MORTGAGE APPLICATION COMMERCIAL LENDING

iBridge CAPITAL POWERED BY RATESHOP

PERSONAL INFORMATION

APPLICANT

FIRST NAME	INITIAL	LAST NAME	DATE OF BIRTH (yyyy-mm-dd) (yyyy-mm-dd)	SOCIAL INSURANCE NUMBER *(OPTIONAL)* - -

CURRENT ADDRESS	CITY/TOWN	PROVINCE	POSTAL CODE	☐ OWN ☐ OTHER ☐ RENT	TIME AT RESIDENCE

HOME TELEPHONE	WORK TELEPHONE	MOBILE TELEPHONE	EMAIL

MARITAL STATUS: ☐ SINGLE ☐ MARRIED ☐ COMMON LAW ☐ DIVORCED ☐ WIDOWED ☐ SEPARATED

EMPLOYMENT: ☐ SELF-EMPLOYED ☐ FULL-TIME ☐ PART-TIME ☐ COMMISSION ☐ SEASONAL ☐ RETIRED

EMPLOYER	OCCUPATION	LENGTH OF EMPLOYMENT	GROSS ANNUAL INCOME ($)

☐ CO-APPLICANT ☐ GUARANTOR

FIRST NAME	INITIAL	LAST NAME	DATE OF BIRTH (yyyy-mm-dd) (yyyy-mm-dd)	SOCIAL INSURANCE NUMBER *(OPTIONAL)* - -

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MARITAL STATUS: ☑ SINGLE ☐ MARRIED ☐ COMMON LAW ☐ DIVORCED ☐ WIDOWED ☐ SEPARATED	RELATIONSHIP TO APPLICANT

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EMPLOYER	OCCUPATION	LENGTH OF EMPLOYMENT	GROSS ANNUAL INCOME ($)

PROPERTY INFORMATION - *PROPERTY TO BE FINANCED*

TYPE: ☐ RETAIL STORE ☐ MIXED-USE PROPERTY ☐ INDUSTRIAL ☐ CONDOMINIUM ☐ OFFICE BUILDING ☐ OTHER

PROPERTY ADDRESS	CITY/TOWN	PROVINCE	POSTAL CODE	OCCUPIED BY: ☐ APPLICANT ☐ BOTH ☐ TENANT

MONTHLY RENTAL INCOME	ANNUAL PROPERTY TAX	MONTHLY MAINTENANCE FEE *(IF APPLICABLE)*	APPROXIMATE SQUARE FOOTAGE
$	$	$	

SOLICITOR INFORMATION

SOLICITOR NAME	TELEPHONE	FAX

SOLICITOR FIRM NAME	SOLICITOR ADDRESS	CITY/TOWN	PROVINCE	POSTAL CODE

MORTGAGE APPLICATION COMMERCIAL LENDING

FINANCIAL INFORMATION - *Attach a separate schedule of all real estate owned held directly or indirectly*

BANKING INFORMATION	INSTITUTION	TRANSIT	ACCOUNT NUMBER

ASSETS	VALUE	LIABILITIES	BALANCE	MONTHLY PAYMENT
CASH IN BANK	$	MORTGAGE	$	$
REAL ESTATE - RESIDENCE	$	MORTGAGE	$	$
REAL ESTATE - OTHER	$	PERSONAL LOAN	$	$
AUTO	$	PERSONAL LOAN	$	$
AUTO	$	CREDIT CARD	$	$
STOCKS/BONDS/CSB'S	$	CREDIT CARD	$	$
LIFE INSURANCE	$	OTHER	$	$
OTHER	$	OTHER	$	$
TOTAL ASSETS	**$**	**TOTAL LIABILITIES**	**$**	**$**
NET WORTH (TOTAL ASSETS MINUS TOTAL LIABILITIES)	**$**			

FINANCING REQUIREMENTS

☐ PURCHASE

PURCHASE PRICE / APPRAISAL VALUE	CLOSING DATE (yyyy-mm-dd)	COF DATE (yyyy-mm-dd)	**DOWN PAYMENT**	SOURCE OF DOWN PAYMENT *(ATTACH BANK STATEMENTS)*
			$	

1ST MORTGAGE	2ND MORTGAGE

AMOUNT REQUESTED	TERM *(years)*	AMORTIZATION *(years)*
$		

☐ REFINANCE

PURPOSE OF FUNDS: ☐ DEBT CONSOLIDATION ☐ HOME IMPROVEMENTS ☐ BUSINESS PURPOSES ☐ INVESTMENT
☐ OTHER *(PLEASE SPECIFY)*: ____________________

1ST MORTGAGE	2ND MORTGAGE

AMOUNT REQUESTED	TERM *(years)*	AMORTIZATION *(years)*	**APPRAISAL VALUE**
$			**$**

The above information includes all my/our debts. In connection with my/our application for credit, I/we hereby take notice that Ibridge Capital and/or its Network Partner RateShop Inc. may request my/our consumer report from credit reporting agencies and that Ibridge Capital and/or its Network Partner RateShop Inc. is granted access to all metrial containing personal information and/or credit information I/we hereby consent thereto and to the disclosure of such information to other credit grantor or consumer reporting agency. I/We certify that the information herein contained is in all respects and details completely true. I/We understand that any commitment given is contingent on the correctness of information give. Ibridge Capital and/or its Network Partner RateShop Inc. may collect and use personal information from you and about you to meet all legal and regulatory requirements and share this information with potential lenders and investors. I/We agree to ongoing communication and consent to electronic and manual communication by the company and its agents, affiliates and service contacts.

Applicant Signature	Co-Applicant/Guarantor Signature	Co-Applicant/Guarantor Signature
Date	Date	Date

Our Service Agreement

The undersigned applicant(s) agree to the following:

1. You acknowledge and affirm that the information you have given in the mortgage application or any other service offered is true and complete and that you have not withheld or misrepresented any information. The information provided by you will be relied upon to be accurate in order for the lenders or any other persons we may submit to on your behalf to determine credit worthiness.

2. You give consent and authorization to collect, use and maintain personal information for the following purposes: (a) to determine the suitability of the products and services for you (b) to determine your eligibility of the various products and services (c) to establish, manage and offer products and services that meet your needs (d) to provide on-going service and (e) to meet our legal and regulatory requirements.

3. You authorize Ibridge Catpial and its network partner RateShop Inc. to disclose to or retrieve from any information lender, insurer, insurance agent, financial advisor, credit bureau agencies, past and present employers, creditors and tenants, my spouse or any transaction related parties.

4. You authorize Ibridge Catpial and its network partner RateShop Inc. to act exclusively and irrevocably on your behalf commencing from today's date and expiring not earlier than one hundred and twenty days from today's date. Any termination during and after such date must be in writing, with your express written request faxed to 1-800-264-5579 or mailed to 6 Indell Lane, Brampton ON L6T 3Y3. In case of breach of contract or by entering into another agreement with a separate brokerage/institute to mortgage the subject property listed below or should you choose to terminate this agreement after receiving an approval from us or are negligent in completing the mortgage transaction, you agree to pay a lost earnings/ penalties of 2% of the mortgage loan amount requested.

We may ask you for your Social Insurance Number to use in verifying and reporting credit information to credit bureaus and credit reporting agencies. You may refuse to consent to its use or disclosure for these purposes.

Name: ______________________________ Name: ________________________________

Date: _______________________________ Date: _________________________________

Signature: __________________________ Signature: _____________________________

Document Request List

1. Present Loan Documents (1st Mortgage, 2nd Mortgage)
2. Personal Net Worth Statement (Please Breakdown all Real Property – include Addresses, Equity and Present Loan Amount)
3. Articles of Incorporation
4. Agreement of Purchase and Sale (if applicable)
5. Environmental/Geotechnical Report
6. Rent Roll (if applicable) – include Tenant Name, Net Leasable Area, Monthly Rent, TMI, Commencement Date, Expiry Date
7. 3 Years of Financials including Financials of Borrower and Guarantor Company
8. Land Title Document
9. Commercial or Personal Credit Bureau
10. Property Tax Statement
11. Appraisal
12. Driver's License