



THE MORTGAGE BROKERS ACT

Application for Registration

As Mortgage Broker Restricted Mortgage Broker

Before completing this form, please refer to the instructions on Page 4. If space is not sufficient, attach a separate sheet and cross-reference to the appropriate question. All such attachments **must be signed by the person completing this application.** Under The Mortgage Brokers Act, if the Applicant is a corporation, the **corporation** is the Broker; if the Applicant is a proprietorship, the **proprietor** (owner of the business) is the Broker; if the Applicant is a partnership, the **partnership** is the Broker.

Check the box that describes the Applicant:

- Individual (proprietorship) Limited Partnership
- Corporation Other (specify) _____
- Partnership

To The Registrar The Mortgage Brokers Act

For the purpose of obtaining registration, the applicant makes the following statements of fact:

- Name of Applicant: _____
- Business or Trade Name (see note 1) _____
- Head Office Business Address _____
Postal Code _____ Telephone No. _____ E-Mail _____
Fax No. _____
- Address for Service in Manitoba _____
Postal Code _____ Telephone No. _____ E-Mail _____
- Business address(es) in Manitoba from which the applicant intends to carry on business as a mortgage broker (see note 2): _____

- The applicant maintains accounts, including a trust account, at the following financial institution (if applicable, see note 3):
Name of financial institution _____
Address _____
Trust account designation _____
Trust account number _____
- The financial year-end of the Applicant is (see note 4) _____
- The Applicant is applying for registration of the following branch offices (if none, state "None")

BRANCH ADDRESS	NAME OF AUTHORIZED OFFICIAL IN CHARGE OF THIS BRANCH OFFICE

9. Provide the following information for each proposed Authorized Official of the Applicant. Each authorized official or the proprietor MUST complete an Application By an Individual for Registration as Authorized Official

FULL LEGAL NAME	RESIDENTIAL ADDRESS	OFFICIAL POSITION

10. Where the Applicant is a CORPORATION:

(a) Provide the following information for each OFFICER and/or DIRECTOR.

FULL NAME	RESIDENTIAL ADDRESS	OFFICIAL POSITION	OCCUPATION OR PRINCIPAL BUSINESS

(b) Provide the following information for each SHAREHOLDER. (This information not required for publicly-traded companies.)

FULL NAME	RESIDENTIAL ADDRESS	% OF SHARES OWNED	OCCUPATION OR PRINCIPAL BUSINESS

(c) Attach the documents regarding incorporation referred to in note 9 on Page 5.

(d) If the Applicant is a subsidiary of another corporation, give the full name and office address of the parent corporation in which the ultimate control of the Applicant is vested. _____

11. Where the Applicant is a PARTNERSHIP.

(a) Provide the following information for each INDIVIDUAL PARTNER (if a partnership of individuals); or

FULL NAME	RESIDENTIAL ADDRESS	% SHARE OF OWNERSHIP	OCCUPATION OR PRINCIPAL BUSINESS

(b) Provide the following information for each PARTNER which is a CORPORATION.

FULL NAME OF CORPORATION	ADDRESS OF HEAD OFFICE	% SHARE OF OWNERSHIP	NAMES OF SHAREHOLDERS	% OWNED

12. Provide full particulars if business structure is other than 10. (a) or (b) (e.g. a limited partnership).

13. (a) The Applicant is filing *Surety Bond No.* _____ in the amount of _____ issued by _____ (if applicable, see note 5).

(b) The applicant has secured Errors and Omissions Insurance through _____. Attach proof of coverage as required by section 7 of the Mortgage Brokers Regulation M.R. 41/2011.

14. Does the applicant or any partner of the applicant have or intend to have a financial interest in any other mortgage brokerage business carried on under any other name in any other province, state or country? (If yes, give particulars) Yes ____ No ____

15. Is the applicant, or to the best of the applicant's information and belief, is any affiliate of the applicant, now, or has any such individual or company ever been: (If "Yes" give full particulars)

(a) registered or licensed in any capacity in any other province, state or country that requires registration to engage in mortgage transactions? _____

(b) registered or licensed in any capacity in Manitoba or any other province, state or country under any legislation that requires registration or licensing to deal with the public in any capacity? (e.g. as an insurance agent, real estate broker, securities dealer, etc.)

(c) refused registration or a license mentioned in 13(a) or (b) above or has any registration or license been suspended or cancelled?

16. PLEASE NOTE: The questions in this section refer to all laws, e.g. Criminal, Immigration, Customs, Income Tax, or the Corporation Laws of any province, state or country in any part of the world. If the answer to any of these questions is "Yes" give a full explanation on a separate sheet and attach hereto.

Has the applicant, or to the best knowledge and belief has any officer, director or affiliate of the applicant:

(a) ever been charged, indicted or convicted under the law of any province, state or country? Yes ____ No ____

(b) ever been the defendant or respondent in any civil court in any jurisdiction in any part of the world wherein fraud was alleged? Yes ____ No ____

(c) at any time declared bankruptcy or made a voluntary assignment in bankruptcy? (If the applicant is an undischarged bankrupt, please attach a copy of the Statement of Affairs filed with the Trustee in Bankruptcy. If a discharge from the bankruptcy has been obtained, attach a copy of the Order of Discharge. Yes ____ No ____

(d) ever been refused a fidelity or surety bond? Yes ____ No ____

17. Has the applicant, or to the best of the applicant's information and belief, has any affiliate of the applicant ever been refused membership in the Canadian Association of Accredited Mortgage Professionals (CAAMP), or any similar association in any other province, The Canadian Real Estate Association or any of its affiliates or any local real estate boards in any province, or has such membership ever been suspended, or was the applicant or any affiliate of the applicant ever the subject of disciplinary action commenced by such an association. Yes ____ No ____

If "Yes" give full particulars _____

I hereby certify that the foregoing statements are true and correct.

SIGNED at _____ this _____ day of _____ 20 _____.

Name of Applicant

Witness or Company Seal

Authorized Signature

State official status, e.g., proprietor, partner, authorized official, president, vice-president, treasurer, secretary, etc.

WARNING

An application containing a false statement may result in the refusal, suspension or cancellation of any registration including a prosecution to Sections 42(1) and 44 of The *Mortgage Brokers Act*.

REGISTRAR'S CHECKLIST

Broker's Application	
Authorized Official's Application	
Surety Bond	
Bank Letter	
Constating Documents	
Business Name Registration	
Fee	
Financial Statements	
Errors and Omissions Insurance	

INSTRUCTIONS FOR COMPLETING THIS FORM

1. If the applicant will be carrying on business under a trade name other than the name indicated in question 1, the applicant must attach proof of registration of such business or trade name under *The Business Names Registration Act of Manitoba*.
2. No mortgage broker is permitted to operate out of the same office as another mortgage broker, a real estate broker or a lawyer unless the prior approval of the Registrar has been obtained.
3. The applicant must attach a letter from the financial institution where a trust account is maintained, which letter must be addressed to the Registrar, *The Mortgage Brokers Act*, verifying the information in question 6 hereof, and also confirming that the trust account is a non-interest bearing chequing account, and that the financial institution has not been authorized to deduct service charges or other charges from the trust account of the applicant. Restricted Mortgage Brokers are not required to maintain a trust account
4. The applicant's financial year end should preferably fall on the last day of a calendar month. If at any time the applicant changes the date of the financial year-end, written notification of such change must be given to the Registrar pursuant to Section 15(1)(h) of *The Mortgage Brokers Act*.
5. The surety bond filed by the applicant with this application must be written in the full legal name (including the business or trade name) of the applicant as set out in question 1 and, if applicable, question 2, hereof. Restricted Mortgage Brokers are not required to file a surety bond.
6. (a) The applicant is required to file with this application its most recent audited financial statements and a letter addressed to the Registrar, *The Mortgage Brokers Act*, prepared and signed by an auditor satisfactory to The Manitoba Securities Commission for the purposes of Section 30(1) of the *Act*, stating the amount of capital (as defined in the Regulation under the *Act*) shown in the applicant's books of account as at the end of the month immediately preceding the date of this application.
 (b) If the applicant is setting up a new business, or has not previously prepared audited financial statements, or the audited financial statements referred to in (a) cover a fiscal period which ended more than 120 days prior to the date of this application, the auditor's letter referred to in (a) shall be accompanied by an interim financial statement prepared as of the end of the month immediately preceding the date of this application.
7. Where the applicant is an individual (proprietorship) the individual must complete and file herewith an Application by an Individual for Registration as Authorized Official supplied by the registrar.
8. Authorized Official Defined
 "Authorized Official" means an official named in the certificate of a registered mortgage broker.
 - (a) where the applicant is a partnership, includes any partner therein;
 - (b) where the applicant is a limited partnership, includes any officer of the general partner or any other individual whom the general partner appoints to be responsible, directly or indirectly, for mortgage transactions or trades in Manitoba;
 - (c) where the applicant is an incorporated company, includes
 - (i) the president, vice-president, secretary or treasurer,
 - (ii) any managing director, general partner or departmental manager who is responsible, directly or indirectly, for mortgage transactions in Manitoba.
 - (iii) the manager of any office or branch in Manitoba.
 - (iv) all other person acting in a capacity similar to any of the above, whether so designated or not.
9. All applicants other than individuals must attach hereto a copy of their constating documents (e.g. Articles of Incorporation, Partnership Agreement, and current certificates of registration indicating registration under *The Corporations Act* or *The Business Names Registration Act* in the Province of Manitoba).
10. The appropriate fee must accompany this application to the Registrar's office. If payment is being made by cheque, it must be made payable to the Minister of Finance.