

**Dear Client,**

We enclose our Memorandum which we would ask you to please take the time to carefully read and ask that you complete and return to our office the attached the Refinance Intake Forms soon as possible as it is mandatory that we receive this prior to closing.

Also enclosed is a Client Consent form that we will also require prior to closing. This form is the acknowledgment from all parties that we are acting for them. Please return this back to our office as soon as possible.

We will require your mortgage instructions as soon as possible together with an amended insurance binder ( if applicable) showing the new mortgage company as having an interest in the policy.

**PLEASE NOTE: FAILURE TO PROVIDE OUR OFFICE WITH THE ABOVE NOTED INFORMATION/DOCUMENTS FORTHWITH MAY RESULT IN A DELAY IN CLOSING.**

Any documents required can be sent to our office via fax to 1 289-800-9636 or via email to [gurevichoffice@gmail.com](mailto:gurevichoffice@gmail.com)

***Sincerely,  
Anna Gurevich Law Office***

**IMPORTANT MEMO TO OUR CLIENTS**

**(Please Read Thoroughly)**

## **TITLE INSURANCE (IF APPLICABLE)**

Traditionally, "title" to your property has been certified by the lawyer, but often, this is subject to qualifications. Title insurance offers more protection, title and legal services, than an individual lawyer can provide. The premium costs are included in the usual disbursements and is not in addition to the usual disbursements. In fact, in many instances, the "title-insured" transaction results in reduced disbursements.

If you have an objection to or do not wish to proceed with title insurance, please call us immediately as this will affect the searches which are performed prior to closing and will result in additional disbursements being levied.

## **FINANCING**

If you are arranging any mortgage financing or secured line of credit, please inform us immediately of the name, address and telephone number of the proposed lender.

**Please also ensure that the lender(s) is/are aware that we are acting on your behalf and request that mortgage instructions be sent to our office in ample time, at least 10 business days before closing.** If you make changes to your original mortgage commitment, please inform our office immediately. Also, if there is a change in your closing date, you must notify the mortgagee forthwith. For the purposes of registering your mortgage, we will require at the time you attend to sign the documents for identification for each person named in the mortgage including any guarantor(s). This may be in the form of a driver's licence or social insurance card.

There may be several hundred dollars deducted from the mortgage funds for realty tax hold backs, interest adjustment, application fees, and/or mortgage broker fees. Please check carefully with your mortgage broker or bank representative in order to avoid any surprises at closing.

For high ratio mortgages, there is a high ratio mortgage insurance that will be added to your up front costs, unless you make special arrangements with your bank or mortgage lender to add this insurance to the principal of your mortgage. There will also be an 8% provincial sales tax on the insurance premium which cannot be added to the mortgage and is deducted from your advance on closing.

**PLEASE NOTE: If you are working with a mortgage broker and there are conditions on your mortgage that need to be met, it is the broker's responsibility and not the solicitors to ensure that same are met prior to your closing date. The mortgage company will not provide us with your mortgage funds until all conditions are met. In this regard we would ask that you work closely with your broker to ensure that any conditions are met in order to avoid any delay in receiving your mortgage funds.**



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## Refinance Information Sheet

Address of Purchased Property: \_\_\_\_\_

Will you be residing at the purchased property as your primary residence? Yes  No

**Type of Property**  Single Family Residence  Agricultural Land  Mixed Property Type

**Type of Dwelling Unit**  Detached  Semi-Detached  Duplex  Condominium

Townhouse (freehold)  Residential Dwelling containing more than two units (e.g. triplex)

Townhouse (condominium)  Mobile Home  Cottage  Other \_\_\_\_\_

Will you lease out all or part of the property? Yes  No

Closing date of this transaction:

*DD mm YYYY*

Is the property being refinanced your matrimonial property? Yes  No

(1) Full Name (To appear on Title): \_\_\_\_\_  
Gender: Male  Female

Date of Birth: *dd / mm / YYYY* Spouses Name: \_\_\_\_\_

Marital Status: Married  Single  Separated  Widowed  Divorced  Common -Law   
number of years living together \_\_\_\_\_

Place of Employment: \_\_\_\_\_ Position: \_\_\_\_\_

Current Address: \_\_\_\_\_  
*Street Address* *Apt/Unit*

\_\_\_\_\_  
*City* *Postal Code*

Work Address:

\_\_\_\_\_  
*Street Address* *Apt/Unit*

\_\_\_\_\_  
*City* *Postal Code*

Home: \_\_\_\_\_ Work: \_\_\_\_\_ Cell: \_\_\_\_\_

Email Address(es) \_\_\_\_\_

Have you been physically present in Canada for 183 days out of 12 month period prior to the closing date of your purchase? Yes  No

Are you a Canadian Citizen or a "permanent resident of Canada"? Yes  No

Are you acting as a trustee, nominee or in similar capacity for all or portion of the beneficial interest in the purchasing property? Yes  No

(2) Full Name (To appear on Title): \_\_\_\_\_

Male  Female

Date of Birth:

Spouses Name: \_\_\_\_\_

\_\_\_\_\_  
*dd mmm yyyy*

Marital Status: \_\_\_\_\_, Married  Singl  Separate  Divorce   
Widowed

Common -Law  number of years living together \_\_\_\_\_

Place of Employment: \_\_\_\_\_ Position: \_\_\_\_\_

Current Address:

\_\_\_\_\_  
*Street Address* *Apt/Unit*

\_\_\_\_\_  
*City* *Postal Code*

Work Address:

\_\_\_\_\_  
*Street Address* *Apt/Unit*

\_\_\_\_\_  
*City* *Postal Code*

Home: \_\_\_\_\_ Work: \_\_\_\_\_ Cell: \_\_\_\_\_

Email Address(es) \_\_\_\_\_

Have you been physically present in Canada for 183 days out of 12 month period prior to the closing date of your purchase? Yes  No

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Are you acting as a trustee, nominee or in similar capacity for all or portion of the beneficial interest in the purchasing property? Yes  No

Title Information: Sole Owner  Joint Tenants  Tenants In Common

**Current Mortgagee (Lender) Information:**

*\*\*Please, provide us with your most recent current mortgage statement*

Lender Name: \_\_\_\_\_ Mortgage Broker: \_\_\_\_\_

Address: \_\_\_\_\_ Address: \_\_\_\_\_

Tel. Number: \_\_\_\_\_ Tel. Number \_\_\_\_\_

Fax. Number: \_\_\_\_\_ Fax. Number: \_\_\_\_\_

Is your current mortgage being paid out? Yes  No

**New Mortgagee (Lender) Information:**

*\*\*Please ensure the mortgage lender is aware we are acting on your behalf and instructions are sent to our office at least 10 business days prior to closing\*\**

Mortgage amount \$ \_\_\_\_\_

Lender Name: \_\_\_\_\_ Mortgage Broker: \_\_\_\_\_

Address: \_\_\_\_\_ Address: \_\_\_\_\_

Tel. Number: \_\_\_\_\_ Tel. \_\_\_\_\_

Fax. Number: \_\_\_\_\_ Fax. Number: \_\_\_\_\_

**Home Owners Insurance Information:**

*\*\*Please provide copy of your home insurance binder\*\**

Insurance Agent \_\_\_\_\_ Policy No.: \_\_\_\_\_  
Name:

CompanyName: \_\_\_\_\_

Company Address: \_\_\_\_\_

Tel. No: \_\_\_\_\_ Fax.No: \_\_\_\_\_

**Realty Taxes**

*\*\*Please, provide us with the most recent Tax Bill*

**Title Insurance**

*\*\*Please, provide us with the copy of your Title Insurance*

**CLIENT ACKNOWLEDGMENT**

We/I, \_\_\_\_\_ hereby confirm that:

Anna Gurevich has been asked to act *for* both or all parties involved in our purchase/sale transaction;

b) No information received, in connection with the matter, from one can be treated confidential so far as any *of* the others are concerned; and

That if a conflict develops, which cannot be resolved, Anna Gurevich cannot continue to act for both or all parties and may have to withdraw completely.

Dated at \_\_\_\_\_ this \_\_\_\_ day of, \_\_\_\_\_ 20  
(City)

\_\_\_\_\_  
Client Name

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Client Name

\_\_\_\_\_  
Client Signature