Yes ☐ No

If yes, name of person being added

Their occupation

Will the new owner(s) hold title as joint tenants? ☐ Yes ☐ No

Relationship to existing owner(s)

How long has this person resided at the property?

Adding a related person to title may affect Property Transfer Tax exemptions, and the incoming owner's lender may require independent legal advice — please flag this with our office as early as possible.

Are you removing an owner from title? ☐ Yes ☐ No

If yes, name of person being removed

Relationship to remaining owner(s)

Phone number of person being removed

6. Title Insurance

If your mortgage lender requires title insurance as a condition of financing, our office will automatically request a Lender's Title Insurance Policy on your behalf as part of the completion process — this protects your lender's interest in the property up to the mortgage amount, and no action is needed from you for this.

An Owner's Title Insurance Policy is a separate, optional policy (one-time premium) that protects your own equity and ownership interest, not just your lender's. It can cover things a standard title search may not catch — such as existing liens or claims registered against the property, fraud or forgery affecting title, errors in a prior survey, and unpermitted work or by-law/zoning violations by a previous owner.

Would you like us to also obtain an Owner's Title Insurance Policy for you? (optional — additional premium applies)

☐ Yes ☐ No

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7. Financing Details

Mortgage Broker / Contact Name

Broker Phone / Email

Approval / Reference No.

Approximate Interest Rate & Term

8. Property Taxes

Are property taxes currently paid and up to date?

☐ Yes ☐ No

Annual Property Taxes (approx.)

Paid Directly or Through Lender Tax Account?

9. Strata Information (if applicable)

Strata Corporation Name / Plan No.

Property Manager / Company

Property Manager Phone / Email

10. Signing & Document Delivery

Signing Appointment Date

Time

Is an interpreter required for signing?

☐ Yes ☐ No

Preferred method to receive completion documents (email / mail / pick-up)

11. Acknowledgement

I/We confirm that the information provided above is true and complete to the best of my/our knowledge, and I/we understand that signing of all completion documents must take place in person at this office. I/we consent to this firm verifying my/our identification as required by law.

Borrower 1 Signature

Date

Borrower 2 Signature

Date