

AS AT \_\_\_\_\_, 20 \_\_\_\_

SURNAME		FIRST NAME		SOCIAL INSURANCE NUMBER		DOB
SPOUSE'S NAME		NO. OF DEPENDENTS (EXCL. SPOUSE)	HOME PHONE NUMBER	BUSINESS PHONE NUMBER	OCCUPATION	
HOME ADDRESS (STREET, NUMBER AND NAME)			CITY	PROVINCE	POSTAL CODE	HOW LONG?
PREVIOUS ADDRESS (STREET, NUMBER AND NAME)			CITY	PROVINCE	POSTAL CODE	HOW LONG?
EMPLOYER'S NAME		EMPLOYER'S ADDRESS				HOW LONG?
PREVIOUS EMPLOYER'S NAME		PREVIOUS EMPLOYER'S ADDRESS				HOW LONG?

ASSETS		
CASH		
STOCKS	LISTED (SCHEDULE 1)	
	UNLISTED (SCHEDULE 1)	
BONDS	(SCHEDULE 1)	
ACCOUNTS AND NOTES RECEIVABLE (Collectable)	REGULAR (SCHEDULE 4)	
	AGREEMENT FOR SALE AND MORTGAGES (SCHEDULE 2)	
	RELATIVES AND FRIENDS (SCHEDULE 4)	
REAL ESTATE	IMPROVED (SCHEDULE 3)	
	UNIMPROVED (SCHEDULE 3)	
	LEASE HOLD INTEREST OWNED	
Deferred Savings (RHOSP, TFSA)		
RRSP		
LIFE INSURANCE	CASH SURRENDER VALUE (SCHEDULE 5)	
OTHER PERSONAL PROPERTY	AUTOMOBILE	
	OTHER (ATTACH DETAILS)	
TOTAL - A		

LIABILITIES		
NOTES PAYABLE TO TRUST COMPANIES OR BANKS		
	OTHER (ITEMIZE - SCHEDULE 4)	
OTHER NOTES AND ACCOUNTS PAYABLE	REAL ESTATE LOANS (SCHEDULE 3)	
	SALES CONTRACTS & CHATTEL MORTGAGES (SCHED. 4)	
	LOANS ON LIFE INSURANCE POLICIES (SCHEDULE 4)	
TAXES PAYABLE	ACCOUNTS PAYABLE	
	CURRENT YEAR'S INCOME TAXES UNPAID	
	PRIOR YEAR'S INCOME TAXES UNPAID	
OTHER LIABILITIES	REAL ESTATE TAXES UNPAID	
	UNPAID INTEREST	
	OTHERS (ATTACH DETAILS)	
	CREDIT & CHARGE CARDS	
TOTAL - B		
NET WORTH (A MINUS B)		
TOTAL		

ANNUAL INCOME	
SALARY, WAGES, COMMISSIONS, ETC.	
DIVIDENDS AND INTEREST	
RENTALS (GROSS)	
BUSINESS OR PROFESSIONAL INCOME (NET)	
OTHER INCOME (DESCRIBE)	
TOTAL	

ANNUAL EXPENDITURES	
PROPERTY TAXES AND ASSESSMENTS	
INCOME TAXES	
REAL ESTATE LOAN PAYMENTS ON RENT	
PAYMENTS ON CONTRACTS OR OTHER NOTES	
INSURANCE PREMIUMS	
ESTIMATED LIVING EXPENSES	
OTHER	
TOTAL	

CURRENT BANK AND BRANCH	ACCOUNT/LOAN/MORTGAGE NUMBER(S)

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.**

Date Signed: \_\_\_\_\_ Signature: \_\_\_\_\_

Date Signed: \_\_\_\_\_ Signature: \_\_\_\_\_

**IF NECESSARY, USE SEPARATE SHEET FOR DETAILS**

ARE YOU A GUARANTOR, CO-MAKER OR ENDORSER ON ANYONE'S DEBT? IF YES, PROVIDE DETAILS.
DO YOU HAVE ANY OTHER BUSINESS CONNECTION? IF YES, PROVIDE DETAILS.
ARE THERE ANY SUITS OR JUDGEMENTS AGAINST YOU? ANY PENDING? IF YES, PROVIDE DETAILS.
HAVE YOU EVER GONE THROUGH BANKRUPTCY? IF YES, PROVIDE DETAILS.
HAVE YOU PREVIOUSLY BORROWED FROM OTHER TRUST COMPANIES OR BANKS? IF SO, WHICH ONES?
DO YOU HAVE ANY LIABILITIES UNDER LEASES? IF YES, PROVIDE DETAILS.
ARE ANY OF YOUR ASSETS PLEDGED OR IN ANY OTHER MANNER UNAVAILABLE FOR PAYMENT OF YOUR DEBTS? IF YES, PROVIDE DETAILS.
ARE ANY ASSETS PRESENTLY INVOLVED IN A MARRIAGE OR SEPARATION AGREEMENT? IF YES, PROVIDE DETAILS.

**SCHEDULE 1 – LISTED AND UNLISTED STOCKS AND BONDS OWNED**

NO. OF SHARES OR PAR VALUE OF BONDS	DESCRIPTION	REGISTERED IN NAME OF	LISTED	PRICE	MARKET VALUE
<b>TOTAL</b>					

**SCHEDULE 2 – AGREEMENTS FOR SALE AND MORTGAGES RECEIVABLE**

NAME OF PAYOR	LEGAL DESCRIPTION, STREET ADDRESS AND TYPE OF	IMPROVEMENT ORIG. AMOUNT	UNPAID BALANCE	JOINT TENANCY	TERMS	FIRST OR SECOND LIEN	VALUE OF PROPERTY
<b>TOTAL</b>							

**SCHEDULE 3 – REAL ESTATE OWNED**

I = IMPROVED                      U = UNIMPROVED

LOCATION OR DESCRIPTION	I or U	TITLE IN NAME OF	DATE PURCHASED	COST	PRESENT VALUE	AGREEMENTS FOR SALE, MORTGAGES OR OTHER LIENS			
						UNPAID	RATE %	MONTHLY PAYMENT	HELD BY
<b>TOTAL</b>						<b>TOTAL</b>			

**SCHEDULE 4 – SUPPORTING DETAILS OF RECEIVABLES AND PAYABLES**

RECEIVABLES – NAME OF PAYOR	AMOUNT	MONTHLY PAYMENT	FINAL PAYMENT DUE	DESCRIBE COLLATERAL, IF SECURED
<b>LIABILITIES – TO WHOM PAYABLE</b>	<b>TOTAL</b>			
<b>TOTAL</b>				

**SCHEDULE 5 – LIFE INSURANCE**

FACE AMOUNT	BENEFICIARY	COMPANY