



*Required information

Please tell us about your current situation

- 1. Refinance an Envision Financial mortgage.
If so, please proceed to page 2.
 - 2. Refinance a mortgage from another financial institution.
If so, please proceed to page 2.
 - 3. New purchase.
If so, please proceed to the next section below.
-

Please tell us about the home you would like to purchase

- Property type* Single family
 Manufactured – foundation (mobile home)
 Manufactured – no foundation (mobile home)
 Construction mortgage
 Strata/townhouse
 Strata/condominium
 Duplex
 Cooperative
 Other _____

Property location*
(general area/city) _____

Your mortgage
financing needs \$ _____

Cash available for down
payment and closing costs \$ _____

- When do you need
your mortgage? Next 30 days
 Next 2–4 months
 Next 4–6 months
 Next 6 months or longer



*Required information

Identification: Applicant

Legal name in full* _____
Marital status* _____
Gender* _____
Dependents _____
Date of birth* ____ / ____ / ____ (mm/dd/yy)
S.I.N. _____

Residence: Applicant

Present address* _____
City* _____
Province _____
Postal code* _____
E-mail address* _____
Home phone* _____
Residential status Own
 Rent
 Room & board
 Other
Years at this residence* _____
Monthly mortgage/rent amount *
(do not include property taxes) \$ _____
Monthly heating costs \$ _____
Monthly strata fees or pad rent
(if applicable) \$ _____
Monthly property taxes \$ _____
(if applicable)

Previous Address: Applicant

*(if less than two years at current address)

Address* _____
City* _____
Province* _____
Postal code _____



*Required information

Employment Information: Applicant

Employer* _____

Business address _____

City* _____

Business phone _____ (111) 111-1111

Years on job* _____

Occupation* _____

Gross monthly income* \$ _____

Employment status Full time
 Part time
 Seasonal

Self-employed? Yes No

Previous Employment: Applicant

*(if less than two years with present employer)

Employer* _____

Business address _____

City* _____

Business phone* _____ (111) 111-1111

Years on job* _____

Occupation _____

Gross monthly income* \$ _____

Other Income: Applicant

Example: rental income / child support / other

Source of income	Monthly amount
_____	\$ _____
_____	\$ _____
_____	\$ _____



*Required only if co-applicant is named below

Identification: Co-applicant/Spouse

Legal name in full* _____
Marital status* _____
Gender* _____
Dependents _____
Date of birth* ____ / ____ / ____ (mm/dd/yy)
S.I.N. _____

Residence: Co-applicant/Spouse

Same as main applicant

Present address _____
City _____
Province _____
Postal code _____
Home phone _____
Residential status Own
 Rent
 Room & board
 Other
Years at this residence _____
Monthly mortgage/rent amount
(do not include property taxes) \$ _____
Monthly heating cost \$ _____
Monthly strata fees or pad rent
(if applicable) \$ _____
Monthly property taxes
(if applicable) \$ _____

Previous Address: Co-applicant/Spouse

Same as main applicant

*(if less than two years at current address)

Address* _____
City* _____
Province* _____
Postal code _____



*Required only if co-applicant is named

Employment Information: Co-applicant/Spouse

Employer* _____

Business address _____

City* _____

Business phone* _____

Years on job* _____

Occupation* _____

Gross monthly income* \$ _____

Employment status Full time
 Part time
 Seasonal

Self-employed? Yes No

Previous Employment: Co-applicant/Spouse

(if less than two years with present employer)

Employer* _____

Business address _____

City* _____

Years on job* _____

Occupation _____

Gross monthly income* \$ _____

Other Income: Co-applicant/Spouse

Example: rental income / child support / other
(do not include income stated in applicant's "other income")

Source of income	Monthly amount
_____	\$ _____
_____	\$ _____
_____	\$ _____



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Banking Information

Your primary financial institution* _____
Address _____
City _____

Asset Summary

(Please include co-applicant/spouse information as well)

Type	Amount	Description (ie. Year, Make, Model, Address, Financial Institution)
Savings	\$ _____	_____
Registered savings plans	\$ _____	_____
Real estate	\$ _____	_____
Automobiles	\$ _____	_____
Other assets:		
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____

Liabilities & Obligations

(Please include co-applicant/spouse information as well)

Type	Monthly payment	Balance	Financial Institution
Loans	\$ _____	\$ _____	_____
Principal mortgage	\$ _____	\$ _____	_____
Credit cards	\$ _____	\$ _____	_____
Lines of credit	\$ _____	\$ _____	_____
Child care or child support	\$ _____	\$ _____	_____
Other liabilities:			
_____	\$ _____	\$ _____	_____
_____	\$ _____	\$ _____	_____
_____	\$ _____	\$ _____	_____
_____	\$ _____	\$ _____	_____
_____	\$ _____	\$ _____	_____



*Required information

Personal References

Relationship* _____
Name* _____
Address* _____
Phone number* _____

Relationship _____
Name _____
Address _____
Phone number _____

Contact Information

How do you wish to be contacted?

- At your e-mail address _____
- At your home phone number _____
- At your business phone number _____
- Other (please describe) _____

When is it best to contact you?

- Mornings (8:00 a.m. to noon)
- Afternoons (noon to 4:30 p.m.)
- Evenings (4:30 p.m. to 6:00 p.m.)

Please tell us where you heard about Redfrog*

- From a friend or family member
- At a community event
- At a seminar
- On TV
- On the radio
- On the Internet
- In a newspaper
- At my Envision branch
- Other (please describe) _____



Consent for credit reports and to the collection, use and disclosure of your personal information.

1. By making this application, you consent to the following:

a) Envision Financial, a division of First West Credit Union, may from time to time obtain credit reports respecting you from credit reporting agencies. Envision Financial may also from time to time collect credit and other personal information about you from you and from third parties, including credit reporting agencies, other lenders, and all income sources and references that you have provided to Envision Financial.

b) Envision Financial may from time to time use and disclose your credit and other personal information for the following purposes:

- i. To disclose it to credit reporting agencies and to other lenders;
- ii. To determine your financial situation and evaluate your initial and ongoing eligibility for credit or other products or services;
- iii. To use and disclose it for all other purposes related to the provision to you of any products or services;
- iv. If you provide your social insurance number, to use and disclose the number for income tax reporting purposes; and
- v. To use it and disclose it for all other purposes required or authorized by law.

2. Envision Financial also intends from time to time to use and disclose your personal information for the following purposes:

a) To promote products and services that Envision Financial determines may be of interest to you, and to add it to databases prepared for this purpose.

Decline Consent

b) To share it with Envision Financial's subsidiaries and affiliates to allow them to promote products and services that they determine may be of interest to you, and to add it to databases prepared for this purpose.

Decline Consent

c) If you provide your social insurance number, to disclose the number to credit reporting agencies and other lenders to help ensure accuracy and to keep your information separate from that of other individuals with a similar name.

Decline Consent

If you wish to decline your consent to Envision Financial using and disclosing your personal information for any of purposes 2(a), (b), (c), mark the applicable above boxes.

Applicant

Date

Witness

Date

Co-Applicant

Date

Witness

Date