

## APPLICATION FOR CREDIT

Application Number	Product	Purpose of Loan	Amount Requested
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**APPLICANT**

Name							Customer Type		
Apt#/Unit/Floor					Address Since		Residence		
Address									
Address									
City			State			Country		Zip Code	
Home Phone Number		Country of Citizenship		Previous Address				How Long	
Identification				Identification					
Birth Date	Marital Status	No. of Dependents		Tax ID	Sex	Alias		Customer Since	Language
Employer / School if Student				Employment Status		Employed Since	Occupation		
Address of Employer					Business Phone Number		Zip Code		
Employer Phone Number		Monthly Income		Other Income		Source of Other Income			

**SPOUSE INFORMATION**

Spouse's Name									
Apt#/Unit/Floor									
Address									
Address									
City			State			Country		Zip Code	
Address Since			Country of Citizenship			Home Phone Number			
Identification				Identification					
Birth Date		Tax ID			Sex	Alias		Customer Since	Language
Employer / School if Student				Employment Status		Employed Since	Occupation		
Address of Employer					Business Phone Number		Zip Code		
Employer Phone Number		Monthly Income		Other Income		Source of Other Income			

**FINANCIAL INFORMATION**

Total Monthly Income:		Total Other Income:		Total Family:			
Monthly Rent/Mortgage:		Credit Rating:		Credit Points:		High Credit:	

**PARTICULARS OF PRIMARY REAL ESTATE RECORD**

Description				Purchase Price		Date Purchased	
Mortgage Holder / Landlord		Mortgage Balance (1 <sup>st</sup> )		Mortgage Balance (2 <sup>nd</sup> )		Interest Rate	Maturity Date
Taxes Paid To				Per Annum			Fire Insurance

**Total Debt Service Ratio (TDSR):**

A Installment Credit Payments After Loan (Loans and Credit Cards)		D Gross Monthly Income .....	
B Rental/Mortgage Payment(s) (PIT, Insurance & 50.0% Condo Fees)		E Total Debt Service Ratio .....	
C Total Monthly Payments (A + B = C) .....		(C / D X 100)	
		%	

**REFERENCES:**

Name:		Relationship:	
Address:		Occupation:	
Name:		Relationship:	
Address:		Occupation:	
Name:		Relationship:	
Address:		Occupation:	

Name of Asset/Liability	Asset	Liability	Monthly Payment
<b>TOTAL ASSETS AND LIABILITIES</b>			
1)			
2)			
3)			
4)			
5)			
6)			
7)			
8)			
9)			
10)			
11)			
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39)			
40)			
41)			
42)			
43)			
44)			
45)			
46)			
47)			
48)			
49)			
50)			
<b>Total</b>			
	<b>Net Worth</b>		

The words **you** and **your** mean the Applicant and Co-Applicant. **We, our** and **us** mean  
 By signing this Application, you are applying for the services and/or products indicated below, and hereby request:

**SCOTIA PLAN LOAN – only if selected**

Deduct payments from:

Bank Name: \_\_\_\_\_ Bank ABA: \_\_\_\_\_

Transit/Branch number: \_\_\_\_\_ Account Number: \_\_\_\_\_ Individual Name: \_\_\_\_\_

Other \_\_\_\_\_

By signing the Application, you are authorizing us to debit your designated account for your loan payment. You also agree that any additional amounts advanced by the Bank to cover insurance, taxes, or other expenses, may be added to the loan principal, and will result in an automatic adjustment of the payment amount. You warrant that all persons whose signatures are required to sign on the Account have signed this Application.

**RESIDENTIAL MORTGAGE – only if selected**

Deduct payments from:

Bank Name: \_\_\_\_\_ Bank ABA: \_\_\_\_\_

Transit/Branch number: \_\_\_\_\_ Account Number: \_\_\_\_\_ Individual Name: \_\_\_\_\_

Other \_\_\_\_\_

By signing the Application, you are authorizing us to debit your designated account for your loan payment. You also agree that any additional amounts advanced by the Bank to cover insurance, taxes, or other expenses, may be added to the loan principal, and will result in an automatic adjustment of the payment amount. You warrant that all persons whose signatures are required to sign on the Account have signed this Application.

**INSURANCE SERVICES**

The features and benefits of the applicable insurance products available in relation to these products through have been discussed with you. You understand to apply for these insurance products a separate application must be completed.

**GENERAL PROVISIONS**

By signing below, you affirm that the information you have given on this Application is true and complete, and forms part of this Application, and that you have not withheld any information. You agree that if any information on this Application is not true, the Bank may cancel the loan(s) or credit facility and request immediate repayment of all monies owed at that time. In addition, you agree to be bound by the relevant provisions indicated above.

We may collect and use personal information from you and about you for the following purposes: to understand your needs; to determine the suitability of our products and services for you; to determine your eligibility of our products and services; to set up, manage and offer product and services that meet your needs; to provide you with ongoing service; to meet our legal and regulatory requirements; and to investigate and adjudicate on insurance claims.

When you apply for, accept, or guarantee a loan or credit, and during the course of the loan or credit facility, we may use, give to, obtain, verify share and exchange credit and other information about you with others, including credit bureaus, mortgage insurers, credit insurers, registries, other companies in the Scotiabank Group of Companies, and other persons with whom you have financial dealings, as well as any other person, as may be permitted or required by law. You also authorize any person whom we contact in this regard to provide such information to us.

During the term of the loan or credit facility, you may not withdraw your consent to our ongoing collection, use or disclosure of your personal information in connection with the loan or other credit arrangement you may have with us, or have guaranteed. We can continue to disclose your personal information to credit bureaus even after the loan or credit facility has been retired, and you may not withdraw your consent to our doing so. We do this to help maintain the accuracy, completeness and integrity of our credit reporting system.

As applicable, for real estate secured credits you authorize us to pay the net proceeds of the loan(s) to the solicitor / notary in trust.

Where permitted, you agree to extend any limitation period applicable to the credit(s) applied for to six years or any longer period permitted by the applicable law.

“The undersigned irrevocably agrees to pay all costs and expenses (including all reasonable legal fees and expenses) incurred by in relation to any default by the understanding hereunder, or in connection with the enforcement of our rights under security pledged in connection herewith, including all amounts evidenced by a promissory note”.

You also request and authorize us to send you information about our other Scotiabank services.

\_\_\_\_\_  
DATE

\_\_\_\_\_  
WITNESS

\_\_\_\_\_  
APPLICANT’S SIGNATURE

\_\_\_\_\_  
CO-APPLICANT’S/ SPOUSE’S SIGNATURE