

Why Use A Mortgage Broker? What Kind of Mortgage Should I Get? What Are My Options?

Coast to Coast Mortgage Group



Starter Guide

**Answers to Your Mortgage Questions
Tips and Facts You Need to Know
Convenient Easy-to-Print Forms**



Achieving Your Dreams

This Starter Guide answers all of the basic questions about your mortgage and working with your Mortgage Broker. We hope you find it useful and informative and look forward to helping you achieve the dream of purchasing your new home.

Coast to Coast Mortgage Group

1194 Jefferson Avenue, Winnipeg, MB

Tel: (204) 414-9258 | Email: office@coasttocoastmortgage.ca

Or Visit Us Online 24 Hours a Day at www.coasttocoastmortgage.ca

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Coast to Coast ...

Mortgage Basics

What is a Mortgage?

A mortgage is security for a loan to purchase property. It is the purchaser's personal guarantee to repay the loan and a pledge of the property as security for the loan.

A mortgage is likely the largest financial burden you, as an individual, will ever carry.

What is a Mortgage Broker?

A mortgage broker is a **certified professional** who seeks the best mortgage rate and terms for you, the consumer, by accessing a network of lenders and lending institutions.

This network includes major banks, credit unions and finance companies. Brokers may also, dependant upon circumstances, draw upon local lenders that are not part of a standard financial network, including pension funds and even private individuals. This system ensures that your mortgage broker has access to competing interest rates on a daily basis.

THE PRIMARY GOAL OF YOUR MORTGAGE BROKER is to find you the most competitive mortgage rates available. The main advantage of using a mortgage broker is that he/she will save you the time and hassle involved with approaching various lending institutions yourself—you simply fill out a comprehensive application stating your assets and earnings, then based on the financial details provided your mortgage broker will scout the market for the best mortgage possible.

THE BIGGEST ADVANTAGE of working with a Coast to Coast Mortgage Broker is the personalized service you will receive: personalized service that will give you the peace of mind that comes from knowing that you have the best mortgage possible.

DID YOU KNOW?

MORE THAN 50 PERCENT of Canadian homebuyers accept the first rate offered by their primary financial institution?

This means that not only are the majority settling for the first quote they receive, but, by not taking advantage of the services offered by a mortgage broker they are probably not getting the best available rate.

Sometimes when renewing a mortgage homeowners will automatically accept the terms and rates offered by their current financial institution without realizing that a mortgage broker may have been able to save them *up to a full percentage point or more* off the posted rates. This may seem like a small amount, but it can add up to thousands of dollars in savings over the life of your mortgage.

“When Should I Contact My Mortgage Broker?”

To ensure you the best rate possible, it is best to contact your mortgage broker **AT LEAST 4 MONTHS BEFORE** you consider the purchase of a new home. The same time frame applies when it is time to renew your mortgage. In most cases your mortgage broker can guarantee a given interest rate for 90-120 days with the understanding that, should rates drop during this period of time, you will receive the lower rate.

“What Will it Cost Me?”

Consumers sometimes think using a mortgage broker will be a costly alternative because they believe an upfront fee is required.

THIS IS NOT THE CASE--the mortgage broker is paid a brokerage fee by the lender for creating and negotiating the mortgage. In some rare situations a fee may be charged to clients with impaired credit or when private money is used, but this is strictly to compensate for the additional time and effort involved in negotiating this type of mortgage.

Pre-Approval

Pre-approval is the process of determining how much a borrower or home buyer is qualified to borrow. This is a valuable tool to have in place before you begin searching for your dream home.

With one simple application Coast to Coast Mortgage Group can pre-qualify you for a mortgage.

We will search for the best interest rates and products available from the 50-plus lenders we deal with across Canada on a regular basis. We will find a lender, or lenders, who will commit to a guaranteed interest rate and a maximum mortgage amount, based on your qualifications.

Because this rate is typically **guaranteed for 90-120 days**, this relieves you of any worries you may have regarding fluctuating interest rates. If interest rates do change, you will be guaranteed the lowest possible interest rate. This leaves you free to concentrate on finding your dream home.

ONCE YOU ARE PRE-APPROVED, we will provide a **Letter of Pre-Approval** to you and your real estate professional (if applicable). Presenting this document with your offer to purchase ensures the sellers you have been pre-approved for the necessary mortgage financing, and in some cases will give your offer an advantage over others.



The Pre-Approval application form is provided at the end of this Starter Guide for your convenience, or you can apply online 24 hours a day at:

<http://www.coasttocoastmortgage.ca>

Your Down Payment

The down payment is the portion of the house price the buyer must pay up front from personal resources before securing a mortgage. This portion generally ranges from 5% to 25% of the purchase price.

Sourcing Your Down Payment

Most first time home buyers don't have large cash reserves on hand but if you are able to provide a **5% DOWN PAYMENT** you can qualify for a mortgage.

Several possible sources for your down payment are:

- Personal Savings and/or investments
- The sale of another property
- RRSPs
- From the sale of another property
- A gift, usually from family members such as parents, grandparents, uncles and aunts or siblings

Whatever way a down payment is being made, proof that the funds are there, that they are available and where they came from will have to be made to the mortgage company. In most cases a 90-day bank statement will be required.

Did You Know?

The Home Buyers' Plan (HBP) is a Federal program that allows first time home buyers to withdraw up to \$25,000 from their RRSPs to buy or build a home for use their principal residence. The HBP has no tax consequences as long as you have not owned a residential property within the last 5 years.

Family, especially parents and grandparents, often want to help with the purchase of a home. When this is the case a Gift Letter from the family member or members will be required as proof that they were, indeed, the source of the money.

A Gift Letter form is provided at the end of this Starter Guide for your convenience.

There are also other options available for making a down payment. Please feel free to consult with your Coast to Coast Mortgage Broker regarding these alternate options.

I've Found the House of My Dreams

Now What?

ONCE YOU ARE PRE-APPROVED, and have found the home you would like to purchase, you will need to present the vendor with an **Offer to Purchase** or an agreement of purchase and sale.

What is an Offer to Purchase?

An Offer to Purchase is a written contract setting out the terms under which the buyer agrees to buy the home. If the Offer to Purchase is accepted by the seller, it forms a legally binding contract that binds those who have signed it to certain terms and conditions.

When your offer has been accepted by the vendors or sellers, a copy of the Offer to Purchase and the property details will be sent to your Mortgage Broker to finalize the mortgage formalities.

Once your financing condition is removed, your Coast to Coast Mortgage Broker will arrange a meeting with you to go through all the mortgage options and settle the details of your mortgage. Your lawyer will then be provided with the mortgage instructions from your mortgage company to process your mortgage. The mortgage instructions are the legal documents required to register your name(s) on the title and to register your new mortgage with the city and province.

Your lawyer will contact you, usually in the form of a letter, indicating which documents to bring with you when you visit your law firm to sign all the legal documents necessary to complete your property purchase. This letter will usually also detail the outstanding closing costs--legal fees, remaining down payment and any other related expenses—that you will need to be prepared to take care of during this visit.

Your Mortgage Options

There are a number of different mortgage options you can choose from when setting up your mortgage. Your Coast to Coast mortgage broker can help you decide on the right mortgage option for you.

OPEN MORTGAGE

A loan secured by a property that can be paid off without penalty at any time before its maturity date.

VARIABLE MORTGAGE

A real estate loan in which the payments can be fixed from one to five years but the interest rate is periodically adjusted up or down to reflect current market rates.

CAPPED RATE MORTGAGE

A variable rate mortgage the lending institution has “rate capped”.

This means that although the rate will fluctuate with the prime rate, the institution guarantees that you will not pay more than a set interest rate.

CLOSED MORTGAGE/FIXED RATE MORTGAGE

A mortgage where the rate of interest is fixed for a specific period of time, generally known as the mortgage term, usually ranging from 1 to 5 years.

Purchase Plus Improvements Mortgage

A Purchase Plus Improvements Mortgage is a mortgage that allows you to purchase a home, renovate it the way you like, and pay for it all in one mortgage payment at first mortgage rates.

This is a great product for the home buyer who will want/need to renovate their newly purchased home. The renovation costs are added to the purchase price and included in the cost of the mortgage.

These renovations can include everything from upgrading the furnace, electrical service, roof, doors and windows to replacing kitchen cabinets, plumbing fixtures and flooring—in short, virtually any renovation that will increase the value of the property.

Should this be an option you would like to consider your Coast to Coast mortgage specialist will be happy to discuss the details of this type of mortgage financing with you.

“What Type of Mortgage is Best for Me?”

That’s a good question, and before you make a decision there are some things you should consider. There are many forces—economic and political, domestic and international—that affect Canadian interest rates and even the best economists cannot predict these fluctuations with total accuracy.

With A **FIXED-RATE MORTGAGE**, the interest rate is set for the term of the mortgage so that the monthly payment of principal and interest remains the same throughout the term. Regardless of whether rates move up or down, you know exactly how much your payment will be and this simplifies your personal budgeting. In a low rate climate, it is a good idea to take a longer term, fixed-rate mortgage for protection from upward fluctuations in interest rates.

A **VARIABLE-RATE MORTGAGE** (*also called adjustable-rate*) provides a lot of flexibility, especially when interest rates are on their way down. The rate is based on prime and can be adjusted monthly to reflect current rates.

Typically, the mortgage payment remains constant, but the ratio between principal and interest fluctuates. When interest rates are falling, you pay less interest and more principal. If rates are rising, you pay more interest and less principal.

KEEP IN MIND THOUGH, that if interest rates rise substantially the original payment may not cover both the interest and principal and you may be asked to increase your monthly payment.

Make sure that your variable-rate mortgage is **OPEN OR CONVERTIBLE** to a fixed-rate mortgage at any time, so that when rates begin to rise, you can lock-in your rate for a specific term.

Food For Thought ...

In 1992 when rates dropped to their lowest point in 35 years, no one believed they could fall any further, but they did. Since that point in time we have enjoyed low rates and it’s hard to imagine rates rising into the double digits again.

We can never assume that current trends will continue: in January of 1978 mortgage rates were sitting at about 8%--who would have believed that by December of 1981 they would be as high as 21.5%?

Your Amortization Options

Amortization is the gradual repayment of a loan in equal, or nearly equal, instalments which include portions of both the interest and the principle amount owed.

In other words, this is the length of time it will take to pay off your mortgage assuming that interest rates never changes, all payments were made on time and no additional payments were made. The amortization period can range from 5 years to 40 years.

It is to your advantage to choose the shortest amortization possible. There are many ways to reduce your amortization—you can increase the frequency of your payments, increase the amount of your payments, pay additional amounts on your payment dates, make periodic lump sum payments or select a shorter amortization at renewal time.

REMEMBER, the longer the amortization, the more interest is paid over the life of the mortgage. Therefore, when choosing the amortization period look carefully at your expected cash flow and plan accordingly. Keep in mind that the amortization can easily be shortened after the closing—this can be as simple as making arrangements to increase your payments.

Food For Thought ...

If you feel that rates are at a point you can live with and you want to guarantee that rate as long as possible, go with a longer term of 5 years, 7 years, or 10 years.

If interest rates appear to be rising, plan to take advantage of the lower rate for as long as possible. Keep in mind also, if you decide to sell your property, you can take the mortgage with you to your new property or give the buyer the option to assume the. An assumable mortgage at very low rate can sometimes prove to be a great selling feature.

If rates appear to be falling, you can choose a shorter term (6-month convertible or variable-rate mortgage) that offers you the flexibility to lock in to a longer term at any time in the event rates start going the other way.

“Should I Buy First or Sell First?”

Which should come first, the purchase of a new home or the sale of the old one, is one of the greatest dilemmas facing homeowners planning to make a move.

BUYING FIRST

If you choose to buy first, ensure that your offer to purchase is conditional upon the sale of your current property. This gives you the comfort of knowing that if all goes well and you sell your house, both deals proceed--but if for some reason this does not happen, the deal is off, and you won't be stuck with two homes.



SELLING FIRST

Selling first can offer considerable peace of mind. For example, knowing how much money you have to work with from the sale of your house will help you establish a price range for your new home. Also, selling first allows you to negotiate the purchase of your new home more vigorously because unconditional offers are more attractive to sellers.

Market conditions are another important consideration in deciding which route to follow. In what is called a seller's market, it will probably be to your advantage to sell after you've bought, but, in a buyer's market it makes more sense to sell first. is our goal to make all these details simple, straightforward and stress-free.

Details, Details ...

At the time you purchase your new home there will be a great many details to consider—home insurance and mortgage insurance are just a couple examples—and any number of issues about which you may have questions.

At Coast to Coast, as your mortgage specialists, it is our goal to make all these details simple, straightforward and stress-free.

MORTGAGE APPLICATION



COAST TO COAST MORTGAGE GROUP

PERSONAL INFORMATION											
Principle Applicant					Co-applicant						
Title	Mr.	Mrs.	Ms	Miss	Title	Mr.	Mrs.	Ms	Miss		
First Name											
Last Name											
Date of Birth				mm/dd/yyyy	Date of Birth				mm/dd/yyyy		
SIN											
Marital Status	Married	Single	Divorced	Other	Marital Status	Married	Single	Divorced	Other		
Number of Dependents											
Current Address					Current Address						
Sreet											
City											
Province											
Postal Code											
Status	Rent		Own			Status	Rent		Own		
Years there		Monthly Payment			Years there		Monthly Payment				
Home Phone											
Work Phone											
Cell Phone											
Email											
If less than 3 years please provide previous address					If less than 3 years please provide previous address						
Sreet											
City											
Province											
Postal Code											
Status	Rent		Own			Status	Rent		Own		
Years there		Monthly Payment			Years there		Monthly Payment				
EMPLOYMENT INFORMATION					EMPLOYMENT INFORMATION						
Current Employer											
Sreet Address											
City											
Province											
Postal Code											
Job Title											
Income type	Salary	Hourly	Self			Income type	Salary	Hourly	Self		
Annual Income											
How Long ?											

MORTGAGE APPLICATION



COAST TO COAST MORTGAGE GROUP

If less than 3 years, please provide your previous employer		
Previous Employer		
Street Address		
City		
Province		
Postal Code		
Job Title		
Income type	Salary	Hourly Self
Annual Income		
How Long ?		
Other Income/Child tax credit		
Description		Amount
ASSETS		
Name of Your Bank		
Saving/chequing Account		
RRSP/Stocks/Bonds		
Vehicle(s)		
Vehicle Current Value		
Other Real estate		
Lilibilities		
Principle Applicant	Balance	Payment
Mortgage		
Automobile Loan		
Bank Loan		
Credit Cards		
Others		
Others		
Other Information:		
<input type="checkbox"/> I authorize Coast to Coast Mortgage Group to obtain my credit information from the Credit Bureau/s.		
Signature Of Applicant		
Date		

If less than 3 years, please provide your previous employer		
Previous Employer		
Street Address		
City		
Province		
Postal Code		
Job Title		
Income type	Salary	Hourly Self
Annual Income		
How Long ?		
Other Income/Child tax credit		
Description		Amount
ASSETS		
Name of Your Bank		
Saving/chequing Account		
RRSP/Stocks/Bonds		
Vehicle(s)		
Vehicle Current Value		
Other Real estate		
Lilibilities		
Principle Applicant	Balance	Payment
Mortgage		
Automobile Loan		
Bank Loan		
Credit Cards		
Others		
Others		
Other Information:		
<input type="checkbox"/> I authorize Coast to Coast Mortgage Group to obtain my credit information from the Credit Bureau/s.		
Signature Of Applicant		
Date		



Gift Letter

TO WHOM IT MAY CONCERN:

This letter confirms that the undersigned is making a financial gift in the amount of: \$ _____

To: _____
Print name of purchaser (receiver of gift)

For use toward the purchase of the property located at: _____
Address of property being purchased

We, the undersigned purchaser (receiver of gift) and donor (giver of gift), hereby certify: the donor is an immediate relative* of the purchaser, and the money is a genuine gift from the donor and does not ever have to be repaid, and no part of the financial gift is being provided by any third party having any interest (direct or indirect) in the sale of the subject property.

We, the undersigned also acknowledge and understand that the financial gift must be in the purchaser's possession **prior to the time of application** for mortgage loan insurance and that confirmation of same is required. (Attach a copy of gift cheque from the donor and copy of bank book or statement for the purchaser to confirm funds have been transferred).

Purchaser(s):

Signature: _____ Signature: _____

Print Name: _____ Print Name: _____

Date: _____ Date: _____

Donor(s):

Signature: _____ Signature: _____

Print Name: _____ Print Name: _____

Relationship to Purchaser: _____ Relationship to Purchaser: _____

Date: _____ Date: _____

Address: _____ Address: _____

Tel. Number: _____ Tel. Number: _____

* Immediate relatives are defined as parent, child, sibling, grandparent, or guardian.



PROPERTY AND BUSINESS TAXES
APPLICATION FOR TAX INSTALMENT PAYMENT PLAN (TIPP)
CONTACT: 311 or toll free 1-877-311-4974 – FAX: (204) 986-3220



PLEASE PRINT

To Enrol on TIPP for **Property Taxes** only, please complete Sections 1, 2, 5 & 6 :

1.	ROLL NUMBER		LOCATION ADDRESS		POSTAL CODE
	APPLICANT(S) NAME	Surname	Given Name	BUSINESS TELEPHONE	HOME TELEPHONE
	APPLICANT(S) NAME	Surname	Given Name	BUSINESS TELEPHONE	HOME TELEPHONE
	APPLICANT(S) ADDRESS (IF DIFFERENT THAN THE LOCATION ADDRESS)				POSTAL CODE

2. Please indicate the month in which your payments will commence and the number of monthly instalment periods over which your payment will be applied within the calendar year. For Realty Taxes, instalment periods can vary between 7 and 12 months.

Starting Month _____ Number of Months _____

To Enrol on TIPP for **Business Taxes** only, please complete Sections 3, 4, 5 & 6 :

3.	BUSINESS TAX ROLL NUMBER	LOCATION ADDRESS		POSTAL CODE
	BUSINESS NAME		TELEPHONE	FAX NUMBER
	TAXABLE PARTY (PROPRIETOR, PARTNERS OR CORPORATE NAME)			
	MAILING ADDRESS (IF DIFFERENT THAN THE LOCATION ADDRESS)			POSTAL CODE

4. Please indicate the month in which your payments will commence and the number of monthly instalment periods over which your payment will be applied within the calendar year. For Business Taxes, instalment periods can vary between 6 and 10 months.

Starting Month _____ Number of Months _____

5. **YOU MUST INCLUDE ONE OF THE FOLLOWING :**

<input type="checkbox"/>	Blank cheque marked « void » ; or
<input type="checkbox"/>	Preauthorized payment form provided by your financial institution

I/We the applicant(s) authorize my/our above named financial institution to electronically debit my/our account for the monthly tax instalment payment payable to The City of Winnipeg on the first day of each month as payment in part of the taxes for the above named property. The treatment of each payment shall be the same as if the undersigned had personally issued a cheque. I/We acknowledge the right of The City of Winnipeg to cancel my/our participation in the payment plan if any debits are not honoured by the participant's financial institution. Unpaid taxes as of the date of termination of participation in the plan are subject to penalties as per the penalty by-law. I/We acknowledge there may be adjustments in the amount of the monthly payment on June 1st for Business Taxes and on July 1st for Property Taxes each year as a result of The City of Winnipeg's annual tax levy. I/We agree to provide two weeks written notification if I/we change bank information, sell the property, or wish to cancel participation in the plan for any reason.

PLEASE ATTACH A SAMPLE CHEQUE MARKED VOID TO THIS APPLICATION.
 RETURN BOTH ITEMS TO: THE CITY OF WINNIPEG •ASSESSMENT AND TAXATION DEPARTMENT
 •510 MAIN STREET •WINNIPEG •MB •R3B 3M2
 CONDITIONS AS STATED ON THE CITY OF WINNIPEG INTERNET PAGE:
<http://www.winnipegassessment.com/AsmtTax/English/Payments/Tipp.stm>

AUTHORIZED SIGNATORS OF THE ABOVE ACCOUNT **MUST SIGN** THIS APPLICATION

6.	APPLICANT'S SIGNATURE	DATE	YYYY	MM	DD
	SECOND SIGNATURE (IF REQUIRED)				



HOME BUYERS' PLAN (HBP) REQUEST TO WITHDRAW FUNDS FROM AN RRSP

Use this form to make a withdrawal from your registered retirement savings plan (RRSP) under the Home Buyers' Plan (HBP). Answer the questions in Part A of Area 1 to determine if you are eligible to make a withdrawal from your RRSP under the HBP. Although some conditions may apply to another person in certain situations, you (the participant) are responsible for making sure that all the conditions are met. For more details about the HBP, see Guide RC4135, *Home Buyers' Plan (HBP)*. **Generally, you must receive all your HBP withdrawals in the same calendar year. The maximum you can withdraw is \$25,000.** Complete Area 1 and give the form to your financial institution.

Area 1 – To be completed by the participant

Part A – Complete the following questionnaire to determine if you can make a withdrawal from your RRSP under the HBP.

- | | |
|--|--|
| <p>1. Are you a resident of Canada?
Yes <input type="checkbox"/> Go to question 2. No <input type="checkbox"/> You cannot make an HBP withdrawal.</p> <p>2. Has the person who is buying or building a qualifying home entered into a written agreement to do so?
Yes <input type="checkbox"/> Go to question 3(a). No <input type="checkbox"/> You cannot make an HBP withdrawal.</p> <p>3a). Have you ever, before this year, withdrawn funds from your RRSP under the HBP to buy or build a qualifying home?
Yes <input type="checkbox"/> Go to question 3(b). No <input type="checkbox"/> Go to question 4(a).</p> <p>3b). Are you making this request in January as part of the participation you began last year?
Yes <input type="checkbox"/> Go to question 4(a). No <input type="checkbox"/> Go to question 3(c).</p> <p>3c). Was your repayable balance from your previous HBP participation zero on January 1 of this year?
Yes <input type="checkbox"/> Go to question 4(a). No <input type="checkbox"/> You cannot make an HBP withdrawal.</p> | <p>4a). Are you a person with a disability?
Yes <input type="checkbox"/> Go to question 5. No <input type="checkbox"/> Go to question 4(b).</p> <p>4b). Are you withdrawing funds from your RRSP to buy or build a qualifying home for a related person with a disability or to help such a person buy or build a qualifying home?
Yes <input type="checkbox"/> Go to question 5. No <input type="checkbox"/> Go to question 4(c).</p> <p>4c). Are you considered a first-time home buyer?
Yes <input type="checkbox"/> Go to question 5. No <input type="checkbox"/> You cannot make an HBP withdrawal.</p> <p>5. Does the person who is buying or building the qualifying home intend to occupy it as his or her principal place of residence no later than one year after buying or building it? If you are acquiring the home for a related person with a disability or helping a related person with a disability acquire the home, you must intend that the related person with a disability occupy the home as his or her principal place of residence.
Yes <input type="checkbox"/> Go to question 6. No <input type="checkbox"/> You cannot make an HBP withdrawal.</p> <p>6. Has the person who is buying or building the qualifying home or his or her spouse or common-law partner owned the home more than 30 days before receiving this withdrawal?
Yes <input type="checkbox"/> You cannot make an HBP withdrawal. No <input type="checkbox"/> You are eligible (complete Part B).</p> |
|--|--|

Part B – Complete this part to make a withdrawal from your RRSP under the HBP.

First name and initials	Last name	Social insurance number (SIN)	
Address of qualifying home being bought or built (include number, street, rural route, or lot and concession number)			If you are a person with a disability, check this box. <input type="checkbox"/>
City	Province or Territory	Postal code	
If you answered "Yes" to question 4(b) above, provide the following information about that person:			SIN of person with the disability
Person's name	Relationship to you		

Part C – Certification

Amount of requested withdrawal \$ _____	Date withdrawal required	Year	Month	Day
I certify that the information given in Area 1 of this form is correct.	Date	Year	Month	Day
Participant's signature	Account number of the RRSP from which the withdrawal is made			

Area 2 – To be completed by the RRSP issuer (Do not send this form to the CRA. Keep it for your records.)

Issuer's name	Telephone number	Amount paid (maximum \$25,000) \$ _____
Issuer's address		Date withdrawal paid
		Year
		Month
		Day