



ASSETS	AMOUNT	LIABILITIES	AMOUNT
CASH		LOANS	
STOCKS AND BONDS		REAL ESTATE LOANS	
LIFE INSURANCE, NET C.S.V.		ACCOUNTS PAYABLE/SALES CONTRACTS CHATTEL MORTGAGES	
ACCOUNTS RECEIVABLE/ AGREEMENTS FOR SALE/MORTGAGES		INCOME TAX UNPAID—CURRENT YEAR	
REAL ESTATE		INCOME TAX UNPAID—PRIOR YEARS	
VEHICLES		REAL ESTATE TAXES UNPAID	
OTHER ASSETS		OTHER LIABILITIES	
		<b>TOTAL LIABILITIES</b>	
		<b>NET WORTH</b>	
<b>TOTAL</b>		<b>TOTAL</b>	

GROSS ANNUAL INCOME	AMOUNT	ANNUAL EXPENDITURES	AMOUNT
SALARY, WAGES, COMMISSIONS, ETC.		PROPERTY TAXES AND ASSESSMENTS	
DIVIDENDS AND INTEREST		REAL ESTATE LOAN PAYMENTS OR RENT	
RENTAL INCOME		INCOME TAXES	
BUSINESS OR PROFESSIONAL INCOME		PAYMENTS ON LOANS, CHARGE ACCOUNT AND OTHER CONTRACTS	
OTHER INCOME (SPECIFY)		INSURANCE PREMIUMS	
		ESTIMATED LIVING EXPENSES	
		OTHER (SPECIFY)	
		<b>TOTAL EXPENDITURES</b>	
<b>TOTAL GROSS INCOME</b>		<b>NET DISPOSABLE INCOME</b>	

NET DISPOSABLE INCOME	GROSS DEBT RATIO CALCULATIONS	TOTAL DEBT RATIO
\$ TOTAL GROSS INCOME	\$ RENT OR MORTGAGE P.I.T. PAYMENT DIVIDED BY	\$ RENT OR MORTGAGE P.I.T. + ALL OTHER EXPENDITURES DIVIDED BY
\$ SUBTRACT	\$ GROSS INCOME	\$ GROSS INCOME
\$ TOTAL EXPENDITURES =	= %	= %

**GUARANTOR'S STATEMENT**

Are you presently a guarantor on any loan?  YES  NO If "Yes", give particulars \_\_\_\_\_  
 How long have you known the loan applicant? \_\_\_\_\_  
 What is the nature of your association or relationship to the loan applicant? \_\_\_\_\_  
**THE UNDERSIGNED HEREBY APPLY** to the Credit Union to accepted as a guarantor of a loan in the amount of \$ \_\_\_\_\_  
 part of which may be a refinancing of an existing loan, for which \_\_\_\_\_ is the loan applicant.  
 It is my understanding that I MAY BE CALLED UPON TO PAY ALL OR PART OF THE BALANCE DUE AT ANY TIME THE PRINCIPAL FAILS TO PAY.

\_\_\_\_\_  
 GUARANTOR'S SIGNATURE

I declare that I have listed all my outstanding debts.

The statements herein are made for the purpose of obtaining the loan, and are true, accurate and complete. No information which might affect the Credit Union's decision has been withheld.

I AUTHORIZE THE CREDIT UNION TO OBTAIN SUCH FACTUAL AND INVESTIGATIVE INFORMATION REGARDING ME FROM OTHERS AS PERMITTED BY LAW AND TO FURNISH OTHER CREDIT GRANTORS AND ANY CREDIT BUREAU, PARTICULARS OF THIS CREDIT APPLICATION. IN ADDITION, I HEREBY ACKNOWLEDGE NOTICE FROM THE CREDIT UNION THAT A CONSUMER REPORT CONTAINING CREDIT INFORMATION MAY OR WILL BE REFERRED TO IN CONNECTION WITH THIS APPLICATION FOR CREDIT OR ANY RENEWAL OR EXTENSION THEREOF.

I HEREBY AGREE TO PAY ALL COSTS PERTAINING TO THE PROCESSING OF THIS LOAN APPLICATION.

\_\_\_\_\_  
 WITNESS TO SIGNATURE(S)

\_\_\_\_\_  
 DATE

\_\_\_\_\_  
 APPLICANT'S SIGNATURE

\_\_\_\_\_  
 CO-APPLICANT'S SIGNATURE

\_\_\_\_\_  
 GUARANTOR'S SIGNATURE

SCHEDULE 1—STOCKS AND BONDS				SCHEDULE 2— LIFE INSURANCE					
NO. OF SHARES OR PAR VALUE OF BONDS	DESCRIPTION	REGISTERED IN NAME OF	MARKET VALUE	FACE AMOUNT	COMPANY	BENEFICIARY	NET C.S.V		
TOTAL				TOTAL					
SCHEDULE 3—ACCOUNTS RECEIVABLE/AGREEMENTS FOR SALE/MORTGAGES				SCHEDULE 4—ACCOUNTS PAYABLE/SALES CONTRACTS/CHATTEL MORTGAGES					
NAME OF PAYOR	MONTHLY PAYMENT	AMOUNT OUTSTANDING	MATURITY DATE	TO WHOM PAYABLE	MONTHLY PAYMENT	AMOUNT OUTSTANDING	SECURITY		
TOTAL				TOTAL					
SCHEDULE 5—REAL ESTATE									
LOCATION/ DESCRIPTION	REGISTERED OWNER	DATE SEARCHED	DATE PURCHASED	COST	MARKET VALUE	MORTGAGEE	MONTHLY PAYMENT	AMOUNT OUTSTANDING	TAXES PAID TO
TOTAL						TOTAL			
SCHEDULE 6—VEHICLES									
YEAR	MAKE AND MODEL					MARKET VALUE	MONTHLY PAYMENT	AMOUNT OUTSTANDING	
TOTAL									
SCHEDULE 7—LIABILITIES					SCHEDULE 8—OTHER ASSETS				
NAME AND ADDRESS OF BANK, FINANCE COMPANY, ETC. VISA, MASTERCARD AND OTHER CHARGE ACCOUNTS				MONTHLY PAYMENT	AMOUNT OUTSTANDING	DESCRIPTION			AMOUNT
TOTAL									
SCHEDULE 9—OTHER LIABILITIES			SUNDRY INFORMATION						
DESCRIPTION	AMOUNT		1. ARE YOU LIABLE AS CO-SIGNOR OR GUARANTOR? <input type="checkbox"/> YES <input type="checkbox"/> NO 2. ARE THERE ANY SUITS OR JUSGEMENTS AGAINST YOU? <input type="checkbox"/> YES <input type="checkbox"/> NO 3. HAVE YOU PREVIOUSLY BORROWED FROM OTHER BANKS? <input type="checkbox"/> YES <input type="checkbox"/> NO 4. ARE YOU NOW OR HAVE YOU EVER BEEN BANKRUPT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES TO ANY OF THE ABOVE, GIVE FULL DETAILS ON SEPARATE SHEET.						
TOTAL									

ASSETS	AMOUNT	LIABILITIES	AMOUNT
CASH		LOANS	
STOCKS AND BONDS		REAL ESTATE LOANS	
LIFE INSURANCE, NET C.S.V.		ACCOUNTS PAYABLE/SALES CONTRACTS CHATTEL MORTGAGES	
ACCOUNTS RECEIVABLE/ AGREEMENTS FOR SALE/MORTGAGES		INCOME TAX UNPAID—CURRENT YEAR	
REAL ESTATE		INCOME TAX UNPAID—PRIOR YEARS	
VEHICLES		REAL ESTATE TAXES UNPAID	
OTHER ASSETS		OTHER LIABILITIES	
		<b>TOTAL LIABILITIES</b>	
		<b>NET WORTH</b>	
<b>TOTAL</b>		<b>TOTAL</b>	

GROSS ANNUAL INCOME	AMOUNT	ANNUAL EXPENDITURES	AMOUNT
SALARY, WAGES, COMMISSIONS, ETC.		PROPERTY TAXES AND ASSESSMENTS	
DIVIDENDS AND INTEREST		REAL ESTATE LOAN PAYMENTS OR RENT	
RENTAL INCOME		INCOME TAXES	
BUSINESS OR PROFESSIONAL INCOME		PAYMENTS ON LOANS, CHARGE ACCOUNT AND OTHER CONTRACTS	
OTHER INCOME (SPECIFY)		INSURANCE PREMIUMS	
		ESTIMATED LIVING EXPENSES	
		OTHER (SPECIFY)	
		<b>TOTAL EXPENDITURES</b>	
<b>TOTAL GROSS INCOME</b>		<b>NET DISPOSABLE INCOME</b>	

NET DISPOSABLE INCOME	GROSS DEBT RATIO CALCULATIONS	TOTAL DEBT RATIO
\$	\$	\$
TOTAL GROSS INCOME	RENT OR MORTGAGE P.I.T. PAYMENT DIVIDED BY	RENT OR MORTGAGE P.I.T. + ALL OTHER EXPENDITURES DIVIDED BY
SUBTRACT		
\$	\$	\$
TOTAL EXPENDITURES =	GROSS INCOME	GROSS INCOME
\$	=	=
	%	%

**GUARANTOR'S STATEMENT**

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I HEREBY AGREE TO PAY ALL COSTS PERTAINING TO THE PROCESSING OF THIS LOAN APPLICATION.

\_\_\_\_\_  
 WITNESS TO SIGNATURE(S)

\_\_\_\_\_  
 DATE

\_\_\_\_\_  
 APPLICANT'S SIGNATURE

\_\_\_\_\_  
 CO-APPLICANT'S SIGNATURE

\_\_\_\_\_  
 GUARANTOR'S SIGNATURE

# Insurance Waiver

Noted: A separate form must be completed for each different facility number

Account # \_\_\_\_\_

Type of Coverage	Please initial the applicable space(s) below based on the coverage type available for your facility # above.	
	Decline	Not Eligible
Personal Loan Life Insurance		
Personal Loan Disability Insurance If you are not working 20 hrs per week please initial not eligible		
Mortgage Life Insurance		
Mortgage Disability Insurance If you are not working 20 hrs per week please initial not eligible		
Line of Credit /Demand Loan Life Insurance		
Line of Credit/Demand Loan Disability Insurance If you are not working 20 hrs per week please initial not eligible		

### Member Acknowledgement:

I acknowledge that I have been suggested all the options(s) for creditor insurance with Taiwanese Canadian Toronto Credit Union Limited and I elect NOT to purchase the above coverage(s) indicated in the space(s) above at this time. I release the Credit Union and the Insurance Company from any liability that may occur as a result of any decision NOT to purchase coverage.

_____ Applicant Signature	_____ Date	_____ Applicant Signature	_____ Date
_____ Applicant Name (please print)	_____ Date	_____ Applicant Name (please print)	_____ Date

### Taiwanese Credit Union Acknowledgement

I acknowledge that I have discussed the creditor insurance options and benefits with the above named member(s) and they have elected not to purchase coverage or are not eligible.

\_\_\_\_\_  
Credit Union Employee      \_\_\_\_\_  
Date



APPLICATION FOR MORTGAGE LOAN

TO: \_\_\_\_\_ CREDIT UNION LIMITED

\_\_\_\_\_ ADDRESS

										A/C NO		
Name	MR.	MISS	MRS	MS.								
GIVEN NAME					INITIAL			SURNAME				

Address (Street)										POSTAL CODE	
P.O. (City/Town)											

(If less than 3 yrs. at present address)

Previous Address ..... How Long .....

Telephone Number: Residence ..... Business .....

FIXED RATE MORTGAGE

Amount of Loan	Amortization Period	Term of Mortgage	Interest Rate, Compounded	Payment Frequency	Payment Amount
\$ _____	_____ Years	_____ Years <input type="checkbox"/> Open <input type="checkbox"/> Closed	Not in Advance, _____ %	<input type="checkbox"/> Monthly <input type="checkbox"/> Bi-Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> (Other) _____	\$ _____ Includes: <input type="checkbox"/> Principal and Interest <input type="checkbox"/> Taxes

VARIABLE RATE MORTGAGE

Amount of Loan	Amortization Period	Payment Frequency	Initial Payment Amount
\$ _____	_____ Years	<input type="checkbox"/> Monthly <input type="checkbox"/> Bi-Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> (Other) _____	\$ _____ Includes: <input type="checkbox"/> Principal and Interest <input type="checkbox"/> Taxes

Special Terms or Conditions requested, if any:	Mortgage sought: <input type="checkbox"/> 1st <input type="checkbox"/> 2nd
The loan is required for the purpose of: (If to consolidate debts, please give full details)	Date upon which mortgage proceeds required

SECTION I (Details of property to be mortgaged) Note: Delete "m.", "ft.", "acres", or "hectares" as appropriate.

Address ..... Municipality .....

Detached  
 Semi-detached  
 Duplex  
 Multiple  
 Condominium unit  
 Cottage  
 Farm  
 Commercial  
 Other  
 Specify \_\_\_\_\_

If urban: Lot ..... Plan ..... Lot size ..... m./ft. X ..... m./ft.  
 If rural: Lot ..... Conc. .... Twp ..... No. of acres/hectares .....  
 Age of building ..... yrs. No. of storeys ..... No. of rooms .....  
 Construction:  brick  frame  stucco  aluminum  brick/aluminum  
 Services:  munic. water  drill/dig well  septic tank  sanitary sewer  paved road  side-walks  
 drive  lane  storm sewer  electric heat

Assessment: ..... Annual taxes .....

Is there a survey?  Yes  No If yes, date .....

Estimate market value of property \$ .....

Property to be occupied by applicant  and/or rented  for \$ ..... monthly

For appraisals of property contact applicant(s)  or ..... phone .....

Name(s) title to be in ..... Name and address .....  
 ..... of my solicitor .....

SECTION II (Please complete this section if you already own the property described above)

Date purchased ..... Price \$ ..... Down payment \$ .....

1st Mortgage held by .....

Address .....

Original amount \$ ..... Present balance \$ ..... Payment \$ ..... P.I. MON.  
 Matures on ..... Account No. .... Rate ..... %

2nd Mortgage held by .....

Address .....

Original amount \$ ..... Present balance \$ ..... Payment \$ ..... P.I. MON.  
 Matures on ..... Account No. .... Rate ..... %

Are payments up-to-date?  Yes  No (please explain)

SECTION III (Please complete this section if you are buying the property described above and enclose offer to purchase)

Purchase Price \$ \_\_\_\_\_ SOURCE OF FUNDS

Down Payment \$ .....

1st Mortgage \$ ..... Matures on ..... Rate ..... % Payment \$ .....

2nd Mortgage \$ ..... Matures on ..... Rate ..... % Payment \$ .....

Other financing \$ ..... Rate ..... % Payment \$ .....

**APPLICANT INFORMATION**

		Age	Birth Date	Social Insurance No.	
			DAY   MON   YR		
Name of Employer	Address		Telephone	Payroll No.	How Long
Position	Department		When Paid	Gross Yearly Salary	
				\$	
Previous Employer (if less than 3 yrs. at Present)			Telephone	Payroll No.	How Long
Other Income (give details)				Gross Yearly Income	
				\$	
Marital Status	No. of Children(s)	Age(s)			

**SPOUSAL INFORMATION**

		Name	Age	Birth Date	Social Insurance No.	
				DAY   MON   YR		
Name of Employer	Address		Telephone	Payroll No.	How Long	
Position	Department		When Paid	Gross Yearly Salary		
				\$		
Previous Employer (if less than 3 yrs. at Present)			Telephone	Payroll No.	How Long	
Other Income (give details)				Gross Yearly Income		
				\$		

**LIFE INSURANCE (Personal Only)**

Company	Policy No.	Issued	Amount	Cash Value	Policy Loans	Beneficiary	Assigned To

**PERSONAL STATEMENT OF NET WORTH** (Joint statement of husband and wife, to be supported by acceptable financial statements and income tax returns if required.)

ASSETS	VALUE	LIABILITIES	MONTHLY PAYMENTS	TOTAL DEBT
Real Estate		All Present Mortgages		
Cash - Bank/Trust Co./Other C.U.		Loans (Where)		
Investments - Stock, Bonds, Ins. C.S.V.				
Vehicle(s) - Depreciated Value				
Household and Personal Effects		Charge Accounts (Where)		
Other Assets				
SHARES IN C.U.				
SAVINGS AND CERTIFICATES IN C.U.				
R.R.S.P.		Other Liabilities		
TOTAL ASSETS		TOTAL PAYMENTS & DEBT		
		APPROXIMATE NET WORTH (Total Assets Less Total Amount of Debt)		

**INDIRECT LIABILITY**

IS THE APPLICANT THE CO-MAKER OR GUARANTOR OF ANY OTHER LOANS? <input type="checkbox"/> NO <input type="checkbox"/> YES, specifics:	\$
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THE UNDERSIGNED IS NOT INDEBTED TO ANY OTHER PERSON, INCLUDING, WITHOUT LIMITING THE FOREGOING, A CREDIT UNION, BANK, LOAN AGENCY, STORE, INDIVIDUAL MERCHANT, OR, INDIVIDUAL, EITHER AS MAKER OR ENDORSER, EXCEPT AS STATED ABOVE. THE STATEMENTS HEREIN ARE MADE FOR THE PURPOSE OF OBTAINING THE LOAN, AND ARE TRUE TO THE BEST OF MY/OUR KNOWLEDGE AND BELIEF.

I/WE HEREBY AGREE THAT ANY MISSTATEMENT OF FACT CONTAINED HEREIN OR IN ANY SUPPORTING DOCUMENTS SHALL ENTITLE THE CREDIT UNION TO CANCEL THE APPROVAL OF THE LOAN AND TO REQUIRE IMMEDIATE REPAYMENT OF ALL MONEYS SECURED BY THE MORTGAGE.

THE UNDERSIGNED AUTHORIZE THE CREDIT UNION TO OBTAIN SUCH FACTUAL AND INVESTIGATIVE INFORMATION FROM OTHERS AS PERMITTED BY LAW AND TO FURNISH OTHER CREDIT GRANTORS AND ANY CREDIT BUREAU PARTICULARS OF THIS APPLICATION. IN ADDITION, I/WE HEREBY ACKNOWLEDGE NOTICE FROM THE CREDIT UNION THAT A CONSUMER REPORT CONTAINING CREDIT INFORMATION IS BEING OR MAY BE REFERRED TO IN CONNECTION WITH THE CREDIT HEREBY APPLIED FOR OR ANY RENEWAL OR EXTENSION THEREOF.

Signed ..... Applicant

Date ..... Signed ..... Applicant

**CREDIT INVESTIGATION**

DATE \_\_\_\_\_

CREDIT BUREAU OPERATOR NO. \_\_\_\_\_

ON FILE SINCE \_\_\_\_\_ LAST ENQUIRY \_\_\_\_\_

ADDRESS CONFIRMED; OR \_\_\_\_\_

EMPLOYMENT CONFIRMED; OR \_\_\_\_\_

NO COLLECTIONS OR JUDGMENTS; OR \_\_\_\_\_

**TRADE**

DATE REPORTED	CREDITOR	OPENED	HIGH/LIMIT	BALANCE	TERMS	RATING

**INFORMATION FROM CREDITORS** \_\_\_\_\_

**INCOME AND DEBT SERVICE RATIOS**

- (1) Applicant's gross annual salary, wages, or business income  
Confirmed?  Yes  No \$ \_\_\_\_\_
- (2) Gross annual income from secondary employment (allow only if assured over an extended period)  
Confirmed?  Yes  No \$ \_\_\_\_\_
- (3) Net annual income from rents, mortgages, securities, etc.  
Confirmed?  Yes  No \$ \_\_\_\_\_
- (4) Allowable portion of spouse's gross annual income (.....% of \$.....)  
Confirmed?  Yes  No \$ \_\_\_\_\_
- (5) **TOTAL ANNUAL INCOME** \$ \_\_\_\_\_
- (6) **AVERAGE MONTHLY INCOME** \$ \_\_\_\_\_
- (7) Monthly payments on all mortgages to be outstanding (including taxes) \$ \_\_\_\_\_
- (8) **GROSS DEBT SERVICE RATIO** (% of monthly mortgage payments to average monthly income) \_\_\_\_\_ %
- (9) Monthly payments on all debts to be outstanding, exclusive of mortgages \$ \_\_\_\_\_
- (10) **TOTAL DEBT SERVICE RATIO** (% of all monthly payments, including mortgage payments, to average monthly income) \_\_\_\_\_ %

**REMARKS AND RECOMMENDATION** \_\_\_\_\_

MARKET VALUE OF PROPERTY (a) \$ \_\_\_\_\_  
 Estimated  
 Appraised By \_\_\_\_\_ on \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Principal amount of Credit Union mortgage \$ \_\_\_\_\_  
 Principal amount of prior mortgages and encumbrances \$ \_\_\_\_\_  
 Total mortgages and encumbrances (b) \$ \_\_\_\_\_  
 Ratio of mortgages to appraised value (b ÷ a) \_\_\_\_\_ %

\_\_\_\_\_  
 LOAN OFFICER

**REVIEW**

DECISION:  Approved for \$ \_\_\_\_\_  Rejected  Deferred

REMARKS (INCLUDING ANY CONDITIONS OF APPROVAL) \_\_\_\_\_

Signature _____	Title _____	Signature _____	Title _____	Signature _____	Title _____
Signature _____	Title _____	Signature _____	Title _____	Signature _____	Title _____