

# Pilot Survey of Non-Federally Regulated Mortgage Lenders

## CONFIDENTIAL once completed.

Selon nos dossiers votre langue de préférence est l'anglais, si vous préférez recevoir ce document en français, veuillez nous appeler au numéro sans frais suivant : 1-877-992-3999.

Please verify the information for this business's contact person and correct where needed.

Legal name

Operating name

First name

Last name

Title

Address (number and street)

City

Province, territory

Postal code

Country

## Business and contact information

Email address

Telephone number (including area code)

Extension number

Preferred language of communication

Fax number (including area code)

☐ English

☐ French

**This information is collected under the authority of the *Statistics Act*, Revised Statutes of Canada, 1985, Chapter S-19.  
COMPLETION OF THIS QUESTIONNAIRE IS A LEGAL REQUIREMENT UNDER THIS ACT.**

## Introduction

### The purpose of this survey

The purpose of this survey is to collect detailed information from non-federally regulated lenders on residential mortgages. In recent years the number of non-federally regulated lenders and their share of issued mortgages, has grown. The survey will collect information on the non-federally regulated portion of residential mortgage market. The data will be used by the Canada Mortgage and Housing Corporation to better assess the risk in the Canadian housing market. The information may also be used by Statistics Canada for other statistical and research purposes.

### Data-sharing agreements

**Section 12** of the *Statistics Act* provides for the sharing of information with federal, provincial or territorial government organizations. To reduce respondent burden, Statistics Canada has entered into a data-sharing agreement with The Canada Mortgage and Housing Corporation, who has agreed to keep the data confidential and use them only for statistical purposes. Under **Section 12**, you may refuse to share your information by writing a letter of objection to the Chief Statistician and returning it with the completed questionnaire. Please specify if you do not want to share your data with The Canada Mortgage and Housing Corporation.

### Record linkages

To enhance the data from this survey, Statistics Canada may combine it with information from other surveys or from administrative sources.

### Fax or email transmission disclosure

Statistics Canada advises you that there could be a risk of disclosure during the transmission of information by facsimile or e-mail. However, upon receipt, Statistics Canada will provide the guaranteed level of protection afforded to all information collected under the authority of the *Statistics Act*.

### Confidentiality

The *Statistics Act* protects the confidentiality of information collected by Statistics Canada. Statistics Canada is prohibited by law from releasing any information it collects that could identify any person, business, or organization, unless consent has been given by the respondent or as permitted by the *Statistics Act*.

**Return the completed questionnaire in the enclosed envelope by August 31, 2017.  
If you prefer to return your completed questionnaire by fax,  
please send it to: 1-888-883-7999.**

## Who should complete this questionnaire?

This questionnaire should be completed by a financial manager with a thorough knowledge of your organization's residential mortgage data.

## Reporting instructions

- Please print in ink.
- Report dollar amounts in Canadian dollars.
- Report dollar amount rounded to the nearest dollar.
- When precise figures are not available, please provide your best estimates.
- Enter "0", if there is no value to report.
- Use parentheses to report negative values.
- Report for Canadian operations only – please exclude foreign affiliates.
- Report for the calendar quarter
- Please exclude lines of credit (LOC) and home equity line of credits (HELOC) not considered a mortgage
- Please include traditional mortgages loans and amortized HELOC

## Definitions

**Affiliate:** The term "affiliate" used in this questionnaire covers unconsolidated:

- parent, subsidiary and related corporations
- related joint ventures and partnerships
- head offices, branches and divisions
- directors, officers and individual shareholders

Affiliates are entities within a common family of corporations controlled or significantly influenced by the reporting company or another company within the corporate family.

**Arrears:** Mortgage loans are in arrears at the end of a quarter if payments are 90 days or more past due.

**Credit-impaired loans:** Mortgage loans are deemed credit-impaired when they become uncollectable and are identified for sale.

**Insured Residential Mortgages:** Residential mortgage loans insured either under the National Housing Act or by other insurance companies/agencies.

**Residential Property:** Residential property consists of buildings that are used, or are to be used, to the extent where at least one-half of the floor space thereof, as one or more private dwellings. Residential property with 1-4 units include buildings such as: detached homes, semi-detached homes, row housing, condos, plexes, cottages, construction sites for residential purposes, and 1-4 unit residences with a commercial component. Mortgages for residential units with more than 4 units include: apartment building complexes with or without commercial components, retirement homes, office/residential condos where, construction sites for residential purposes.

**Non-residential property:** All property not classified as residential property, including such structures as hotels, stores, office buildings garages, theatres, warehouses, industrial plants, institutional properties, farms and vacant land.

**Residential Mortgage Loan:** A primary market exchange between an original mortgage lender (e.g. Bank, Mortgage Broker, Local credit Union) and an individual to complete a mortgage transaction extended to individuals or to corporations for a residential property.

**Uninsured Residential Mortgages:** Includes all residential mortgages loans not classified as insured.

## Section A: Insured Residential Mortgages

Please report for the **first** calendar quarter (**January 1st to March 31st**) in 2017.

**Report for Canadian operations only.**

- Please specify the **total** dollar value and the **total** number of **all insured residential mortgages** outstanding on the last business day of the calendar quarter.

**Include** mortgage loans deemed credit-impaired during quarter.

**Exclude** LOC and HELOC (non-amortized).

### Insured residential mortgages

Value  
(Canadian dollars)

Number of mortgages

C010101

C010102

Total outstanding at the end of quarter .....

- Please specify the total dollar value and the number of **insured residential mortgages** that were **extended** during the calendar quarter.

**Exclude** LOC and HELOC (non-amortized).

**Exclude** mortgages for non-residential property.

### Insured residential mortgages

Value  
(Canadian dollars)

Number of mortgages

C020101

C020102

Extended for new purchase .....

C020201

C020202

Extended for other reasons

(Refinance, renewal, etc.) .....

C020301

C020302

Total extended during the quarter .....

- Please specify the total dollar value and the total number of **insured residential mortgages with** arrears of 90 days or more as of the last business day of the calendar quarter.

Insured residential mortgages in **arrears** are those mortgages where payments are 90 days or more past due.

**Exclude** mortgage loans deemed credit-impaired during quarter.

**Exclude** LOC and HELOC (non-amortized).

**Exclude** mortgages for non-residential property.

### Insured residential mortgages

Value  
(Canadian dollars)

Number of mortgages

C030101

C030102

Arrears at the end of the calendar quarter .....

## Section B: Uninsured Residential Mortgages

Please report for the **first** calendar quarter (**January 1st to March 31st**) in 2017.

**Report for Canadian operations only.**

4. Please specify the **total** dollar value and the **total** number of **all uninsured residential mortgages** outstanding on the last business day of the calendar quarter.

**Include** mortgage loans deemed credit-impaired during quarter.

**Exclude** LOC and HELOC (non-amortized).

**Exclude** mortgages for non-residential property.

### Uninsured residential mortgages

Total outstanding at the end of quarter .....

Value (Canadian dollars)	Number of mortgages
C040101	C040102

5. Please specify the total dollar value and the number of **uninsured residential mortgages** that were **extended** during the calendar quarter.

**Exclude** LOC and HELOC (non-amortized).

**Exclude** mortgages for non-residential property.

### Uninsured residential mortgages

Extended for new purchase .....

Extended for other reasons  
(Refinance, renewal, etc.) .....

Total extended during the quarter .....

Value (Canadian dollars)	Number of mortgages
C050101	C050102
C050201	C050202
C050301	C050302

6. Please specify the total dollar value and the total number of **uninsured residential mortgages** in **arrears** of 90 days or more as of the last business day of the calendar quarter.

Uninsured residential mortgages in **arrears** are those mortgages where payments are 90 days or more past due.

**Exclude** mortgage loans deemed credit-impaired during quarter.

**Exclude** LOC and HELOC (non-amortized).

**Exclude** mortgages for non-residential property.

### Uninsured residential mortgages

In arrears at end the quarter .....

Value (Canadian dollars)	Number of mortgages
C060101	C060102

Please return completed questionnaire by **August 31th 2017**.

THANK YOU FOR YOUR CO-OPERATION

## Contact Information

First name

Last name

Title

Telephone number

Extension number

Fax number

Email address

Date

YYYY

MM

DD

Website Address

## Survey Completion Time

Hours

Minutes

How long did you spend collecting the data and completing the questionnaire? . . . . .

## Comments

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