

BORROWER INFORMATION

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

Surname: * _____
 Social Insurance Number: * _____
 Business Phone Number: _____
 Occupation: * _____
 Employer's Address: * _____
 City, Prov: * _____ Postal:* _____
 City, Prov: * _____ Postal: * _____
 # Of Dependents: * _____
 Spouse's Social Insurance Number:* _____
 Employer's Address: * _____
 Previous Employer's Address: _____

Assets		
Cash		
Real Estate	Real Estate Value (Schedule 3)	
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)	
Deferred Savings (RHOSP, TFSA)		
RRSP		
Life Insurance - Cash Surrender Value (Schedule 5)		
Other Personal Property	Automobile	
	Other (Attach Details)	
Total Assets		

Liabilities		
Notes Payable To Trust Companies Or Bank Other Notes and Accounts Payable	Other (Itemize - Schedule 4)	
	Real Estate Loans (Schedule 3)	
	Sales Contracts & Chat-Tel 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	
	Credit & Charge Cards	
Total Liabilities	Others (Attach Details)	

Net Worth	
Total Net Worth	

*If necessary, use separate sheet for 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
TOTAL					

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
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 and Payables

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

TOTAL

Schedule 5 – Life Insurance

Face Amount	Beneficiary	Company

NET INCOME

Income	
Salary, Wages, Commissions, Etc.	
Dividends and Interest	
Rentals (Gross)	
Business or Professional Income (Net)	
Other Income (Describe)	
Annual Income	

Expenses	
Property Taxes and Assess- ments	
Income Taxes	
Real Estate Loan Payments on 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	



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: _____	Signature: _____ (If joint applicant)
Name: _____	Name: _____
Date: _____	Date: _____