SAMPLE - FSRA Mortgage Brokerage Annual Information Return for 2026

Mortgage Brokerages, Lenders and Administrators Act, 2006

AIR Guide

GUIDE:
Please take a moment to review the Mortgage Brokerage AIR Filing Guide before completing the Annual Information Return (AIR). The guide is intended to help you through the process. It is also required that you read it in advance to ensure accuracy (and completeness in your responses).

Notice of Collection, Use and Disclosure of Personal Information

The personal information collected on this annual information return (AIR) is collected by FSRA under the authority of section 29(2) of the *Mortgage Brokerage's Lenders and Administrator's Act* (the MBLAA), sections 2, 10, 11, 12 of *O. Reg. 193/08: Reporting Requirements for Licensees* and subsection 43(3) of *O. Reg. 189/08: Mortgage Administrators: Standards of Practice,* in accordance with subsections 38(2) and 39(1) of the *Freedom of Information and Protection of Privacy Act,* to support FSRA's regulatory and law enforcement activities.

FSRA primarily collects and uses the information in the AIR to:

- Gain a better understanding of industry trends and business models and assess the mortgage brokering sector as a whole;
- Determine the nature and extent of its regulatory activities to inform consumer protection measures.
- Support policy analysis and decision-making, oversight of the industry, and the identification of risks and trends; and
- Determine whether the administrator or brokerage, and persons or entities related to the administrator or brokerage (such as the principal broker, directors, officers, partners, the sole proprietor, agents or brokers of the brokerage, or the principal representative), are complying with laws administered by FSRA or suitable to hold a licence, registration, or other authorization required under laws administered by FSRA.

FSRA may disclose the personal information it collects to:

- any person or entity responsible for monitoring or reporting on the suitability of the administrator or brokerage, or persons and entities related to the administrator or brokerage, to hold a licence, registration, or other authorization required under laws administered by FSRA;
- other regulatory authorities or law enforcement agencies; and

- fraud prevention organizations.

If you have any questions about the collection, use, or disclosure of personal information by FSRA, please contact:

Privacy Lead
Financial Services Regulatory Authority of Ontario
25 Sheppard Avenue West, Suite 100
Toronto ON, M2N 6S6
E-mail: Privacy@fsrao.ca
Telephone: 416-590-2021

I confirm that I have read the Mortgage Brokerage AIR Filing Guide and understand my obligations under the *MBLAA 2006, c. 29* and regulations thereunder.
☐ Yes
☐ No

I acknowledge that I am responsible for ensuring that the information provided in this AIR is accurate, complete, and demonstrates compliance with all applicable legislative and regulatory requirements.
☐ Yes
☐ No

NOTE: This AIR can be completed by the principal broker, sole proprietor, Director, officer, or partner, or a designate authorized by the principal broker; however, it must be reviewed and submitted by the principal broker of the brokerage. The principal broker must execute the attestation at the end of this document before submission.

The reporting period for this AIR is from January 1, 2026, to December 31, 2026.

Qualifying Questions

1. Is the brokerage a publicly traded company?
☐ Yes
☐ No

If yes, please complete the following table:

Trading (Ticker) Symbol	Stock Exchange

2. Is the brokerage a *National Housing Act* (NHA) approved lender?
☐ Yes
☐ No

3. Is the brokerage a qualified mortgage lender under the Protection of Residential Mortgage or Hypothecary Insurance Act (PRMHIA)?

▢ Yes
▢ No

^General Information

The information listed on this page represents information on file with the Financial Services Regulatory Authority (FSRA) as of the date of filing:

Legal Name of Brokerage:
Other Authorized Name:
Brokerage Licence Number:
Business Type:

Principal Broker:
Principal Broker Licence Number:
Principal Broker Phone Number:
Principal Broker Email Address:
Principal place of business address:
Street Address:
Apt. / Unit:
City:
Province:
Postal code:

Mailing Address for service in Ontario (Check if same as above) ▢
Street Address:
Apt. / Unit:
City:
Province:
Postal code:

Phone Number:
Fax Number:

Additional Email address FSRA can use to communicate with the brokerage:

Does the brokerage have a website?

▢ Yes
▢ No

If yes, please provide the website address:

^Reporting Changes

Brokerages are required to notify the Chief Executive Officer of FSRA of changes to the general information of a brokerage in accordance with O.Reg 193/08 and within any required timelines, as applicable. FSRA may be notified of any changes to the brokerage's general information by sending an email to: licensingapprovals@fsrao.ca.

Did any of the following information change during the reporting period, and did the brokerage report the changes to FSRA? (Check all that apply)

Brokerage Information	Changed? (Yes/No)	Reported? (Yes/No)
Address for Service	☐ ☐	☐ ☐
Address of Principal Place of Business	☐ ☐	☐ ☐
Email, Phone or Fax	☐ ☐	☐ ☐
Principal Broker	☐ ☐	☐ ☐
Officers or Directors	☐ ☐	☐ ☐
Partners in Partnership	☐ ☐	☐ ☐
E&O Insurance	☐ ☐	☐ ☐
Open/Closed Offices	☐ ☐	☐ ☐

If any of the above information changed during the reporting period, but was not reported to FSRA, please indicate the reason below:

Brokerage Information

4. ^Is the brokerage a franchise or part of a network of mortgage lenders or brokers or affiliated with other mortgage brokering market participants (e.g., aggregator, joint volume group, coalition)?

If yes, name of the franchisor, network or affiliation:

5. Does the brokerage have policies or procedures to obtain required records from agents or brokers if records are stored in personal or non-corporate systems not controlled by the brokerage?

☐ Yes
☐ No

If no, please explain

6. Does the brokerage, its Directors, Officers, or Partners, hold a licence or registration in another Canadian jurisdiction relating to mortgages, real estate, securities, or financial planning)?

☐ Yes
☐ No

If yes, provide the following information:

Name of Licence holder	Type of Licence	Licence Number	Jurisdiction in which Licence is held

Errors & Omissions (E&O) Insurance

7. Please Indicate the brokerage's current Errors & Omissions (E&O) Insurance Provider:

▢ AIG Insurance Company of Canada
▢ Chubb Insurance Company of Canada
▢ CUMIS General Insurance Company
▢ Intact Insurance Company (Western Division)
▢ International Insurance Company of Hannover SE through A.M. Fredericks Underwriting Management Ltd.
▢ Lloyd's Underwriters through Holman Insurance Brokers Ltd.
▢ Lloyd's Underwriters through Special Risk Insurance Managers Ltd.
▢ Lloyd's Underwriters through Evolution Insurance Inc.
▢ Lloyd's Underwriters per Catalin Canada Inc.
▢ Lloyd's Underwriters as arranged by Trinity Underwriting Managers
▢ Lloyd's Underwriters through Newline Canada Insurance Limited
▢ National Liability & Fire Insurance Company
▢ Royal & Sun Alliance Insurance Company of Canada
▢ Sovereign General Insurance Company through RDA Inc.
▢ Victor Insurance Managers Inc. (formerly Encon Group Inc.)
▢ XL Specialty Insurance Company – Canadian Branch
▢ Zurich Insurance Company Limited
▢ Other

If other, name of E&O Insurance provider:

^Please upload a copy of the mortgage brokerage's E&O Insurance Certificate (PDF only):

Note: Insurance certificate should include Policy Number, Coverage Amount, Coverage Period, Name of Insured, Insurer Name and Extended Coverage for Fraudulent Acts.

8i. Please provide the brokerages' E&O Insurance (with fraudulent acts coverage) Information in the table below:

Policy Number	Insured Name	Coverage Amount Per Occurrence	Coverage Amount for All Occurrences During a 365 Day Period	Coverage Start Date	Coverage End Date	Includes Fraudulent Acts Coverage

^ (ii). Were there any E&O claims made against the brokerage's E&O insurance policy during the reporting period in any Canadian jurisdiction?
☐ Yes
☐ No

If yes, how many claims?

If yes, please provide a brief explanation of each claim.

8. ^Did the brokerage's E&O insurance policy lapse or was it cancelled at any point during the reporting period?
☐ Yes
☐ No

9(i). If yes, please explain and indicate if the policy was cancelled by the insurer or the policyholder.

^Trust Account Information

9. How many designated trust accounts did the brokerage have in Ontario as of December 31, 2026 (as per *section 50 of O. Reg. 188/08*)?
☐ 0
☐ 1
☐ 2
☐ 3+

10a. If 1 or more, please explain the purpose for the brokerage trust account(s).
☐ Agent/Broker commissions
☐ Investor/Lender funds
☐ Borrower advance fees
☐ Other (please explain)

10b. How many trust accounts did the brokerage open in Ontario during the reporting period?
☐ 0
☐ 1
☐ 2
☐ 3+

10c. If the brokerage opened one or more trust accounts during the reporting period, did the brokerage let FSRA know about the trust account details within 5 days of opening it?
☐ Yes
☐ No

If no, explain why

10. Was there a shortfall in any of the brokerage's trust accounts at any time during the reporting period?

☐ Yes
☐ No

11a. If yes, was the shortfall reported to FSRA as required under *section 54 of O. Reg. 188/08*?
☐ Yes
☐ No

11b. If no, complete the following table:

Date shortfall occurred 11c.	Amount of shortfall 11d.	Has shortfall been corrected? 11e.	Date shortfall corrected 11f.	Reason for shortfall and steps taken to correct. 11g.	Please provide reason for not reporting shortfall to FSRA's CEO. 11h.
	$_____.00	☐ Yes ☐ No			
	$_____.00	☐ Yes ☐ No			
	$_____.00	☐ Yes ☐ No			
	$_____.00	☐ Yes ☐ No			

^Supervision of Operations

11. Indicate the total number of owners of the brokerage, including those who are directors, officers, partners as of December 31, 2026. For large or complex brokerages with layered corporate structures, identify the number of direct owners of the brokerage, including the immediate parent entity or direct legal owner, based on the organization's legal structure.

☐ 1 to 5
☐ 6+
☐ Publicly traded company

12b. ^For privately held brokerages (i.e., not publicly traded), provide the name and ownership percentage for each individual or entity that holds 25% or more ownership or significant control of the brokerage.

Note: If no individual or entity holds 25% or more ownership or significant control in the brokerage, please list the top 3 individuals or entities with the highest ownership percentages.

Owner's legal name	Percentage owned

12. Select all applicable steps taken by the brokerage during the reporting period to provide adequate supervision for all offices in Ontario where business was transacted.

▢ Onsite Supervisor/Manager
▢ Remote Supervision (e.g., Zoom, MS Teams, Online systems)
▢ File Review/File Audits
▢ Regular Meetings (monthly, quarterly, etc.)
▢ Policies and Procedures/Best Practices review/update
▢ Remote Training/Support (phone/email/fax/online)
▢ In-person Training/Support
▢ Individual Performance Reviews of Agents/Brokers
▢ Other

If other is selected, please explain:

13. ^Provide the following information about the number of brokers and agents authorized to deal or trade in mortgages on behalf of the brokerage in Ontario as of December 31, 2026:

Number of full-time brokers (14a.)	Number of part-time brokers (14b.)	Number of full-time agents (14c.)	Number of part-time agents (14d.)	Number of other staff (unlicensed) (14e.)	Total

14f. ^Please provide the percentage of licensed staff (agents or brokers) that did not close any mortgage transactions during the reporting period.
▢ Under 25%
▢ 25-50%
▢ 51-75%
▢76-100%

14. ^

	15-i. How many agents/brokers joined the brokerage during the reporting period?	**15-ii.** How many agents/brokers resigned from the brokerage during the reporting period?
Number of agents/brokers		

15-iii**.** ^Brokerages must immediately notify FSRA's Chief Executive Officer if the brokerage believes there may be reasonable grounds for the Chief Executive Officer to determine that a broker or agent is not suitable to be licensed under the MBLAA (O. Reg. 188/08, subsection 43(3)).

Confirm that the brokerage has complied with this requirement.
▢ Yes
▢ No
If no, explain:

15. Does the brokerage use Artificial Intelligence (AI) in any of their business operations?
▢ Yes
▢ No

If yes, please explain how AI is being used by the brokerage.

^Portfolio Details / Information

Where mortgage specifics, such as number or dollar value of mortgages are requested, please provide Ontario mortgage business information from January 1, 2026, to December 31, 2026, unless stated otherwise.

NOTE: For the purposes of this filing, please treat a mortgage as an Ontario mortgage if the mortgaged property is located in Ontario.

16. Did the brokerage carry on the business of **dealing** in mortgages as defined in the MBLAA during the reporting period?
▢ Yes
▢ No

17. Did the brokerage close any mortgages during the reporting period?
▢ Yes
▢ No

If yes, complete the table below:

		Mortgage Business within Ontario	Total Mortgage Business within Canada

18a	Total number of mortgages brokered and closed		
18b.	Total dollar value of mortgages brokered and closed		

18. Did the brokerage carry on the business of **trading** in mortgages as defined in MBLAA including buying, selling or exchanging mortgages **in whole or in part** during the reporting period?
☐ Yes
☐ No

19i. Did the brokerage trade in mortgages on behalf of a person or entity other than the brokerage during the reporting period?
☐ Yes
☐ No

Number of mortgages where all or part of the registered mortgage was traded on behalf of a third party:
Total dollar value of mortgages traded (in whole or in part):

19 ii. Did the brokerage trade in mortgages on its own behalf during the reporting period?
☐ Yes
☐ No

Number of mortgages where all or part of the registered mortgage was traded on behalf of the brokerage:
Total dollar value of mortgages traded (in whole or in part):

19. Did the brokerage carry on the business of **mortgage lending** as defined in the MBLAA during the reporting period?
☐ Yes
☐ No

If yes, please answer the following:

20. Provide the total number and dollar value of mortgages where the brokerage acted as a lender:

Number of mortgages funded by the brokerage as lender:
Total dollar value of mortgages funded by the brokerage as lender:

21. Does the brokerage permit agents/brokers to lend their own funds to brokerage clients?
☐ Yes
☐ No

If yes, provide the total number of licensed staff (agents or brokers, including principal broker) that lend their own funds for mortgages to clients of the brokerage.

22. Provide the total number (#) and dollar ($) value of mortgages brokered and closed by the brokerage over the reporting period for each type/category of mortgage listed in the chart below:

Mortgage Type (Categories for each Total section are not mutually exclusive, i.e., a mortgage can be conventional, commercial and first ranking - please enter the data in all rows that apply)	Number of Mortgages	Dollar value of Mortgages
a. Residential (e.g., Single Family, Multi-Unit up to 4 units, Vacation Property)		
b. Commercial (e.g., Office Building, Retail, Industrial, Hotels, Apartment/Condo Building greater than 5 units)		
c. Construction and Development		
d. Other (e.g., Rural land, Agricultural, Resource Extraction, Institutional)		
TOTAL (a+b+c+d)		

e. Conventional		
f. High Ratio - insured		
g. High Ratio – uninsured		
TOTAL (e+f+g)		

h. First Mortgage		
i. Second Mortgage		
j. Mortgages ranked behind second mortgages (3rd, 4th, 5th, etc.)		
TOTAL (h+i+j)		

k. New Loans		
l. Renewals		
TOTAL (k+l)		

Secondary Mortgage Classifications (Categories are not mutually exclusive, i.e., a mortgage can be both a construction mortgage and a sub-prime)		
	Number of Mortgages	Dollar value of Mortgages
m. Reverse		
n. Sub-Prime		
o. Home Equity Line of Credit (HELOC)		
p. Qualified Syndicated Mortgage Investments (QSMI)		

q.	Non-Qualified Syndicated Mortgage Investments (NQSMI)		
r.	Equity-Based Lending		
s.	First-time homebuyer borrower		
t.	Bridge Loan Mortgage		
u.	Shared Equity Mortgage Programs (SEM)		

23. Provide the information in the chart below regarding the brokerage's total mortgage business broken down by lender type:

*Fees received from the lender can include but are not limited to: Commission fees (for arranging mortgages), finders' fees, volume bonuses paid to the brokerage, etc. Provide total dollar value received from lender (prior to any commission splits paid to an agent or broker by the brokerage).

Note: Ensure the number of mortgages funded is reported once per lender type to avoid double-counting. For example, items reported under Self-Funding should not be duplicated under Mortgage Finance Company.

(24a.) Type of lender	Yes/No	(24b.) Number of mortgages funded by lender type	(24c.) Dollar value of mortgages funded by lender type	(24d.) Total fees received from the lenders*	(24e.) Total number of lenders used for the mortgage transactions
Financial Institutions:					
Bank					
Credit Union					
Insurance Company					
Trust Company					
Mortgage Finance Company / Monoline					
Alternative Lenders:					
Mortgage Investment Entities (MIEs) [includes Mortgage					

Investment Companies (MICs), Trusts, Limited and/or General Partnerships, etc.]					
Private Lender					
Self-Funding (Brokerage's own funds)					
Other					

24f. If the brokerage brokered mortgages involving Mortgage Investment Entities (MIEs), provide the names of the top three MIE lenders based on total dollar value and disclose the relationship between the brokerage and the lender.

Mortgage Investment Entities (MIEs) [includes Mortgage Investment Companies (MICs), Trusts, Limited and/or General Partnerships, etc.] (Top three lenders) (24f-i.)	Number of mortgages funded by MIE (24f-ii.)	Dollar value of mortgages funded by MIE (24f-iii.)	Relationship between the lender to the brokerage, its staff, agent, broker: - arm's length relationship or - related persons/entities (24f-iv.)
(Max 100 characters)			
(Max 100 characters)			
(Max 100 characters)			

Other Private Lender

24g. Provide the names of the top five Private Lenders based on total dollar value of mortgages during the reporting period and disclose the relationship between the brokerage and the lender.

Private lender: (Top five lenders) (24g-i.)	Number of mortgages (24g-ii.)	Dollar value of mortgages (24g-iii.)	Relationship between the lender to the brokerage, its staff, agent or broker: - arm's length relationship - related persons/entities (24h-iv.)

Fees

24i. During the reporting period, did the brokerage charge any fees* to borrowers?
▢ Yes
▢ No

24j. If yes, provide the total dollar value of fees* charged.

* Fees charged to the borrower can include but are not limited to: broker fees, advance fees and assignment fees.

Private Mortgages
24k. For private mortgage transactions, enter the number (#) and dollar ($) value for transactions where the brokerage presented disclosure documentation:

Consumer	Number of private mortgages	Dollar value of private mortgages
Disclosure to Borrower only		
Disclosure to Lender only		
Disclosure to Both Borrower and Lender		

24l. Did the brokerage arrange any private mortgage renewals during the reporting period?
▢ Yes
▢ No

If yes, provide the following information regarding the private mortgage renewals arranged by the brokerage:

Renewal Type	Number of mortgage renewals
1st Renewal	
2nd Renewal	
3rd Renewal	
4th or more Renewal	

24m. Please provide the total number of private mortgages closed with an Annual Percentage Rate greater than 30%:

^Mortgage Investment Entities [includes Mortgage Investment Companies (MICs), Trusts, Limited and/or General Partnerships, etc.]

24. Did the principal broker, or any of the brokerage's directors, officers, or partners, directly or indirectly own or control 25% or more of a Mortgage Investment Entity (MIE) (e.g., if the MIE is a corporation, were they the registered or beneficial owner of 25% or more its shares*)* as of December 31, 2026?

☐ Yes
☐ No

25a. If yes, list all applicable individuals' names, their corresponding ownership interest (25% or more) as at December 31, 2026, and the legal name of any MIE they have an equity interest in:

Name of individual who has an equity interest	ownership Interest (%)	Legal name of MIE

25. Did the principal broker, officers, directors or controlling shareholders of the brokerage hold any management roles in an MIE in any jurisdiction as of December 31, 2026?

☐ Yes
☐ No

26a. If yes, provide the following information regarding all individuals and/or entities holding a management role in the MIE:

Name of individual or entity holding a management role in the MIE	Position within the MIE	Legal name of MIE

26b. Were any of the MIEs fully managed by the principal broker, an agent or broker of the brokerage?

☐ Yes
☐ No

If yes, does the principal broker approve all loans funded by the MIE?

☐ Yes
☐ No

^Syndication

26. Does the brokerage have policies and procedures relating to non-qualified syndicated mortgage investments (NQSMIs) and a defined process for determining whether the investors meet the definition of permitted clients?

☐ Yes

▢ No

If no, please provide an explanation.

NQSMI Portfolio Details

27. Did the brokerage deal and/or trade in any NQSMIs during the reporting period?
▢Yes
▢ No

28a. If yes, provide the following details for all new NQSMI transactions arranged for Permitted Clients that were brokered and closed in Ontario during the reporting period:
The term "NQSMI transaction" refers to the syndication as a whole and not individual investors participating within the syndication. **This reporting only applies to NQSMI transactions with Permitted Clients investors/lenders.**

28a-i. Total number of NQSMI transactions brokered and closed during the reporting period	
28a-ii. Total committed amount of NQSMI transactions at origination	
28a-iii. Total advanced amount of NQSMI transactions to date	
28a-iv. Total number of NQSMI transactions brokered and closed during the reporting period that were for construction purposes	
28a-v. Total number of renewed NQSMI transactions	

28. How many NQSMI mortgages, originated before July 1, 2021 (also known as “legacy NQSMIs”), were contractually extended during the reporting period?

NQSMI Contractual Extensions	
Number of Mortgages	
Dollar Value of Mortgages	

29. Did the brokerage refer any clients to other licensed brokerages to invest in NQSMIs during the reporting period?
▢ Yes
▢ No
30. Did the brokerage broker and close any qualified syndicated mortgage investments (QSMIs) during the reporting period?
▢ Yes
▢ No

If yes, complete the following:

Number of mortgages
Dollar value of mortgages
Number of unique lenders invested into QSMIs

^Cybersecurity

31. Is the brokerage working towards achieving, or has the brokerage already implemented, cybersecurity preparedness practices that meet the objectives of FSRA's guidance? Please select the option that reflects the current state of the brokerage's cybersecurity preparedness.

    ▢ The brokerage **has** cybersecurity preparedness practices in place
    ▢ The brokerage is **currently taking action** to ensure cybersecurity preparedness practices are in place
    ▢ The brokerage has taken no action to date on cybersecurity preparedness

If no action has been taken, please explain how the brokerage would typically handle a cybersecurity incident:

Complaints and Complaint Handling

The mortgage brokerage is required to designate one or more individuals to receive and attempt to resolve complaints from the public, and each designated individual must be an employee of the brokerage or someone who is otherwise authorized to act on its behalf (O. Reg. 188/08, subsection 41 (2) .

32. Is the principal broker the designated person to receive complaints at the brokerage?
▢ Yes
▢ No

33a. If no, please provide the designated person's or persons' contact information below:

Name	Position Title	Email	Phone Number

33. Provide the total number of complaints received by the brokerage during the reporting period (written and other):

Complaint Category	Total Number of Complaints
Written	
Other	

34a. Please indicate the number of complaints that originated from each of the following sources:

Complaint Source	Number of Complaints Received
Borrowers	

Traditional lenders (i.e., banks, credit unions, trust companies)	
NHA-approved lenders (i.e., monolines, mortgage finance companies)	
Individual and Entity Private Lenders (other than MIEs)	
MIEs (including MICs, Limited/General Partnerships, Trusts, etc.)	
Regulators (other than FSRA)	
Other licensed mortgage brokerage, broker, agent or administrator	
Other	

If “Other” complaint source was indicated, specify the source:

34b. Did the brokerage receive any complaints specifically related to NQSMIs?
▢ Yes
▢ No

^Complaints/Regulatory Discipline Reporting

Note: Disclosures related to individuals must also be reported on each individual’s licence application and renewal (if applicable)

34. During the reporting period, was a complaint made against the brokerage to a regulatory body in any Canadian jurisdiction that was based, in whole or in part, on allegations of fraud, theft, deceit, misrepresentation, forgery or similar conduct?
▢ Yes
▢ No

If yes, please provide a brief explanation.

35. During the reporting period, was the brokerage subject to disciplinary proceedings by a regulatory body/professional organization?

If yes, provide a brief description:

36. Did the brokerage have a licence issued from a regulatory body/professional organization surrendered, revoked, suspended or subject to conditions?
▢ Yes
▢ No

37a. If yes, provide the following information:

Name of regulatory body/professional organization	License status (surrendered, revoked, suspended, subject to conditions)	Explanation

37. During the reporting period, was the brokerage named as a defendant in a lawsuit (e.g. Statement of Claim, Counterclaim, Third-party Claim, or similar proceedings)?

▢ Yes
▢ No

38a. If yes, provide the following information:

Lawsuit type (statement of claim, counterclaim, third-party claim)	Explanation

Referrals

38. During the reporting period, did the mortgage brokerage make any referrals to other mortgage brokerages?

▢ Yes
▢ No

39a. If yes, how many referrals did the mortgage brokerage make?

39b. If yes, provide the total dollar amount of compensation received by the mortgage brokerage for these referrals.

39. During the reporting period, did the mortgage brokerage receive any referrals from other mortgage brokerages?

▢ Yes
▢ No

40a. If yes, how many referrals did the mortgage brokerage receive from other brokerages?

40b. If yes, provide the total dollar amount of compensation paid by the mortgage brokerage for these referrals.

40. During the reporting period, did the mortgage brokerage receive any simple referrals from unlicensed entities?

☐ Yes
☐ No

41a. If yes, how many simple referrals from unlicensed entities did the mortgage brokerage receive?

41b. If yes, provide the total dollar amount of compensation paid by the mortgage brokerage for these simple referrals.

^Consumer Profile

The purpose of this section is to get a better understanding of consumer demographics serviced by the mortgage brokering industry.

41. For residential mortgage transactions closed during the reporting period, identify how many transactions had an average transaction TDS ratio within each of the following ranges.

*This includes transactions where TDS was not a decision factor for the lender (i.e., private lending may not use TDS as a decision factor, but it should still be a known number).

=>80%	
60%-79.99%	
43%-59.99%	
30%-42.99%	
20%-29.99%	
<20%	
Unknown	
Not applicable/ commercial	_____
Total: _____(the total number here should match the total number of completed loans indicated in Question 23a)	

42. How many transactions included at least one borrower who was considered self-employed or who had variable income?

43. In how many completed transactions did borrowers rely on the authority of a Power of Attorney?

_____ (#)

^Closing Questions (These Questions are for statistical purposes)

44. Select the software used for collecting statistical data requested in the AIR (Select all that apply)

☐ Filogix Expert
☐ Expert Pro (formerly Doorr)
☐ Lendesk Gateway / Finmo
☐ Mortgage Boss
☐ Newton Velocity
☐ Scarlett DOS
☐ Atlas
☐ Mortgage Automator
☐ Manual – spreadsheets (e.g., Excel)
☐ CRM Software (If selected, what is the name of the program)
☐ Other: _____

45. Approximately how long did it take to gather the information required and complete the AIR?

Hours: Minutes:

^Attestation

I _____ of
Print Name

_____
Brokerage

CERTIFY THAT the information and statements provided in this document, and any accompanying documents submitted with this document, are true, accurate, and complete to the best of my knowledge and belief. I understand that providing false, misleading or incomplete information is an offence under the Act that may result in an enforcement action, including revocation or suspension of any licence issued to me or the brokerage, administrative penalties or a prosecution.

In addition, I understand that FSRA collaborates and may share information from this document with other organizations, including other regulatory authorities, law enforcement agencies, and fraud prevention organizations.

_____ _____
Signature Date

REMINDER: Before submitting this return, please make sure that you have thoroughly reviewed all answers for accuracy. Once the AIR is submitted, no changes can be made.

Please click on the printer icon button on the top right to print or preview the AIR submission in a single web page.