

**CHECKLIST**  
**provided to the borrower/client**  
**prior to execution of the mortgage loan agreement**

*Prior to execution of the mortgage loan agreement, carefully review this checklist and make sure you fully understand each point. This will help reduce the risk of unexpected financial obligations in the future.*

1.	<p><b>A mortgage loan constitutes an expense.</b></p> <p><i>A mortgage loan represents a financial obligation that I am required to repay. In addition to the principal amount, I am obliged to pay accrued interest as well as any other costs associated with the mortgage loan, including insurance, payment processing fees, and other related charges</i></p>	
2.	<p><b>I have reviewed the mortgage loan repayment schedule.</b></p> <p><i>I am familiar with all payment dates and amounts specified in the mortgage loan repayment schedule, as well as the available methods of payment. I clearly understand when and in what amounts I am required to make monthly payments and acknowledge my ability to do so on time.</i></p>	
3.	<p><b>My income is sufficient to meet the mortgage loan repayment obligations.</b></p> <p><i>In deciding to obtain this mortgage loan, I have taken into account my monthly income and regular expenses (including other loan obligations, rent, utilities, transportation, and other costs), as well as potential force majeure and other risk factors that may affect my ability to meet my obligations, such as loss of employment, delays in salary or other income, or deterioration of my health.</i></p>	
4.	<p><b>I am aware of the consequences of late payment.</b></p> <p><i>I understand that failure to make timely payments may result in the imposition of penalties and late fees by the bank in accordance with the mortgage loan agreement, and that, in the event of judicial recovery of the debt, I may also be required to cover related court costs. I am aware that any failure to comply with repayment obligations will be reflected in my credit history, which may adversely affect my ability to obtain credit from financial institutions in the future or result in less favourable lending terms.</i></p>	

Signature (paper form): *I confirm* \_\_\_\_\_.

(signature)

Electronic form (online): by clicking the “Confirm” button.

Date: \_\_\_\_\_.  
 (day /month /year)

