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Lending Zone Corp.
Credit Application

For Office Use Only

Agent / Ref. Name _____

Primary Borrower ☐ Joint Applicant/Guarantor ☐

Name (first/init./last): _____

Address: _____

City: _____ Prov.: _____ Postal code: _____

Telephone: _____

Home: (____) _____ Business (____) _____

Years at Res.: _____ Months: _____

Previous Address: _____

_____, Yrs.: _____

Identification

Identification Type _____

Customer Full Name as shown on ID (Driver's Licence / Passport) _____

Date of Birth _____

Type of Photo Identification _____ Identification Number _____

Issuing Jurisdiction _____ Issuing Country _____ Expiry Date (if appl) _____

Note: For each form of document or information used, complete any two of the following:

a. Verify name and address;

b. Verify name and date of birth;

c. Verify name and confirm the customer has a deposit account, loan account or credit card account with another Canadian Financial institution. An investment account is not permitted. The document or information must contain the customer's name and must be the same on both documents.

Check the type of information being verified (two are applicable, one being always the name):

☐ Name _____

☐ Address _____

☐ Date of Birth _____

☐ Financial Account Type/Details _____

Identification Document _____

Source of Identification Document _____

Identification Document Number _____

Check the type of information being verified (two are applicable, one being always the name):

☐ Name _____

☐ Address _____

☐ Date of Birth _____

☐ Financial Account Type/Details _____

Identification Document _____

Source of Identification Document _____

Identification Document Number _____

Assets / Liabilities

Include all individual assets/liabilities, as well as any that are jointly held with co-applicant(s)

Types / Description	Financial Institution	Years	Asset Value	Liability Bal.	Mthly. Pymt.	Joint Account
_____	_____	_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/>
_____	_____	_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	_____	_____	<input type="checkbox"/>

Real Estate

Address: _____ \$ _____ \$ _____ \$ _____ ☐

Address: _____ \$ _____ \$ _____ \$ _____ ☐

Total Assets: \$ _____

Total Liabilities: \$ _____

Net Worth: \$ _____

Know Your Customer

☐ Male ☐ Female

Marital Status: _____ Birth Date: (M/D/Y) _____

☐ Single S.I.N.: _____

☐ Married

☐ Widowed No. of Dependents: _____

☐ Separated

☐ Divorced

☐ Common Law

Dwelling Status: ☐ Rent ☐ Own

☐ Rents & Buying ☐ Living with parents

☐ Other: _____

Employment

Current Employer: _____

Address: _____ City: _____ Prov.: _____

Job Description: _____

Annual Income: \$ _____

Length of Employment: Yrs.: _____ Mths.: _____

Industry Sector: _____

Occupation: _____

Income Type: ☐ Salaried ☐ Self Employed ☐ Pensioner

☐ Alimony/Support ☐ Commission ☐ Contract

☐ Other: _____

Additional Income: _____ \$ _____

Previous Employer: _____

Job Description: _____

Annual Income: \$ _____

Length of Employment: Yrs.: _____ Mths.: _____

Industry Sector: _____

Occupation: _____

Mortgage Property

Street Address: _____ Apt.: _____

City: _____ Postal Code: _____ Province: _____

Monthly Maintenance: \$ _____ Annual Property Taxes: \$ _____

Lot Number: _____

Tenure Code:
☐ Freehold
☐ Leasehold
☐ Condo

Lot Size:
Length: _____
Width: _____
☐ Feet ☐ Metres

Building Age:
Months _____
Years: _____

Building Size
Length: _____
Width: _____
☐ Feet ☐ Metres

Dwelling Type: _____

Owner Type:
☐ Investor
☐ Primary, Owner Occupied
☐ Secondary, Owner Occupied

Building Type:
☐ New
☐ Existing
☐ Improvement

Environmental Hazard:
☐ Yes
☐ No

House Type: _____

Zoning: _____

Square Footage: _____

Qualification

Combined for all borrowers

Purchase Price/Value: \$ _____

Type of Financing:
☐ Purchase
☐ Mortgage Transfer
☐ Refinancing
☐ Transfer Existing NHA
☐ Other: _____

Product Type:
☐ Mortgage
☐ FlexLine
☐ Pre approval

Property Description
☐ Major Urban Centre
☐ Urban Centre
☐ Non Urban/Recreational
☐ Rental

Downpayment* or \$ _____

Existing Mortgage \$ _____

Required Financing: \$ _____

CMHC/Genworth premium: \$ _____

Total Mortgage \$ _____

*Downpayment Source: ☐ Sale of Real Estate Property
☐ Trust Funds

☐ Gift
☐ Grants

☐ Borrowed Against Liquid Assets
☐ Proceeds from Business

☐ Proceeds from Sale of Investments
☐ Non-Liquid Secured/Unsecure Credit

Savings From:
☐ Employment/Investment Income
☐ Legal/Insurance Settlement

☐ Company Pension
☐ Lottery winnings

☐ Inheritance
☐ Casino winnings

☐ Government Benefit

Payments

Mortgage Type: _____ Closing Date: _____ (Month/Day/Year)

☐ Regular Mortgage Amount: \$ _____ Interest Rate: _____ % Term: _____ Amortization: _____ Yrs.

☐ Weekly
☐ Rapid Weekly

☐ Bi Weekly
☐ Rapid Bi-Weekly

☐ Semi Monthly
☐ Monthly

☐ TD Home Equity
FlexLine

Credit Limit: \$ _____
Term Portion Amount: \$ _____

Revolving Portion Amount: \$ _____
Fixed ☐ Variable ☐ Closed ☐ Open

Interest Rate: _____ % Term: _____ Amortization: _____ Yrs.

Mortgage Payment: \$ _____

(Monthly) Heat: \$ _____

Taxes: \$ _____

Condo Fees: \$ _____

Total: \$ _____ / Total Income: \$ _____ = GDSR: _____ %

+ Liabilities: \$ _____

Total: \$ _____ / Total Income: \$ _____ = TDSR: _____ %

Solicitor Information

In-House Registration ☐ Yes ☐ No

Lawyer's Name: _____

Firm Name: _____

Address: _____

Phone Number: _____ ()

Fax & Email: _____ ()

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Mortgage Reference:
Source of Business: _____
Company Name: _____
Contact: _____
Phone Number: _____
Agent ID # _____

In this section, the words *you*, *your* and *yours* mean the Applicant, Joint Applicant(s) and any guarantor(s). The words *we*, *us* and *our* mean Lending Zone Corp.

- By signing below, you certify that:
- you are applying for the mortgage, finance and services indicated in this Application;
- the information provided is true and correct.

If you are applying for a Mortgage or Home Equity Line of Credit, you confirm that:

- you will pay any evaluation, inspection and legal expenses related to this Application;
- you have not been refused a loan on the security; and
- you are not in arrears on your present mortgage.

Consent to the Collection, Use and/or Disclosure of Your Information

You agree that, at the time you request to begin a relationship with us and during the course of our relationship, we may share your information with our affiliates (lenders/ mortgage agent/mortgage broker), and collect, use and disclose your Information as described in the Privacy Agreement provided on lendingzone.ca including for, but not limited to, the purposes of identifying you, providing you with ongoing service, helping us serve you better, protecting us both from fraud and error, complying with legal and regulatory requirements, and marketing products and services to you. We may communicate with you for any of these purposes by telephone, email, text messaging, or other electronic means, at the numbers you have provided us, or by internet, mail, email and other methods. To understand how you can withdraw your consent, refer to our Privacy Agreement or contact us.

I/we hereby certify that the information given above is correct. It is understood that the evaluation, inspection fees and legal expenses incidental to this application will be paid by me/us. I/we have not been refused a loan on the above security and (if applicable) am/are not in arrears on my/our present mortgage/finance. I/we hereby agree that the finder's fee for the mortgage/finance loan contemplated herein may be obtained from the lender and that such finder's fee is earned by: Lending Zone Corp. the mortgage broker/agent absolutely.

CONSENT:

I/we authorize Lending Zone Corp. the mortgage broker/agent to obtain such factual investigative information regarding me/us from others as permitted by law, to furnish other consumer credit grantors and credit bureau particulars of the credit application and subsequent credit experience, if applicable, and to retain this application for its records. I/we authorize Lending Zone Corp. the mortgage broker/agent to obtain any information you may require relative to this application from any sources to which you may apply and each such source is hereby authorized to provide you with such information. You are furthermore authorized to disclose, in response to direct enquiries from any other lender or credit bureau, such information on my loaning/finance account as you consider appropriate, and I agree to indemnify you against and save you harm from any and all claims in damages or otherwise arising from such disclosure on your part. You are also authorized to retain the application whether or not the relative mortgage/ finance is approved.

Credit Products

If you are applying for a Mortgage or a Home Equity Line of Credit or other product that may be insured by mortgage default insurance, you agree that a mortgage default insurer may also obtain Information about you from a credit reporting agency from time to time, and may use such information for any purpose related to the credit product and the mortgage default insurance.

You agree that the approval or granting of any credit by us to you, with or without mortgage default insurance, is not to be construed or relied on by you as representing the value or condition of any underlying security or that it confirms that you have the ability to pay the credit facility.

You agree that we make no representation, warranty, statement, recommendation, guarantee or endorsement with respect to any investment or with any goods or services purchased using the credit facility.

Third Party Statement

Will this credit facility be used by or on behalf of a person other than the Applicant or Joint Applicant?

- ☐ Yes (complete another Credit Application form)
- ☐ No

Purpose of Account

At this time, this credit facility is intended to be used primarily for the following purpose:

- ☐ to purchase real estate property
- ☐ to improve/renovate real estate property
- ☐ to purchase personal property
- ☐ to refinance/consolidate existing debt
- ☐ to have available credit for future use
- ☐ other (explain): _____

Date: _____

Applicant: _____
(Print Name and Sign)

Witness: _____
(Print Name and Sign)

Guarantor: _____
(Print Name and Sign)