

Borrower Information

First Name: * _____
 Date of Birth: * _____
 Phone Number: * _____
 Email: * _____
 Employer's Name: * _____
 Previous Employer: _____
 Home Address: * _____
 How long have you lived at this address? _____
 Previous Address: _____
 Spouse's Name: * _____
 Spouse's Date of Birth: _____
 (If joint applicant)
 Spouse's Employer's Name: _____
 Spouse's Previous Employer: _____

Surname: * _____
 Social Insurance Number: * _____
 Business Phone Number: _____
 Occupation: * _____
 Employer's Address: * _____
 Previous Employer's Address: _____
 City, Prov: * _____ Postal Code: * _____

 City, Prov: * _____ Postal Code: * _____
 # of Dependents: * _____
 Spouse's Social Insurance Number: _____

 Spouse's Employer's Address: _____
 Spouse's Previous Employer's Address: _____

Assets		
Cash		
Real Estate	Real Estate Value (Schedule 3)	
Stocks	Listed (Schedule 1)	
	Unlisted (Schedule 1)	
Bonds	(Schedule 1)	
Accounts & Notes Receivable (Collectable)	Regular (Schedule 4)	
	Agreement for Sale & Mortgages (Schedule 2)	
	Relatives & Friends (Schedule 4)	
Deferred Savings (RHOSP, TSFA)		
Other Personal Property	Automobile	
	Other (Attach Details)	
Total Assets (A)		

Liabilities		
Notes Payable to Trust Companies or Banks, Other Notes & Accounts Payable	Other (Itemize – Schedule 4)	
	Real Estate Loans (Schedule 3)	
	Sales Contracts & Chattel Mortgages (Schedule 4)	
	Accounts Payable	
Taxes Payable	Current Year's Income Taxes Unpaid	
	Prior Year's Income Taxes Unpaid	
	Real Estate Taxes Unpaid	
Other Liabilities	Unpaid Interest	
	Credit & Charge Cards	
	Others (Attach Details)	
Total Liabilities (L)		

Net Worth	
Total Net Worth (A – L)	

If necessary, use separate sheets for details

Schedule 1 – Listed & Unlisted Stocks & Bonds Owned

# of Shares or Par Value of Bonds	Description	Registered in Name of	Listed	Price	Market Value
				Total	

Schedule 2 – Agreements for Sale & Mortgages Receivable

Name of Payor	Legal Description, Street, Address, and Type	Improvement Original Amount	Unpaid Balance	Joint Tenancy	Terms	First or Second Lien	Value of Property
						Total	

Schedule 3 – Real Estate Owned (I = IMPROVED, U = UNIMPROVED)

Address	I or U	Title in name of	Date Purchased	Cost	Present Value	Net Operating Income	Agreements for Sale, Mortgages or Other Liens		
							Current Debt Balance	Rate %	Held By
				Total		Total			

Schedule 4 – Supporting Details of Receivables & Payables

Receivables – Name of Payor	Amount	Monthly Payment	Final Payment Due	Describe Collateral, If Secured
Liabilities – To Who Payable Total				
Total				

Schedule 5 – Life Insurance

Face Amount	Beneficiary	Company

Personal Net Income

Income	
Salary, Wages, Commissions, Etc.	
Spouse's Salary	
Dividends & Interest	
Rentals (Gross)	
Business or Professional (net)	
Other Income (Describe)	
Annual Income	

Expenses	
Property Taxes and Assessments	
Income Taxes	
Real Estate Loan Payments or Rent	
Payments on Contracts or Other Notes	
Insurance Premiums	
Estimated Living Expenses	
Other	
Annual Expenses	

Self Employed

If you are self employed, please provide a description of what you do and the type of business you operate

Net Income	
Total Net Income	

BORROWER INFORMATION

What past experience do you have in owning similar types of properties?*

How many years of experience do you have?*

If multiple buyers, what is the relationship between the partners?

Have you ever filed for bankruptcy?* Yes No

If yes, when, why, and what is the status?

Have you ever had a judgment filed against you?* Yes No

If yes, when, why, and what is the status?

Are you a Guarantor, Co-Maker, or Endorser on Anyone's Debt?* Yes No

If yes, please provide details:

Have you previously borrowed from other trust companies or banks?* Yes No

If so, which ones?

Do you have any liabilities under leases?* Yes No

If yes, please provide details:

Are any of your assets pledged or in any other manner unavailable for payment of your debts?* Yes No

If yes, please provide details:

Are any assets presently involved in a marriage or separation agreement?* Yes No

If yes, please provide details:

The foregoing information is submitted for the purpose of establishing credit and is a true, full, and correct statement of my/our financial condition as at the date shown. I/We hereby authorize CMLS Financial Ltd. to obtain any background information it deems necessary concerning this application, including but not confined to, reports from the credit bureaus, retail credit company, Dun & Bradstreet, or any other source or agency that CMLS Financial. Ltd. considers appropriate. **I/We hereby expressly consent and authorize CMLS to collect, use, or disclose to third parties the Personal Information as required and as permitted pursuant to the PIPEDA or other laws. Such third parties may include mortgage loan investors, mortgage loan trustees, law firms, insurance companies, credit bureaus or other third parties involved in the mortgage loan industry.**

Signature: _____

Name: _____

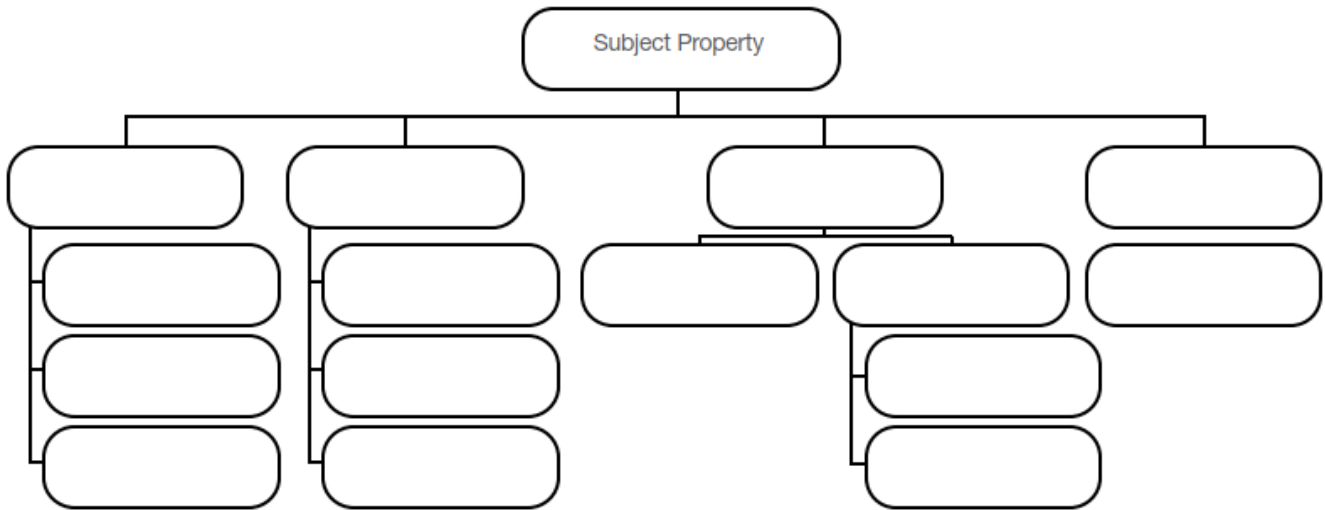
Date: _____

**Spouses
Signature:** _____
(If joint applicant)

Name: _____

Date: _____

Organization Chart Template



* Please ensure ownership interest totals 100%

The foregoing information is submitted for the purpose of establishing credit and is a true, full, and correct statement of my/our financial condition as at the date shown.

Signature: _____

Name: _____

Date: _____