

**ABOUT THE BORROWER (Registered Owner of the Property You)**

Last Name:	First Name:	Middle Initial:	Approval Number:															
Installation Address:		Home Phone:	Cell Phone:															
City:		Province:	Postal Code:															
Mailing Address (If different from above):		Driver License # (Required): <table border="1" style="width: 100%;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																
Date of Birth (Required): ( mm / dd / yyyy )	SIN (Optional):	E-mail Address (Required):																
Employer Name (Required):	Employer Phone (Required):	Years with Employer (Required):	Monthly Income (Required):															

**ABOUT THE CO-BORROWER (You)**

Last Name:	First Name:	Relationship to Borrower:	Home Phone:	Cell Phone:
Date of Birth (Required): ( mm / dd / yyyy )	SIN (Optional):	E-mail Address (Required):		
Employer Name (Required):	Employer Phone (Required):	Years with Employer (Required):	Monthly Income (Required):	

**PAYMENT INFORMATION**

**Pre-Authorized Debit**

You agree to make all payments to us by pre-authorized debit (PAD) from your bank account on the date selected by you below. You agree to attach to this loan application a void cheque from the account that PAD amounts will be drawn from. Both EcoHome Financial Inc. and your bank are authorized to make payments by PAD as required by the loan agreement, both from the account provided and from any other account of your choosing. You may provide us with new account information at any time and you agree to do so promptly should you change accounts or financial institutions. All persons with signing authority on the account must sign this application.

PAD date (check one): ☐ 1st of month or ☐ 15th of month

Authorized Signature(s):                     X                      
*Please attach a void cheque to this application.*

**ABOUT THE EQUIPMENT**

QUANTITY	EQUIPMENT DESCRIPTION ( INCLUDING MAKE AND MODEL )	PRICE

By signing this credit application below, you are applying for a loan on the Terms and Conditions on this page, on the Loan Disclosure and on the Terms and Conditions document either attached or printed on the reverse of this agreement. Once this application is accepted by EcoHome Financial Inc. all these terms become the terms of a loan agreement between you and us (the "Loan Agreement"). You acknowledge that you have received copies of this application and loan agreement including the Loan Disclosure and the attached Terms and Conditions and that we may rely on all the terms of the Loan Agreement, including the grant of security in Section 4 of the Terms and Conditions, if we make a loan to you. If there is a Co-Borrower, you both acknowledge that the obligations in the Loan Agreement are joint and several, meaning that we can seek payment from either or both of you. You certify that the information on this application form is true, correct and complete. You authorize us to use and disclose your personal information (as provided above) for the purposes identified in the Terms and Conditions. You authorize us to make inquiries of others regarding your credit and further authorize any credit rating agency, any other company or person with whom you have a financial relationship and your employer to disclose financial information about you to us. You declare that you are not acting on behalf of any other person and there are no beneficial owners of the Property other than you. **THE LOAN AGREEMENT ALLOWS YOU TO CANCEL THE LOAN IN CERTAIN CIRCUMSTANCES DESCRIBED IN SECTION 8 OF THE TERMS AND CONDITIONS; PLEASE REVIEW THEM CAREFULLY.**

**LOAN DISCLOSURE**

1	Cash Price of the Equipment (including delivery and installation)	
2	GST + PST	
3	Total Cash Price (1 + 2)	
4	Add: Administration Fee (if applicable)	
5	Less: Down Payment	
6	Total Amount Financed (3 + 4 – 5)	
7	Term (in months)	
8	Amortization Term (in months)	
9	Annual Percentage Rate ("APR"; as a percentage)	
10	Total Monthly Payment	
11	Total of all Monthly Payments (7 x 10)	
12	Balance Owning at End of Monthly Payments (end of term residual)	
13	Total Obligation (11 + 12)	
14	Total Cost of Borrowing (13 – 6)	
15	Deferral Option <input type="checkbox"/> Yes <input type="checkbox"/> No Months _____ Deferred Payment Date _____	

( mm / dd / yyyy )	X	X
Date	Borrower's Signature	Co-Borrower's Signature

Legal\* Alberta 10/2015

These Terms and Conditions form an integral part of the EcoHome Financial Inc. Loan Agreement which shall collectively be referred to as the **"Agreement"**. In this Agreement, "you" and "your" refer to the Borrower. Where there is a Co-Borrower named, the same terms refer to the Borrower and the Co-Borrower and all obligations under this Agreement shall be joint and several. "us", "we" and "our" refer to EcoHome Financial Inc. and its authorized personnel, agents, contractors, designates or assigns. Unless otherwise agreed to and authorized by us in writing, all payments due under or in connection with this Agreement shall be due to EcoHome Financial Inc. in accordance with the method of payment selected by you and will commence the first period following the installation of the Equipment unless there is a deferral period pursuant to which your monthly payment is deferred for the period agreed upon by us (see Section 15 of the Loan Disclosure), provided that any interest payable under this Agreement shall continue to accrue during such deferred payment period. You hereby agree to make all payments provided for herein when due. If you fail to do so, all remaining payments shall at our option become due and payable.

**EcoHome Financial Inc.**  
Attention: Privacy Officer or by email to [privacy@ecohomefinancial.com](mailto:privacy@ecohomefinancial.com)  
156 Duncan Mill Road, Suite 16  
Toronto, Ontario M3B 3N2

You agree to pay us the Total Obligation by making payments on the same day of each month. The term of this Agreement will start and interest will begin to accrue on the date that this Agreement is signed. Your first payment will be due on the date selected by you on the first page of this Agreement for PAD in accordance with Section 2. Such payment shall occur after commencement of this Agreement. If this Agreement contains a deferral period (see Section 15 of the Loan Disclosure), your first payment will be due on the Deferred Payment Date (see Section 15 of the Loan Disclosure).

If any payment is dishonored, you agree to pay a \$35.00 returned payment charge in addition to the amount that was rejected. Your obligation to pay in full all amounts due under this Agreement is absolute and unconditional under all circumstances and is not subject to abatement, reduction or set-off for any reason, even if the monthly payment includes a cost for service or maintenance. Payments will be applied by us firstly to amounts owing, including costs and expenses, at our sole discretion. You may call our Customer Service Department, Monday through Friday from (9:00 a.m. to 5:00 p.m. at (1-866-382 7468) to obtain information such as the first payment date, payout balance and other contract terms.

Your Payments will be by pre-authorized debit ("PAD"); the following terms will apply to your PAD: (a) you hereby authorize us to debit the bank account identified on the cheque you delivered to us for all Payments required to be made under this Credit Application and Loan Agreement; (b) you acknowledge that this PAD is personal; (c) the bank account will be debited on the day of each month you indicated at Section 1; (d) this authority shall remain in effect until 30 days after you give us written notice to cancel it at our office identified on this Agreement; and you may obtain a sample cancellation form, of further information on your right to cancel PAD, at your financial institution or by visiting [www.cdnppay.ca](http://www.cdnppay.ca); (e) You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on your recourse rights, contact your financial institution or visit [www.cdnppay.ca](http://www.cdnppay.ca); (f) you can obtain more information about your right to cancel (including a sample cancellation form) and about your recourse rights, from your financial institution or at [www.cdnppay.ca](http://www.cdnppay.ca); and (g) **YOU HEREBY WAIVE YOUR RIGHT TO RECEIVE PRE-NOTIFICATION OF THE AMOUNT OF THE PAD AND AGREE THAT YOU DO NOT REQUIRE ADVANCE NOTICE OF THE AMOUNT OF ANY PAD PAYMENTS BEFORE A DEBIT IS PROCESSED.**

You acknowledge that you signed a purchase order with the Dealer to purchase the Equipment for an amount equal to the Total Cash Price. You further acknowledge that we make no representations or warranties as to the merchantability, fitness for purpose, quality or performance of any of the Equipment or the performance or fulfillment of any statement, representation, warranty or guarantee of the Dealer or manufacturer of the Equipment. You hereby irrevocably authorize and direct EcoHome Financial to pay the Total Cash Price to the Dealer. We have not made or given any warranties, representations, or conditions whatsoever with respect to the Equipment or this Agreement (whether express, implied, statutory or otherwise). If you encounter any problems with the Equipment, your only claim will be against the Dealer and/or the manufacturer of the Equipment and you agree that we will not be liable to you for any damages whatsoever. All warranties in respect to the Equipment that have been given or made to us are transferred by us to you, to the extent transferable. If you have any disputes or problems with the Dealer or manufacturer of the Equipment, you must continue to make your Monthly Payments and other payment obligations under this Agreement.

You own the Equipment and hereby grant to us a security interest in and to the Equipment and all proceeds of the Equipment until all amounts owing to us under this Agreement have been paid in full. You agree that we may, at your expense, register our security interest in the Equipment, including against title to the premises. You agree to execute any documentation reasonably necessary to enable us to perfect our security interest and to register it on title to the premises. You represent and warrant to us that the person or persons that have signed this Agreement are the owner or owners of the premises are all the signatories necessary to authorize registration of our security interest on title to the premises.

You will be in default under this Agreement if any of the following occurs: a)

You must keep the Equipment and the premises insured against loss or damage and you give us the right to receive proceeds of all insurance covering the equipment. If you fail to carry adequate insurance, we may obtain it for you and charge you the premium. If the Equipment is damaged, we may decide whether to use insurance proceeds to replace the Equipment or to apply them to what you owe. The loss, destruction or damage of the Equipment does not exclude you from making payments unless the insurance proceeds paid to us pay the total balance due.

This Agreement will be governed by the laws of the Province in which you are a resident and the federal laws of Canada applicable therein. This Agreement contains the entire Agreement between you and us. You authorize us to correct any clerical errors to the Agreement without your acknowledging same.

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