

New British Columbia Mortgage Services Act Forms

Effective October 13, 2026, British Columbia's new Mortgage Services Act (MSA) will replace the Mortgage Brokers Act and introduce a new regulatory framework for mortgage services in the province. The new framework strengthens disclosure requirements and introduces standardized forms intended to provide borrowers and lenders with clear information about broker representation, remuneration, mortgage suitability and risks, and potential conflicts of interest.

New BC Forms

Under the new MSA framework, mortgage brokers have specific disclosure obligations intended to give borrowers and lenders clear information at appropriate points in the mortgage process so they can make informed decisions. In advance of these regulatory changes taking effect, new BCFSM Mortgage Services Act forms have been added to Expert Pro to support brokers in meeting the new requirements. The existing BC forms currently available in Expert Pro will remain available and are not being replaced as part of this update.

A new Edit screen, accessible through the Edit button, has also been added for these forms, allowing users to enter information that will be used to populate the resulting PDF.

Application Documents Expert Direct to Lender Forms Internal Notes Services

Clear All Select All Print Selected Documents

First mortgage

	MORTGAGE	FORM		
☐	Deal	Consent Form	Go Print	
☐	First mortgage	Mortgage Application	Go Print	
☐		Mortgage Summary	Go Print	
☐		Finders Fee Disclosure	Go Print	Edit
☐		Letter of Direction	Go Print	Edit
☐		AM Schedule	Go Print	
☐		BC - Open Credit Disclosure Statement	Go Print	Edit
☐		BC - Fixed Credit Disclosure Statement	Go Print	Edit
☐		BC Form 1A - Disclosure of Representation to Borrower	Go Print	Edit
☐		BC Form 2A - Disclosure of Risks to Unrepresented Borrower	Go Print	Edit
☐		BC Form 3A - Disclosure of Interests to Borrower	Go Print	Edit
☐		BC Form 4 - Disclosure to Borrower of Expected Remuneration	Go Print	Edit
☐		BC Form 6A - Disclosure of Suitability and Material Risks to Borrower	Go Print	Edit
☐		BC Form 7 - Disclosure to Client of Remuneration	Go Print	Edit
☐		BC Form 8 - Disclosure of the Risks of Dual Agency	Go Print	Edit
☐		BC Form 9 - Agreement Regarding Conflict of Interest Between Clients	Go Print	Edit
☐		BC Form - Lender Disclosure Statement	Go Print	Edit
☐		BC Form 10 - Conflict of Interest Disclosure	Go Print	Edit

Form 1A - Disclosure of Representation to Borrower

Confirms whether the mortgage broker represents the borrower and helps ensure the borrower understands the broker's role before mortgage services are provided.

Form 2A - Disclosure of Risks to Unrepresented Borrower

Explains the broker's role and the risks to a borrower who is not being represented by the broker.

Form 3A - Disclosure of Interests to Borrower

Discloses direct or indirect interests that the mortgage broker, brokerage, or their associates or related parties have or may acquire in the mortgage transaction, helping the borrower understand potential conflicts of interest.

Form 4 - Disclosure to Borrower of Expected Remuneration

Provides borrowers with information about the remuneration the mortgage brokerage expects to receive if the borrower proceeds with a presented mortgage option.

Form 6A - Disclosure of Suitability and Material Risks to Borrower

Provides information about why a mortgage is considered suitable for the borrower's needs and circumstances and identifies material risks associated with the mortgage.

Form 7 - Disclosure to Client of Remuneration

Provides clients with disclosure about remuneration the mortgage brokerage receives or expects to receive from someone other than the client.

Form 8 - Disclosure of the Risks of Dual Agency

Explains the risks associated with dual agency when a mortgage broker is acting for more than one client in the same transaction.

Form 9 - Agreement Regarding Conflict of Interest Between Clients

Documents a conflict of interest between clients, the available options for proceeding, and the course of action agreed to by the clients.