



Member Statement / Application for

Mortgage Personal Personal Line of Credit Guarantor Loan

Amount	\$	Term (<input type="checkbox"/> Year <input type="checkbox"/> Month)	
Repay (monthly) \$	Interest rate (<input type="checkbox"/> Variable, <input type="checkbox"/> Fixed)	%	If guarantor, for whom?
Purpose	Security(Type, Location, Value)		
Closing Date etc.			

Personal Information (If co-applicant, prepare separately except common information)

Name	(<input type="checkbox"/> Mr. <input type="checkbox"/> Ms)	Last Name		First Name & Middle Name	
Member No.		Birth Date		SIN	
Legal Status		Driver License No.			
Marital Status		Spouse Name			
Home Address		Postal		Home phone	
<input type="checkbox"/> Own <input type="checkbox"/> Rent Since: Monthly \$ Realty Tax \$ Heating \$ Type: <input type="checkbox"/> House (Detached/Semi) <input type="checkbox"/> Townhouse <input type="checkbox"/> Condo <input type="checkbox"/> Apartment Condo Fee \$					
Date of Purchase and Price		Mortgage (Bank)		Estimated Value	
\$				\$	
Previous Address if less than 2 years:				Postal	
Contact	Cell Phone		e-mail		
Connected party		Member No.			
Have you declared bankruptcy in the past 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No					

Job Information (If co-applicant, prepare separately)

Employer's Name		Years Employed (since)
Job Title		Office Phone No.

Business Information (If co-applicant, prepare separately)

Business Name		Business Phone No.	
Line of Business		Years of Operation (since)	
Business Location		Postal	
Ownership Status	<input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Incorporated Business		
<u>Prior Business</u> , if less than 3 years:			
Monthly Rent (T.M.I) \$	Annual Net Operating Income \$		

Income Information (If co-applicant, prepare separately)

Annual Salary Å	Business Income \$
Other Income Å	Total Income \$

Financial Information (If co-applicant, prepare separately or together)

Assets	Value	Liabilities	Balance	Monthly Payment
Real Estate (location) ()		Mortgages		
Vehicle (model, year)		Car Loan		
		Car Lease		
Personal Effects		L.O.C		
Bank Account		Credit Cards		
RRSP		KCCCU Loans		
Other Assets		Other Loans		
		This Case		
Total Assets		Total Liabilities		
		Net Worth		<i>Continue back side → → →</i>



Further Details of Assets/Liabilities, Income Sources

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Terms and Conditions of this Application

1. The word "I", "me", and "my" means each person who signs, and words "You" means the Korean Catholic Church Credit Union (herein after "KCCCU").
2. The information on the face of this application is provided to KCCCU as a true and factual statement of my affairs. There has been no omission or misrepresentation that if known to the KCCCU, would cause the KCCCU to reconsider my application or guarantee. Further, I certify that my real estate, merchandises, chattels etc. are entered at a fair valuation and that I am not being sued.
3. If the loan is approved, I agree to sign the Loan Agreement and I understand that I may not be able to access my loan until the Agreement is signed and the KCCCU is satisfied that it has a good and valid mortgage/charge on collateral property. I agree to pay all appraisal fees, legal fees, KCCCU's processing fees, and all other expenses that arise from my application or are incurred in connection with this mortgage, whether or not the KCCCU approves my application.
4. KCCCU may from time to time give any credit and other information on this application to or receive such information from any credit bureau or reporting agency, any person I may have or propose to have financial dealings. I agree that the KCCCU may use that information to establish and maintain my relationship with KCCCU. I authorize the KCCCU to obtain such factual and investigative information regarding me / us from others as permitted by law and 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 renewal or extension thereof.
5. I agree to advise the KCCCU immediately in writing if I ceased to be a resident of Canada or not occupied / rented the mortgaged house before payment in full of the mortgage loan. I agree to make all payment under the loan free from any withholding tax or levy of any jurisdiction caused by non-resident status. I will pay all the taxes in addition to the loan payments and will pay an amount to the KCCCU that will, after deduction of any taxes thereon, indemnify the KCCCU for any amounts paid by the KCCCU in respect of any taxes.
6. When I provided information about my bank account, I authorize the KCCCU to charge all regular payments under the mortgage/loan applied for to such bank account.
7. If this loan is approved, I authorize the loan officer of KCCCU to fill in the dates on the promissory note and assignment of wages. The statement herein is made for the purpose of obtaining the loan and is true to the best of my / our knowledge and belief.

I have read, understood and agreed to the Terms and Conditions as contained on this Statement /Application and acknowledge receipt of a copy of it. I understand my responsibility for the above loan and agree to repay the loan when due.

I am the Applicant Co-applicant Guarantor

Signing location: Toronto, Ontario Canada

Date:

Full Name:

Signature: