

Mortgage Protection Application



General information

Name of Applicant	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
Year Established	<input type="text"/>
Web Site Address	<input type="text"/>
Employees	<input type="text"/>

Mortgage details (last three years)

Date	Number of Loans	Residential Mortgage Interest	Non - Residential Mortgage Interest
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please give percentage breakdown by number of loans of following types:

Construction	<input type="text"/>	%	Largest	<input type="text"/>
Industrial	<input type="text"/>	%	Largest	<input type="text"/>
2 nd or 3 rd Mortgages	<input type="text"/>	%	Largest	<input type="text"/>

Please describe the procedures for handling applications and for granting mortgages.

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Do you have a separate department that services the mortgage portfolio?

Yes No

If so, please outline the specific breakdown of roles within the department.

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Maximum percentage of appraised value to which loans are made:

Conventional 1 st	<input type="text"/>	Second Mortgage	<input type="text"/>
------------------------------	----------------------	-----------------	----------------------

Are properties appraised prior to granting mortgages?

Yes No

How is aggregation of loans within a specific region tracked or managed prior to granting acceptance of loan applications?

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Details of existing Mortgage portfolio as of:

Location	Residential Portfolio		Non - Residential Portfolio	
	No.	Mortgage Interest (\$)	No.	Mortgage Interest (\$)
British Columbia				
Alberta				
Saskatchewan				
Manitoba				
Ontario				
Quebec				
New Brunswick				
Nova Scotia				
P.E.I.				
Newfoundland				
Yukon				
Nunavut				
Canada Totals				
U.S.A. Totals				
Other				
Total				

	Residential Portfolio		Non - Residential Portfolio	
	No.	Mortgage Interest (\$)	No.	Mortgage Interest (\$)
0 - 500,000				
500,001 - 1,000,000				
1,000,001 - 2,500,000				
2,500,001 - 5,000,000				
5,000,001 - 10,000,000				
10,000,001 - 25,000,000				
Over 25,000,000				

Do you originate or acquire any of the following mortgage investment vehicles:

Residential Mortgage-Backed Securities (RMBS)?

Yes No

Commercial Mortgage-Backed Securities (CMBS)?

Yes No

If yes to either of the above, please provide details.

Do you service mortgages not originated by you?

Yes No

If so, do you have access to original Mortgage Application and insurance information?

What perils do you require to be covered by insurance on mortgaged properties?

Does the Mortgage Contract require that the Mortgagor maintain proper insurance in force for not less than the amount owing throughout the term of the mortgage?

Yes No

Do you require that the Mortgagor present satisfactory evidence of insurance for examination prior to completion of the loan?

Yes No

Do you require that you as Mortgagee be added to the policy as Building Mortgagee?

Yes No

Does the Mortgagee retain a copy of this policy or a certificate of insurance indicating that proper insurance is in place?

Yes No

During the life of a loan how often do you verify that insurance is in place?

What procedures are in place when it is discovered that the Mortgagor is not maintaining proper insurance?

In how many cases over the past three years did you find non-compliance with insurance requirement?

Year	No. of Loans	Avg. Residential Mortgage Balance	Avg. Non - Residential Mortgage Balance
20	<input type="text"/>	<input type="text"/>	<input type="text"/>
20	<input type="text"/>	<input type="text"/>	<input type="text"/>
20	<input type="text"/>	<input type="text"/>	<input type="text"/>

Were you responsible for carrying our Power of Sale or repossession activities during the past three years?

Yes No

If yes, please complete **Supplemental Application A** and attach a list showing mortgage balance, address and type of property.

Please describe any Mortgage Impairment loss experience over the past five years.

Has the Organization or any of its officers or employees proposed for this insurance received any inquiries from any regulators or been the subject of any investigation regarding your underwriting or lending practices?

Yes No

PLEASE ATTACH A COPY OF YOUR MOST RECENT AUDITED FINANCIAL STATEMENTS AND YOUR MORTGAGE CONTRACT

Declaration and signature

The undersigned declares that to the best of his or her knowledge and belief the statements set forth herein are true. Although the signing of this application does not bind the undersigned on behalf of the applicants to the effect insurance, the undersigned agrees that this application and its attachments shall be the basis of the contract should a policy be issued and shall be deemed attached to and shall form a part of the policy.
The Company is hereby authorized to make any investigation and inquiry in connection with this application that it deems necessary.

Signature of Officer

Date

Title

QBE European Operations

Plantation Place, 30 Fenchurch Street, London EC3M 3BD

tel +44 (0)20 7105 4000 fax +44 (0)20 7105 4019

email enquiries@uk.qbe.comwww.QBEurope.com

JB5773GC/MORTGAGEPROTECTIONAPPLICATION/AUG2015

QBE European Operations is a trading name of QBE Insurance (Europe) Limited and QBE Underwriting Limited, both of which are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



Mortgage Protection Application Supplemental Application A



Are repossessed properties managed by a third party?

Yes No

If yes, who manages these properties?

Please detail duties and procedures of the management of repossessed properties

Are repossessed properties inspected prior to perfecting your right to hold, transfer or obtain control?

Yes No

Are you responsible for carrying out Power of Sale or repossession activities on delinquent real estate loans you service?

Yes No

If yes, are you responsible for insuring those properties?

Yes No

What percentage of repossessed properties is vacant?

Residential % Non-Residential %

What is the average time period that properties are held prior to sale?

Residential Non-Residential

How many properties were repossessed during the past three years?

Year	No. of Loans	Residential Mortgage Balance	Non - Residential Mortgage Balance
20	<input type="text"/>	<input type="text"/>	<input type="text"/>
20	<input type="text"/>	<input type="text"/>	<input type="text"/>
20	<input type="text"/>	<input type="text"/>	<input type="text"/>

QBE European Operations

Plantation Place, 30 Fenchurch Street, London EC3M 3BD

tel +44 (0)20 7105 4000 fax +44 (0)20 7105 4019

email enquiries@uk.qbe.com

www.QBEurope.com

JB5773GC/MORTGAGEPROTECTIONAPPLICATIONSUPPLEMENTALAPPLICATIONA/AUG2015

QBE European Operations is a trading name of QBE Insurance (Europe) Limited and QBE Underwriting Limited, both of which are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

