

PERSONAL INFORMATION

	Applicant	Co-Applicant
First Name:	<u>Brad</u>	<u>Jennifer</u>
Last Name:	<u>Bell</u>	<u>Bell</u>
Marital Status:	<u>Married</u>	<u>Married</u>
Date of Birth (MM/DD/YY):	<u>09/14/976</u>	<u>11/26/1977</u>
SIN:	<u>730337391</u>	<u>722733094</u>
No. of Dependents:	<u>2</u>	<u></u>
Home Phone:	<u>250 763 8338</u>	<u></u>
Work:	<u></u>	<u></u>
Cell:	<u>2508785086</u>	<u>2508785083</u>
Fax:	<u></u>	<u></u>
Email Address:	<u>bjhc@shaw.ca</u>	<u></u>

Current Address:

Street Address: 1675 Simpson ave P.O. Box:
City: Kelowna Province: B.C Postal Code: V1X5Y1 ☒ Own ☐ Rent
How Long? 10 yr Monthly Rent: \$ Is this your mailing address? ☒ Yes ☐ No

Previous Address: (if current less than 3 years)

Street Address: P.O. Box:
City: Province: Postal Code: ☐ Own ☐ Rent
How Long? Monthly Rent: \$

EMPLOYMENT

	Applicant	Co-Applicant
Name of Employer:	<u>Kelowna Ready Mix</u>	<u>School District 23</u>
Occupation:	<u>Truck Driver</u>	<u>CEA</u>
How long have you worked there?	Years <u>18</u> Months <u></u>	Years <u>3</u> Months <u></u>
How long in the Industry?	Years <u></u> Months <u></u>	Years <u></u> Months <u></u>
Employer Address:	<u>1131 Ellis st</u>	<u>1940 Underhill st</u>
	<u>Kelowna</u>	<u>Kelowna</u>
Employer Phone #:	<u></u>	<u></u>
Full Time or Part Time:	<u>full time</u>	<u>Part time</u>
Permanent/Temporary/Self-Employed:	<u></u>	<u></u>
Gross Annual Income:	\$ <u>80,000</u>	\$ <u>30,000</u>
Income from other Sources	<u></u>	<u></u>
<u>Previous Employer:</u> (if current less than 3 years)		
Name of Employer:	<u></u>	<u>homemaker</u>
Occupation:	<u></u>	<u></u>
Employer Address:	<u></u>	<u></u>
How long did you work there?	Years <u></u> Months <u></u>	Years <u></u> Months <u></u>

FINANCING APPLIED FOR:

☐ First Mortgage Amount: \$ _____ Purpose: _____
☒ Second Mortgage Amount: \$ 560,000.00 Purpose: second home

PARTICULARS OF PROPERTY TO BE MORTGAGED:

Purchase Price: \$ _____ Closing Date: _____
 Street Address: 5209 Silver crt City: Peachland Postal Code: voh1x0
 Type of Property: House Age: 1996 Property Taxes: \$ 4,000
 Owner Occupied: ☐ Yes ☒ No Appraised Value & Date: _____
 Down Payment: \$ 31,000. Source of Down Payment: equity from current house

ASSETS

	Description	Value \$
Bank Accounts:	<u>interior savings</u>	<u>2,000</u>
Principal Residence:	<u>1675 Simpson ave</u>	
Rental/Other Properties:		
RRSP's/Pension:		
Stocks/Bonds/Mutual Funds:		
Value of Business Interest:		
Life Insurance (cash value):	<u>500,000</u>	<u>500,000</u>
Vehicles (year/make/model):	<u>2011 ford f350</u>	
	<u>2008 envoy denali</u>	
	<u>1999 suzuki grand vitara</u>	
Other Assets:	<u>2009 cougar travel trailer</u>	
	<u>2012 polaris rZR</u>	
	TOTAL ASSET VALUE	\$ <u>100,000</u>

LIABILITIES

	Institution	Limit	Balance	Monthly Payment	Pay Out
Bank Loans/Lines of Credit:					☐ Yes ☐ No
					☐ Yes ☐ No
					☐ Yes ☐ No
Credit Card(s):	<u>capital one</u>	<u>7,500</u>	<u>500.</u>		☐ Yes ☐ No
	<u>interior savings</u>	<u>7,500</u>	<u>500.00</u>		☐ Yes ☐ No
	<u>royal bank visa</u>	<u>7,500</u>			☐ Yes ☐ No

Liabilities continued on next page

Existing Mortgages/Properties:

Held By: TD

Maturity Date: sept 1 2020 Amount Owed: \$ 360,000.

Address: 1675 Simpson ave

Rate: variable Monthly Payment: 1360.00

Property Value: 460,000

Free & Clear: ☒ Yes ☐ No Rental Income (if applicable): 2400,00

Principal Residence: ☐ Yes ☐ No

Held By: _____

Maturity Date: _____ Amount Owed: \$ _____

Address: _____

Rate: _____ Monthly Payment: _____

Property Value: _____

Free & Clear: ☐ Yes ☐ No Rental Income (if applicable): _____

Principal Residence: ☐ Yes ☐ No

Other Liabilities:
Description
Value \$

_____	_____
_____	_____
_____	_____

TOTAL LIABILITIES \$ _____

Purpose of Application & Comments on Assets/Liabilities:

Consent

I/We warrant and confirm that the information given in the mortgage application form is true and correct and I/we understand that it is being used to determine my/our credit responsibility. You are authorized to obtain any information you may require relative to this application from any sources to which you may apply and each such source is hereby authorized to provide you with such information. You are furthermore authorized to disclose, in response to direct enquiries from any other lender or credit bureau, such information on my loaning account as you consider appropriate, and I agree to indemnify you against and save you harm from any and all claims in damages or otherwise arising from such disclosure on your part. You are also authorized to retain the application whether or not the relative mortgage is approved.

Applicant : Brad Bell

Date: Dec14 2015

Co-Applicant: Jennifer Bell

Date: Dec 14 2015