

Disclaimers for Document Lists

Disclaimers:

Broker and Lender(s) reserve the right to request more documents than are listed above. Financing/approval not guaranteed, subject to borrower(s) and property qualification with lender(s). All costs are the responsibility of you, the borrower(s). Any rates/fees/estimates discussed above/thus far (and moving forward) are not guaranteed and are subject to change without notice. Any figures/estimates above are/have been provided as a courtesy and in the event that actual costs differ, then that is not a fault of the author of this document nor Concord Mortgage Group Ltd. Any suggestions given above is provided strictly as a courtesy and the author of this document is not attempting to act outside of their capacity as a mortgage associate (ie. author is not – nor is attempting to act as – a lawyer nor accountant); in the event that a conflict exists, please rely on a qualified industry professional in the respective field.

If your file has already been approved the above list may (for brevity) not contain all documents which the lender(s) have indicated as outstanding. The reason for the omission(s) may be because:

- We have submitted documents that we feel may satisfy the lender(s) request for same and am waiting on the lender(s) review
- We may have document(s) on file, which we intend to send to the lender, that we feel may satisfy the lender(s) request for same (once we send said document(s) to the lender)
- We generally list only broker conditions on Document Lists. Please see Mortgage Commitment for a more complete list.

In the event of a discrepancy between the above list and the lender's documents (ie. Mortgage Commitment, Approval or Mortgage), please rely on the lender's documents.

Note: For new-builds, we may need certain documents again, closer to closing ie. credit checks, income documents etc.

Care was taken in preparing/assembling the above but accuracy not guaranteed.

E&OE

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