

GENERAL INFORMATION

Credit Union Name (the "Credit Union") and Address	Membership/Account No.	Loan No.
	Phone	Fax
Email	Website	Application Date

PERSONAL INFORMATION — APPLICANT A



JOINT WITH

(if separate applications are being completed)

Name (last, first, middle)			Other Names	
Date of Birth	SIN (Optional)	Marital Status	Spouse Name	No. of Dependants (excluding spouse)
Phone	(Home)	(Work)	(Cell)	(Pager)
Current Address			<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent	How long? (yrs./mos.)
Previous Address <input type="checkbox"/> Own <input type="checkbox"/> Rent			How long? (yrs./mos.)	
Current Employer			Occupation/Title	How long? (yrs./mos.)
Employer Address			Gross Annual Income \$	<input checked="" type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> Permanent <input type="checkbox"/> Temp/Contract <input type="checkbox"/> Self-employed
Previous Employer Address			How long? (yrs./mos.)	Previous Employer Address

PERSONAL INFORMATION — APPLICANT B

Name (last, first, middle)			Other Names	
Date of Birth	SIN (Optional)	Marital Status	Spouse Name	No. of Dependants (excluding spouse)
Phone	(Home)	(Work)	(Cell)	(Pager)
Current Address			<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent	How long? (yrs./mos.)
Previous Address <input type="checkbox"/> Own <input type="checkbox"/> Rent			How long? (yrs./mos.)	
Current Employer			Occupation/Title	How long? (yrs./mos.)
Employer Address			Gross Annual Income \$	<input checked="" type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> Permanent <input type="checkbox"/> Temp/Contract <input type="checkbox"/> Self-employed
Previous Employer Address			How long? (yrs./mos.)	Previous Employer Address

PERSONAL REFERENCES

(Provide the names of 2 close relatives or friends not living with you. Ensure that these references have consented to being contacted. The Credit Union may contact the Personal References to obtain a character reference check when assessing the Loan application and/or in the event the Credit Union is unable to contact you using the contact information you have provided above.)

NAME	ADDRESS	RELATIONSHIP	PHONE

OTHER REFERENCES (e.g. landlord, financial)

(The Credit Union may contact the Other References to obtain a financial reference check when assessing the Loan application, for example, to inquire about NSF cheques and approximate account balances at other financial institutions, rent payment history with landlords, and/or in the event the Credit Union is unable to contact you using the contact information you have provided above.)

NAME	ADDRESS	RELATIONSHIP	PHONE

NET WORTH STATEMENT OF APPLICANT(S)

ASSETS <small>(Enter institution where assets held.)</small>	OWNER*	%	VALUE	CU USE ONLY
Real Estate – Residence				
Real Estate – Other				
Vehicles <small>(Year, Make, Model)</small>				
Credit Union Accounts				
Other FI Accounts <small>(specify)</small>				
RRSPs				
Stocks, Bonds, & Mutual Funds <small>(Public)</small>				
Business <small>(Private)</small> ____% x Net Worth				
Life Insurance Policies (CSV)				
Pers. & House Effects <small>(insured value)</small>				
Tools & Equipment <small>(insured value)</small>				
Other Assets				
Total Assets (A)			\$ (A)	\$
Total Liabilities (B)			\$ 1301250.0 (B)	\$
Net Worth (A-B)			\$	\$

*A = APPLICANT A, B = APPLICANT B, J = JOINT

LIABILITIES <small>(Enter creditor name.)</small>	OUTSTANDING BALANCE	MONTHLY PYMT
Mortgages – Residence		
Mortgages – Other		
Vehicle Loans		
Line of Credit Limit \$ _____		
Personal Loans		
Credit Cards Limit \$ _____		
	\$ _____	
	\$ _____	
RRSP Loans		
Investment Loans		
Policy Loans		
Other Liabilities		
Total Liabilities (B)	\$ 1301250.0 (B)	\$

Guarantees given for Loans to Other Persons:

MONTHLY INCOME AND EXPENSES ANALYSIS

INCOME	GROSS	NET <small>(After Tax)</small>
Applicant A Income:		
- Salary/Pension		
- Commission		
- Bonus		
- Regular Overtime		
- Business or Professional		
Applicant B Income:		
- Salary/Pension		
- Commission		
- Bonus		
- Regular Overtime		
- Business or Professional		
Rental Income x _____%		
Basement Suite Rent		
Investment Income		
Alimony, Child Support		
Family Allowance		
Other		
Total Monthly Income	\$ (A)	\$ (B)
Less Total Monthly Payments	\$ 3150.51	(D)
Net Disposable Income (B - D)	\$	

EXPENSES	CURRENT	NEW (CU USE ONLY)
Mortgage Payments		
Property Taxes (Net of Grant)		
Strata Fees & Assessments		
Lease		
Rent		
Total Monthly Housing Payments	\$ (C)	\$ (E)
Other Payments (e.g. alimony, child support, daycare, insurance, education, auto or equipment leases):		
Total Monthly Payments	\$ 3150.51 (D)	\$ (F)
CURRENT:		NEW:
GDS = $\frac{C}{A}$ = ____ % TDS = $\frac{D}{A}$ = ____ %		GDS = $\frac{E}{A}$ = ____ % TDS = $\frac{F}{A}$ = ____ %

LOAN REQUESTED (THE "LOAN")**Purpose of Loan:****Purpose Code:****Loan Amount:**

Secured Amount \$ _____

Unsecured Amount \$ _____

Amount Refinanced \$ _____

Life/Disability Insurance Premium \$ _____

Fees \$ _____

Total Requested: \$ _____ (A)

Incentives:

Cashback \$ _____

Expenses Paid \$ _____

\$ _____

\$ _____

\$ _____

Total Incentives \$ _____

☐ Fixed Rate _____ % ☐ Variable Rate _____ % Length of Term (Mos) _____ Amortization (Mos) _____

Monthly Payment Amount:

Loan Payment \$ _____

Life/Disability Insurance Premium \$ _____

Tax Instalment \$ _____

Total Amount \$ _____

If payments more frequent:

☐ Weekly

☐ Bi-weekly

☐ Semi-monthly

☐ Other

Amount:

\$ _____

Type of Loan: ☐ Personal ☐ Line of Credit ☒ CreditMaster® Mortgage ☐ Stand-alone Mortgage ☐ Readvanceable Loan

IAD _____ First Payment Date _____ Due Date _____

Payment Method:

☐ Debit Account No. _____ ☐ PAD

Security: Security Code

REAL PROPERTY MORTGAGE	PERSONAL PROPERTY	THIRD PARTY SIGNATURE <small>(Attach Third Party Personal Net Worth Statement)</small>
<input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> CMHC Insurance <input type="checkbox"/> GE Insurance Civic Address: _____ Legal Description and PID: _____ Registered in Name of: _____ Assessed Value \$ _____ Purchase Price \$ _____ Value for Lending \$ _____ (B) LVR (A/B): _____ %	<input checked="" type="checkbox"/> Vehicle Make: _____ Model: _____ Year: _____ Serial No.: _____ Registered in Name of: _____ Purchase Price \$ _____ Value for Lending \$ _____ (C) LVR (A/C): _____ % <input type="checkbox"/> Other (Specify) _____	<input type="checkbox"/> Indemnitor <input type="checkbox"/> Guarantor <input type="checkbox"/> Covenantor Full Legal Name(s) and Address(s): _____

DECLARATION OF APPLICANT(S) AND SIGNATURE(S)

This declaration is made for the purpose of obtaining the Loan described above.

I declare the information given on pages 1, 2, and 3 of this Application is true and accurate in every respect and I have no liabilities or other than those stated.

I acknowledge that approval of this Loan Application by the Credit Union does not result in a binding contract and does not oblige the Credit Union to grant the loan. There is no binding contract unless and until the parties enter into a loan agreement, any required security is provided and any other conditions are satisfied.

☐ I have applied for ☐ Life ☐ Life and Disability Insurance. _____
INITIAL(S)

☐ I acknowledge that ☐ Life ☐ Life and Disability Insurance is not available on this loan. _____
INITIAL(S)

☐ I acknowledge that ☐ Life ☐ Life and Disability Insurance was offered to me and declined by me. _____
INITIAL(S)

X**Applicant A Signature**

Date

X**Applicant B Signature**

Date

I can withdraw any consent I give below for the collection, use, and disclosure of my personal information at any time by contacting the Credit Union, using the information on page 1. I may be asked to provide a request in writing.

If I withdraw my consent, the Credit Union may no longer be able to provide me or, if applicable, the Applicant, with a product(s) and/or service(s).

SOCIAL INSURANCE NUMBER (THE "SIN") FOR ADMINISTRATION PURPOSES CONSENT

- ☐ I consent to the Credit Union and its agents and representatives collecting, using, and disclosing my SIN to administer the Loan; to keep my records with the Credit Union separate from other individuals with the same name; and to identify me, including for credit report purposes.
- ☐ I do not consent to the above collection, use, and/or disclosure of my personal information. My refusal to consent may cause a delay in the provision of products or services that I request. My consent is not required where the Credit Union collects, uses, and discloses my SIN for the purposes of, and in keeping with, legislative requirements, including tax reporting requirements. The Credit Union will inform me if additional consent is required in relation to the provision of future products or services.

FULL PERSONAL CREDIT REPORT CONSENT

To enable the Credit Union to assess the risk of providing credit to me, or, if applicable, to the Applicant, I consent to the Credit Union obtaining my full personal credit report from credit reporting agencies and providing information about my credit history and other personal information to other financial institutions and credit reporting agencies to update my credit information and maintain the integrity of the credit reporting system. If the Credit Union provides me or, if applicable, the Applicant, with the Loan, I consent to the Credit Union obtaining my full personal credit reports, from time to time, for these same risk assessment, updating, and maintenance purposes.

PERSONAL INFORMATION CONSENT

I consent to the Credit Union and its agents and representatives collecting, using, and disclosing my personal information as follows:

- to obtain, verify, and maintain records of my identity, employment, residence, credit, and other personal information about me, in accordance with the Credit Union's requirements to manage its risk arising from its operations or as otherwise required by law, including money laundering laws and regulations;
- to enable the Credit Union to adequately assess, from time to time, the risks associated with
 - opening and operating the Loan including any future loans,
 - any present or future application for credit,
 - providing financial products or services requested by me or, if applicable, the Applicant, or
 - the continued provision of credit or financial products or services to me, or, if applicable, the Applicant, all of which may result in the granting of credit, or granting of interim provisional credit to me or, if applicable, the Applicant, which makes my personal information, including credit information, relevant to the Credit Union's assessment of risk;
- to enforce the Loan and any related agreements and to facilitate the collection of debts owing by me or for which I am, or, if applicable, the Applicant is, financially responsible, to the Credit Union;
- to obtain records containing credit and other personal information about me from any person or source, from time to time, including other financial institutions or credit reporting agencies, for any of the purposes listed herein, or any purposes as otherwise may be reasonably necessary to provide financial products or services I have requested for myself or, if applicable, the Applicant has requested, from the Credit Union, or as otherwise may be permitted or required by law;
- to protect me or, if applicable, the Applicant, or the Credit Union from error and fraud such as identity theft;
- to process this application and provide and administer the Loan and related products and services for me or, if applicable, the Applicant, and ensure my records are kept separate from others with the same name; and
- for purposes related to the transferring, financing, or selling of loans held by the Credit Union, such as in a syndication or securitization of loans.

I also consent to the Credit Union communicating with me by Commercial Electronic Message (meaning a message sent by any means of telecommunication, including email, voice, sound, text, or image) for any purposes related to the uses listed in this Personal Information Consent. My consent is not required where the Credit Union communicates with me by Commercial Electronic Message for the purposes of, and in keeping with, legislative requirements.

I understand that the Credit Union will use personal information relating to the Loan to market to me, including by Commercial Electronic Message, if I have previously provided a marketing consent to the Credit Union.

If there is more than one Applicant, I consent to the Credit Union disclosing information about the Loan as instructed by any one of the Applicants.

Lastly, if I provide personal information to the Credit Union relating to a third party, for example Personal References, herein, I confirm that I have first obtained consent from such third party(ies) to provide such personal information to the Credit Union.

Additional information about the Credit Union's privacy policy can be obtained by contacting a Credit Union representative.

X

Applicant Signature

Applicant Name

Date

I can withdraw any consent I give below for the collection, use, and disclosure of my personal information at any time by contacting the Credit Union, using the information on page 1. I may be asked to provide a request in writing.

If I withdraw my consent, the Credit Union may no longer be able to provide me or, if applicable, the Applicant, with a product(s) and/or service(s).

SOCIAL INSURANCE NUMBER (THE "SIN") FOR ADMINISTRATION PURPOSES CONSENT

- ☐ I consent to the Credit Union and its agents and representatives collecting, using, and disclosing my SIN to administer the Loan; to keep my records with the Credit Union separate from other individuals with the same name; and to identify me, including for credit report purposes.
- ☐ I do not consent to the above collection, use, and/or disclosure of my personal information. My refusal to consent may cause a delay in the provision of products or services that I request. My consent is not required where the Credit Union collects, uses, and discloses my SIN for the purposes of, and in keeping with, legislative requirements, including tax reporting requirements. The Credit Union will inform me if additional consent is required in relation to the provision of future products or services.

FULL PERSONAL CREDIT REPORT CONSENT

To enable the Credit Union to assess the risk of providing credit to me, or, if applicable, to the Applicant, I consent to the Credit Union obtaining my full personal credit report from credit reporting agencies and providing information about my credit history and other personal information to other financial institutions and credit reporting agencies to update my credit information and maintain the integrity of the credit reporting system. If the Credit Union provides me or, if applicable, the Applicant, with the Loan, I consent to the Credit Union obtaining my full personal credit reports, from time to time, for these same risk assessment, updating, and maintenance purposes.

PERSONAL INFORMATION CONSENT

I consent to the Credit Union and its agents and representatives collecting, using, and disclosing my personal information as follows:

- to obtain, verify, and maintain records of my identity, employment, residence, credit, and other personal information about me, in accordance with the Credit Union's requirements to manage its risk arising from its operations or as otherwise required by law, including money laundering laws and regulations;
- to enable the Credit Union to adequately assess, from time to time, the risks associated with
 - opening and operating the Loan including any future loans,
 - any present or future application for credit,
 - providing financial products or services requested by me or, if applicable, the Applicant, or
 - the continued provision of credit or financial products or services to me, or, if applicable, the Applicant, all of which may result in the granting of credit, or granting of interim provisional credit to me, or, if applicable, the Applicant, which makes my personal information, including credit information, relevant to the Credit Union's assessment of risk;
- to enforce the Loan and any related agreements and to facilitate the collection of debts owing by me or for which I am, or, if applicable, the Applicant is, financially responsible, to the Credit Union;
- to obtain records containing credit and other personal information about me from any person or source, from time to time, including other financial institutions or credit reporting agencies, for any of the purposes listed herein, or any purposes as otherwise may be reasonably necessary to provide financial products or services I have requested for myself or, if applicable, the Applicant has requested, from the Credit Union, or as otherwise may be permitted or required by law;
- to protect me or, if applicable, the Applicant, or the Credit Union from error and fraud such as identity theft;
- to process this application and provide and administer the Loan and related products and services for me or, if applicable, the Applicant, and ensure my records are kept separate from others with the same name; and
- for purposes related to the transferring, financing, or selling of loans held by the Credit Union, such as in a syndication or securitization of loans.

I also consent to the Credit Union communicating with me by Commercial Electronic Message (meaning a message sent by any means of telecommunication, including email, voice, sound, text, or image) for any purposes related to the uses listed in this Personal Information Consent. My consent is not required where the Credit Union communicates with me by Commercial Electronic Message for the purposes of, and in keeping with, legislative requirements.

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X

Applicant Signature

Applicant Name

Date

VERIFICATION AND ANALYSIS (CREDIT UNION USE ONLY)

CREDIT BUREAU REPORT ORDERED FOR (Attach report.)	EMPLOYMENT AND INCOME VERIFIED FOR (Attach Employment Letter(s) and Employment Verification form.)
Applicant A: <input type="checkbox"/> Yes Rating: _____ Beacon Score _____ Date 07Apr2016 Comments:	Applicant A: <input type="checkbox"/> Yes Comments:
Applicant B: <input type="checkbox"/> Yes Rating: _____ Beacon Score _____ Date 07Apr2016 Comments:	Applicant B: <input type="checkbox"/> Yes Comments:

Loan History

APPLICANT NAME(S)	LOAN NO.	ARREARS AMOUNT	ARREARS DAYS	DATE CLOSED

Comments and Recommendations (Attach sheet if additional space required.)

APPROVAL

<input type="checkbox"/> Approved — Amount \$ _____	<input type="checkbox"/> Deferred <input type="checkbox"/> Declined
Subject to:	Reason:
<div><div>X</div><div>Recommended by</div><div>Date</div></div>	<div><div>X</div><div>Loans Manager</div><div>Date</div></div>
<div><div>X</div><div>Approved by</div><div>Date</div></div>	<div><div>X</div><div>Credit Manager</div><div>Date</div></div>

Notice of Denial of Credit Sent	<input type="checkbox"/> Yes <input type="checkbox"/> N/A
Notice of Increase of Cost of Credit Sent	<input type="checkbox"/> Yes <input type="checkbox"/> N/A
Notice of Lower Amount Sent	<input type="checkbox"/> Yes <input type="checkbox"/> N/A