COMMERCIAL MORTGAGE INFORMATION PACKAGE



Atte	ention:					
Bor	rower:	Appraise	d/Est. Value: \$			
	lress:	T (F	Real Estate:			
Cor	ntact:	Purpose:				
Pho	ne No:	Property	Address:			
Fax	No:					
Enc	losed you will find the following information to suppor	rt a mortgage applic	ation for the above noted clients:			
	Commercial Mortgage Application		Appraisal			
	Applicant(s), Guarantor(s) Statement of Affairs		Environmental Report			
	Financial Statements (3 years)		Officers of the Company			
	Purchase and Sale Agreement					
	Tax Returns (3 years for applicant(s)/guarantor(s))					
	Comments:					
	Date: Referral Source	ce:				
	Contact:					
607	LIFAX, NS 4 Lady Hammond Rd, 4th floor fax, NS B3K 2R7	Tel (902) 453-4220 Toll Free (800) 668- Fax (902) 453-4006				

Ismhalifax@aclsm.ca www.lsm.ca

Commercial Mortgages

Summary of application process and criteria



- Purchase
- New Construction / Renovations
- Transfers / Assignment
- Equity Take-out / Refinance

Types of Real Estate:

- Multi-residential
 - CMHC insured maximum 85%
 - Non-profit organization CMHC or government guaranteed
 - Conventional up to 65% of appraised value
 - Affordable housing program (CMHC)

Commercial

- Strip malls
- Office buildings
- Industrial buildings
- Land for residential development
- Spec home construction under selective circumstances
- Churches, motels, mini home parks
 - Maximum up to 65% determined by location, conditions, marketability, cash flow position
 - ▲ Amortization up to 15 years (CMHC 25 years)
 - ▲ Confirmed cash flow to provide minimum 1.2 x debt service coverage

Interest Rates:

- Fully competitive in the industry and based on perceived risk that includes location, type, condition, debt service, etc.
- CMHC Posted residential rate or less, depending on the merits of the application

Applications Fees:

- Range up to 1.5% of loan amount based on the complexity of the application
- Applicable CMHC fees

Areas Served:

- → New Brunswick
- Newfoundland and Labrador
- Nova Scotia
- Prince Edward Island

Application Flow:

- Broker/referral source submits proposal with supporting documentation and recommendations.
- League Savings and Mortgage will review and, if interested, will issue a Preliminary Letter of Interest outlining our initial terms and conditions within 48 hours.
- Client reviews League Savings' Preliminary Letter of Interest and if the client decides to proceed, returns the signed acknowledgement with the commitment fee. If the client has any concerns or matters requiring clarification, these should be raised.
- League Savings and Mortgage proceeds to complete the underwriting process leading to presentation and decision with subsequent notification to the borrower of approval by way of a formal commitment letter, which is to be signed and returned to League Savings.

Note: Our underwriting process usually includes a site visit that can be arranged at the convenience of the applicant.

Upon agreement by League Savings and Mortgage and client on terms and conditions, the mortgage package is sent to the Solicitor for closing.

Supporting Documentation:

- Commercial application including names of officers of the company
- Guarantors Statement of Affairs, 3 years tax returns and most recent NOA
- Three years financial statements for the company
- Current operating statement for the real estate to be financed
- Property details and photos
- Appraisal / Environmental report or questionnaire
- Current credit report personal and commercial
- Copy of Purchase and Sales Agreement, as appropriate
- Income / Expense Projections for 2 years
- Copies of leases and rent roll
- Construction cost estimates and contracts
- Transfers / Assignments:
 - Copy of maturity notice
 - Copy of original mortgage document
 - Property details and photo
 - Phase I Environmental Assessment Report, as required
 - Current Appraisal by an approved AACI

Contacts:

- Richard Leonard Ph: (902) 493-4859 / Fax: (902) 453-4006 / Cell: (902) 240-7745 / rleonard@aclsm.ca
- Larry Giddens Ph: (902) 493-4856 / Fax: (902) 453-4006 / Cell: (902) 293-3964 / Igiddens@aclsm.ca

Questions/Comments:



COMMERCIAL LOAN APPLICATION

CONTACT			Date	D = 1 = 1 1 / 1					
NEW REQUEST		AMENDMENT	DDINIOID	RENEWA					
			PRINCIP	AL BORF	OWER	T	1		
Acct #	l N	//ulti Client #:		Borrow	er Since:			red by lender	
Acct. #	l IV	nuiti Chent #.	<u>. </u>	BOITOW	ei Silice.		or lawy	yer (y or n)	
Applicant:									
Address:									
City:			Province			Postal	Code:		
		Fax #			E-mail				
Bus. Tel:	_				-				
Is Applicant:	Corp	poration	Sole Propri	etorship	☐ Partne	ership L	Associa	ition 🔲 (Other
0	fficers & Directors	5	Tit	le		Address		% of Ow	nership
			H	HISTORY					
Nature of Busines	s (Services, Location	ons, etc.)				(Start Date:		
Reason for Dealin	g at the League Sav	vings and Mortga	ge Company						
	g	gege	<u>9</u>						
			GU	ARANTOI	RS				
Applica	nt's Surname	First	Name	Initial	☐ Yea	r End Finan	cial Statem	ents	
7 (50)								an 6 Months Ago))
Applica	nt's Surname	First	Name	Initial		sonal Staten			.,
7,001000		7 1100	Ttairio	milia		dit Bureau o			
Annlica	nt's Surname	Firet	Name	Initial		ecasts / Bud		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
7 гриса	into Carriaine	1 1130	INGINE	miliai	☐ Oth		geto	Other	
		PURPOSE	OF LOAN, F	RELATED			Y		
Source			,						
Purpose:									
Total Cost:		Down I	Payment:			Source D	own Pmt:		
Comments:									
			AC	COUNTAI	NT				
Firm:					Accountan	t Name:			
Address:					Phone:				
			S	OLICITOR					
Firm:					Solicitors N	Name:			
					Phone:		ı	Fax:	
Address:						•			
I/We	apply for a loan(s) in	n the amount of		. In con	sideration of	League Sa	vings and I	Mortgage Compa	any making
	ee to pay all fees a								
	application fee of			of which		must be inc			
	e statements contain								
	ancel the loan and gage Company ma								
	and Mortgage Com								
bureaus and mort	gage insurers and								
permitted by law.									
DATED									
27.1.20			_			APPLI	CANT		
						APPLI	CANT		



APPLICANT(S)/GUARANTOR(S) STATEMENT OF AFFAIRS

PERSONAL INFORMATION

Applicant's Name		Date of	Birth	ĪĪ	Applicant Social Insurance	Number		Dependants				
	M	lo Day	Yr.									
Single Married Common Law Widowed	ted			11	Co-Applicant Social Insurance							
Co-Applicant's Name		Date of	Birth	11			İ					
	IV	10 Day	Yr.	Į L								
				١,	ATTACH LATEST TAX RETURN O	R INCOME VEI	RIFICAT	ION FORM				
Street Address	- 1	Rent/Mtg	Pmt	L	Applicant (Monthly Income Before D	eductions)						
					11							
City, Province, Address	How Lo	ng	Res. Ph	one	Ш	Co-Applicant (Monthly Income Befor	e Deductions)					
					П							
Applicant Employed By	-		How Lo	ong	7 7	Other Income - Rentals, etc.	(Specify)					
				_	11							
Occupation			Phon	ne	11	Other Income	(Specify)					
					tt		(-1 77					
Co-Applicant Employed By			How Lo	ona	1 1	Other Income						
O 7 Applicant Employed By			11011 E	ong	Ħ	Other income						
Occupation			Phon	10	11	TOTAL MONTHLY INCOME						
Occupation			FIIOI	ic	11	TOTAL MONTHLY INCOME			\$ -			
					l L				Φ -			
Applicant's Previous Address		How Lo	ong	Co-Ap	.ppl	licant's Previous Address	rious Address					
Applicant's Previous Employer		How Lo	ong	Co-Ap	lqq.	licant's Previous Employer			How Long			
1, ,			- J			' '			Ü			
	FINA	ANCIAL	INFOR	MATI	IOI	N			,			
LIST ALL PRESENT ASSETS		1				RESENT DEBTS	Balanc	e	Monthly			
complete schedules on reverse		(inclu				complete schedules on reverse)	Owing		Payment			
CASH AND/OR SAVINGS (Location)		1st Morto	gage - To	otal Sch	he	dule "B"						
, ,						\$0		\$0				
R.R.S.P./Pension Plan (Location) (specify)		2nd Mort	nage - T	Total Sc	che			* -				
(2000)			3-3-				\$0	\$0				
BONDS/STOCKS - Schedule "A"		Other Oh	liaations	e - Tota	al 9	Schedule "E"	Ψ0					
BONDS/3100K3 - Scriedule A	\$0	Other Ob	nigations	5 - 10ta	ט וג	ochedule L	\$0					
DEAL FOTATE OLD III IIDII	ΦΟ	0 1111				A.I.I.	\$0					
REAL ESTATE - Schedule "B"	# 0	Credit Ur	nion Loa	ins		Address						
\$0 LIFE INSURANCE CASH VALUE - Schedule "C" Other (Please list) Address												
LIFE INSURANCE CASH VALUE - Schedule "C"		Other (Pl	lease lis	t)		Address						
	\$0											
OTHER ASSETS - Schedule "D"	Other (PI	lease lis	t)		Address							
	\$0											
OTHER ASSETS		Other (PI	lease lis	t)		Address						
OTHER ASSETS						TOTAL						
						TOTAL		\$0	\$0			
	-											
TOTAL	\$0					NET WORTH		\$0				
	0.	THER IN	IFORM	IATIO	N		ı		,			
LIFE INSURANCE SECTION						PURPOSE			-			
FUNCOL												
Interested in Mortgage/Loan Life insurance coverage?												
YES LINO												
If YES, please complete section below. Space Non-Smoker												
Singker Non-E	loker											
Dieses	verside detaile if v		V.a. 4.			ha fallawina avestiana			-			
Please provide details if you answer Yes to any of the following questions												
Have you ever had an asset repossessed? Yes No Have you ever declared bankruptcy? Yes No									No			
Are you party to any claims or lawsuits?						al, federal, sales, GST taxes	Yes		No			
	Or I	ncome tax	טו נט נר	ie currer	ait)	y c ai :						
Details												

Plan No. Lot No. Street Liens Rental Income Payments Maintenance and Misc. Ist	SCHEDULE A	A - STOCKS	AND BON	IDS												
SCHEDULE B - REAL ESTATE OWNED SCHEDULE B - REAL ESTATE OWNED Use page three if you need more space to list other real estate Type of Property Value Ist Ist Ist Ist Ist Ist Ist Income Payments Income Present Amount of Mortgage HOLDER(S) Percentage Ownership Pan No. Lot No. Not Month/Year Acquired Income Property Mortgage HOLDER(S) Property Month/Year Acquired Income Property Mortgage Holder Amount of Mortgage Property Mortgage Present Amount of Mortgage Property Mortgage Holder Amount of Mortgage Property Mortgage Property Mortgage Present Amount of Mortgage Property Mortgage	Quantity			Descri	intion						Where	Ma	rket Value	Pled	ged as	Collateral
SCHEDULE B - REAL ESTATE OWNED Use page three if you need more space to list other real estate PROPERTY ADDRESS (Primary residence Property Value Present Market Value Liens Property Property Value Liens Property Property Property Property Value Property Present Market Value Property Present Monthly Rental Income Property Present Property Property Property Present Market Value Property	Quantity			Descri	iption						quoted	IVIC	inct value	Yes		No
SCHEDULE B - REAL ESTATE OWNED Use page three if you need more space to list other real estate PROPERTY ADDRESS (Primary residence Property Value Present Market Value Liens Property Property Value Liens Property Property Property Property Value Property Present Market Value Property Present Monthly Rental Income Property Present Property Property Property Present Market Value Property																
SCHEDULE B - REAL ESTATE OWNED Use page three if you need more space to list other real estate PROPERTY ADDRESS (Primary residence Property Value Present Market Value Liens Property Property Value Liens Property Property Property Property Value Property Present Market Value Property Present Monthly Rental Income Property Present Property Property Property Present Market Value Property																
SCHEDULE B - REAL ESTATE OWNED Use page three if you need more space to list other real estate PROPERTY ADDRESS (Primary residence Property Value Present Market Value Liens Property Property Value Liens Property Property Property Property Value Property Present Market Value Property Present Monthly Rental Income Property Present Property Property Property Present Market Value Property																
SCHEDULE B - REAL ESTATE OWNED Use page three if you need more space to list other real estate PROPERTY ADDRESS (Primary residence Property Value Present Market Value Liens Property Property Value Liens Property Property Property Property Value Property Present Market Value Property Present Monthly Rental Income Property Present Property Property Property Present Market Value Property																
SCHEDULE B - REAL ESTATE OWNED Use page three if you need more space to list other real estate PROPERTY ADDRESS (Primary residence Property Value Present Market Value Liens Property Property Value Liens Property Property Property Property Value Property Present Market Value Property Present Monthly Rental Income Property Present Property Property Property Present Market Value Property																
PROPERTY ADDRESS (Primary residence Property Property Value Amount of Market Value Liens Monthly Rental Income Income Insur. Maintenance and Misc. Ist											TOTAL		\$0			
PROPERTY ADDRESS (Primary residence Property Property Value Amount of Market Value Liens Monthly Rental Income Income Insur. Maintenance and Misc. Ist	SCHEDIII E E	D DEVI EG	TATE OW	NED	Hee		ao thi	roo i	£ 1/	011 1100	nd more co	2200	to list oth	or roal o	ctato	
Type of Property Market Value Property Market Value Monthly Mortgage Payments Insur. Maintenance and Misc. Ist				1	USE				Ė							
Plan No. Lot No. Street Street	FROFERTIADI	DICESS (FIIIIa	ary residerice	Type o							Monthly			Insur		Rental Incom
Street City Province Interpretation of the province of the p	Plan No	Lot No		Propert	ty											
City Province 2nd 2							1s	t	Income	1st		and will				
NAME AND ADDRESS OF MORTGAGE HOLDER(S) Percentage Ownership PROPERTY ADDRESS (Primary residence Plan No. Lot No. Lot No. Lot No. Lot No. Lot No. Lot No. Lot No. Street Liens Type of Property				†						-						
HOLDER(S) Percentage Ownership	City	Provinc	се	1					2n	d		2nd				
HOLDER(S) Percentage Ownership				1												
Percentage Ownership	NAME AND AD	DDRESS OF MO	ORTGAGE	First Mortga	ige	•					Second Mort	gage				
PROPERTY ADDRESS (Primary residence Type of Property Property Property Property Property Present Market Value Plan No. Lot No. Street Ist Ist Ist Ist Ist Ist Ist Ist Ist I	Н	HOLDER(S)														
Type of Property Value Type of Property Value Type of Property Value Type of Property Value Type of Nortgage Payments Insur. Maintenance And Misc. The Nortgage Payments Insur. Montage Insur. Montage Insur. Montage Payments Insur. Montage Insur	Percentage Own	nership	%	Month/Year	Acqui	red						Price				
Plan No. Lot No. Street Street Lot No. Lot N	PROPERTY ADI	DRESS (Prima	ary residence	Type c	√f.	- 1	- Present	t	Ar	nount of			Monthly	,		Net Monthly
Plan No. Lot No. Value Liens Income Payments and Misc. If any Street 1st											,					Rental Incom
City Province 2nd	Plan No.	Lot No.					Value			Liens	Income	Р	ayments	and Mi	SC.	if any
NAME AND ADDRESS OF MORTGAGE HOLDER(S) Percentage Ownership	Street			_					1s	t		1st				
NAME AND ADDRESS OF MORTGAGE HOLDER(S) Percentage Ownership			4													
HOLDER(S) Percentage Ownership % Month/Year Acquired Purchase Price SCHEDULE C - LIFE INSURANCE Insurer Policy Amount Cash Value Beneficiary SCHEDULE D - OTHER ASSETS Personal autos, boats, furniture, equity in companies, etc.	City	-					2n	d		2nd						
HOLDER(S) Percentage Ownership % Month/Year Acquired Purchase Price SCHEDULE C - LIFE INSURANCE Insurer Policy Amount Cash Value Beneficiary SCHEDULE D - OTHER ASSETS Personal autos, boats, furniture, equity in companies, etc.				Circl Manter							O 1 M 1					
Percentage Ownership			ORTGAGE	First Mortga	ige						Second More	gage				
SCHEDULE C - LIFE INSURANCE Insurer Policy Amount Cash Value Beneficiary SCHEDULE D - OTHER ASSETS Personal autos, boats, furniture, equity in companies, etc.			0/2	Month/Vear	Acqui	red					Purchasa F					
Insurer Policy Amount Cash Value Beneficiary SCHEDULE D - OTHER ASSETS Personal autos, boats, furniture, equity in companies, etc.	. 5.55go Omnoromp 70 Imonas Teal Acquired															
SCHEDULE D - OTHER ASSETS Personal autos, boats, furniture, equity in companies, etc.	SCHEDULE C	C - LIFE INSI	URANCE				1 1									
		Insurer			Policy	/ Amoi	unt				Cash Value			Benef	iciary	
Description Value Description Value	SCHEDULE D	D - OTHER A	ASSETS	Persona	al autos			ure, e	quity	y in comp	anies, etc.				1	
		Descripti	ion			Va	alue		L		De	escripti	on			Value
									_							
									-							
									⊩							
									_							
									\vdash							
TOTAL OTHER ASSETS \$0												-	TOTAL OTHE	R ASSETS	3	\$0
<u> </u>																
SCHEDULE E	SCHEDULE E	Ē														
(Are you providing personal support for obligations not listed above? I.e. co-signer, endorser, guarantees, child support, child care expense, alimony)	(Are you providing	g personal supp	oort for obligat	tions not listed	d above	e? I.e.	. co-sign	ner, en	ndor	ser, guara	antees, child si	upport,	child care exp	oense, alimo	ny)	
Yes No If yes, list below			Yes 🔲	No			If yes,	list be	elov	1						
Description Amount Payment Description Amount Paymer		Description		Amour	nt	F	Paymer	nt			Descripti	ion		Amou	nt	Payment
									L							
									L							
TOTAL CO. CO.													TOTAL	e o		₽ O
				1					<u> </u>				IUIAL	\$0		\$ 0
The undersigned declare(s) that the statements made herein are for the purpose of obtaining business financing and are to the best of my/our knowledge and correct. The applicant(s) consent(s) to League Savings and Mortgage Company making any inquiries it deems necessary to reach a decision on application, and consent(s) to the disclosure at any time of any credit information about me/us to any credit reporting agency or to any one with whom I/we I financial relations.	and correct. The application, and	ne applicant(s) consent(s) to the	consent(s) t	to League Sa e at any time	avings of any	and I y credi	Mortgaç it inform	ge Co	mp	any mak	ing any inqui s to any credi	ries it t repor	deems nece ting agency of	ssary to rea	ach a d	decision on th

Date

20

PROPERTY ADDRESS (Primary residence Type of Property Plan No. Lot No. Lot No. Lot No. Lot No. Lot No. Type of Property Province Ist Ist Second Mortgage Payments Amount of Mortgage Payments Income Ist Ist Province Province Second Mortgage Payments Amount of Mortgage Payments Income Property Province Province Province Province Amount of Mortgage Payments Income Province Amount of Mortgage Payments Inst Monthly Nortgage Payments Amount of Gross Monthly Nortgage Payments Amount of Mortgage Province Amount of Mortgage Province Province Amount of Mortgage Province Province Province Province Province Province Province Province Province Amount of Mortgage Province Prov	Rental Income
Plan No. Lot No. Property Value Liens Nortgage Rental Income Payments Mainten and M Street 1st 1st 1st 1st 1st 1st 1st 1st 1st 1s	ance Rental Income
Street Street Ist Ist Ist Ist Ist Ist Ist	Sc.
City Province 2nd	
NAME AND ADDRESS OF MORTGAGE HOLDER(S) Percentage Ownership Month/Year Acquired PROPERTY ADDRESS (Primary residence) Present Amount of Gross Monthly Monthly	
NAME AND ADDRESS OF MORTGAGE HOLDER(S) Percentage Ownership Month/Year Acquired PROPERTY ADDRESS (Primary residence) Present Amount of Gross Monthly Monthly	
NAME AND ADDRESS OF MORTGAGE HOLDER(S) Percentage Ownership	
PROPERTY ADDRESS (Primary residence Present Amount of Gross Monthly Monthly)	
PROPERTY ADDRESS (Primary residence Present Amount of Gross Monthly Monthly	
FINOTEIN I ADDINESS (FIIII ally lesidelice) Present Amount of Monthly	
	Net Monthly
Property Market Morrgage Rental Morrgage Mainten	ance Rental Income
Plain No. Lot No. Income 2 and M	sc. if any
Street 1st 1st	
City Province 2nd 2nd	
NAME AND ADDRESS OF MORTGAGE HOLDER(S) First Mortgage Second Mortgage	
Percentage Ownership	
PROPERTY ADDRESS (Primary residence Type of Amount of Monthly Insu	Net Monthly
Property Market Mortgage Rental Mortgage Mainten	ance Rental Income
Plan No. Lot No. Lot No. Value Liens Income Payments and M	sc. if any
Street 1st 1st	
City Province 2nd 2nd	
NAME AND ADDRESS OF MORTGAGE HOLDER(S) First Mortgage Second Mortgage	
Percentage Ownership	
PROPERTY ADDRESS (Primary residence Type of Present Amount of Gross Monthly Insu	
Property Market Mortgage Rental Mortgage Mainten	ance Rental Income
Plan No. Lot No. Payments and M	sc. if any
Street 1st 1st	
City Province 2nd 2nd	
NAME AND ADDRESS OF MORTGAGE HOLDER(S) First Mortgage Second Mortgage	
Percentage Ownership	
PROPERTY ADDRESS (Primary residence Type of Present Amount of Gross Monthly Insu	Net Monthly
Property Market Mortgage Rental Mortgage Mainten	Rental Income
Plan No. Lot No. Value Liens Income Payments and M	sc. if any
Street 1st 1st	
City Province 2nd 2nd 2nd	
, and and	
NAME AND ADDRESS OF MORTGAGE HOLDER(S) First Mortgage Second Mortgage	
NAME AND ADDRESS OF MORTGAGE HOLDER(S) First Mortgage Second Mortgage	
NAME AND ADDRESS OF MORTGAGE HOLDER(S) First Mortgage Second Mortgage Percentage Ownership Month/Year Acquired Purchase Price Gross Monthly	2000
NAME AND ADDRESS OF MORTGAGE HOLDER(S) First Mortgage Second Mortgage Percentage Ownership Month/Year Acquired Purchase Price PROPERTY ADDRESS (Primary residence Type of Present Amount of Monthly Monthly Institute of Monthly Institut	Net Monthly
Percentage Ownership	Rental Income
NAME AND ADDRESS OF MORTGAGE HOLDER(S) Percentage Ownership PROPERTY ADDRESS (Primary residence Plan No. Lot No. Lot No. First Mortgage Second Mortgage Purchase Price Present Market Mortgage Value Present Mortgage Liens Monthly Mortgage Payments Monthly Mortgage Payments Mainten and M	Rental Income
Percentage Ownership	Rental Income
Percentage Ownership	Rental Income
NAME AND ADDRESS OF MORTGAGE HOLDER(S) Percentage Ownership PROPERTY ADDRESS (Primary residence Plan No. Lot No. Lot No. First Mortgage Second Mortgage Purchase Price Present Market Mortgage Value Present Mortgage Liens Monthly Mortgage Payments Monthly Mortgage Payments Mainten and M	Rental Income
Percentage Ownership	Rental Income
Percentage Ownership	Rental Income
Percentage Ownership % Month/Year Acquired Purchase Price PROPERTY ADDRESS (Primary residence Property Rental Income	



(FORM A115) CONSENT AND AUTHORIZATION TO USE PERSONAL INFORMATION

- I have applied to League Savings and Mortgage Company ("League Savings") for a financial product and/or service. In connection with my application to League Savings, I hereby consent to and authorize League Savings to:
 - a) verify, confirm, collect, use, and/or disclose any information contained in an application for the purpose of making such inquiries and decisions in connection with the application;
 - b) in the case of a mortgage or loan application, request, collect and obtain from League Savings or its affiliates; any person; credit reporting agency; insurer; financial institution; or any other entity as may be required, any information to verify and confirm the state of my financial affairs;
 - c) collect, use and disclose my Personal Information for the following purposes:
 - to understand my needs;
 - in the case of a mortgage or loan application, to evaluate my credit standing and to share or exchange reports and information with credit reporting agencies, insurers and/or other financial institutions;
 - to determine my suitability and eligibility for products and services including loan insurance;
 - to promote and offer League Savings products and services to me, or those of others that League Savings believes may be of interest to me;
 - to meet legal and regulatory requirements;
 - to investigate and adjudicate insurance claims, fraudulent and/or other illegal activities;
 - to provide ongoing service to me and provide my Personal Information to anyone who works with or for League Savings but only as needed for providing services to me;
 - where my account has originated through a Credit Union or Financial Advisor/Agent, to release periodic information on these accounts to the referring source to enhance the level of service provided to you; and
 - to protect my interests and the interests of League Savings.

"Personal Information" means information that identifies me as a customer of Atlantic Central/League Savings and includes, without limitation, information I have provided to League Savings and information obtained from the others with my consent.

- 2. In addition to the consent and authorization above, I hereby understand and acknowledge that if my account is referred by a Credit Union, Broker/Agent or Financial Advisor, that League Savings may pay a referral fee to the referring source as compensation for its role of referring business to League Savings, however no such referring source owns more than 10% of League Savings.
- 3. If the loan application is for a real property mortgage, I consent and authorize League Savings, at its sole option and without further notice to me, to refer the application to another lender ("Alternate Lender") who may approve the application on terms and conditions acceptable to it. For this purpose, I consent to and authorize:
 - a) League Savings to release to the Alternate Lender any information, including my Personal Information, that League Savings has collected concerning the loan application;
 - b) the release of the details by the Alternate Lender of the loan application, if approved, to my real estate agent, if applicable; and
 - c) at the request of League Savings, the release of information to League Savings by the Alternate Lender respecting the mortgage from time to time such as the outstanding balance, where the mortgage is obtained through the Alternate Lender.

- 4. I consent and authorize League Savings, at its sole option and without further notice to me, to disclose my Personal Information to Credit Unions operating in my region ("Local Credit Unions") who may contact me to promote and offer products and services that such Local Credit Unions believe may be of interest to me. For this purpose, I consent to and authorize League Savings to release to the Local Credit Unions any information, including my Personal Information that League Savings has collected in connection with my application to League Savings.
- 5. I acknowledge that I may withdraw my consent to the above at any time by providing written notice of such withdrawal to League Savings. I further acknowledge that the withdrawal of my consent will have the following consequences:
 - a) withdrawal of my consent in relation to paragraphs 1 and 2 hereof will prevent League Savings from processing my application, and will result in a rejection of such application;
 - b) withdrawal of my consent in relation to paragraph 3 hereof will prevent League Savings from referring my application to any Alternate Lenders in the event that League Savings does not accept my application; and
 - c) withdrawal of my consent in relation to paragraph 4 hereof will prevent League Savings from sharing my Personal Information with any Local Credit Unions, with the result that such local Credit Unions may not be able to contact me in relation to products and services which may be of interest to me.

	DATED	·
Witness	Signature of Applicant or Guarantor	
	Name of Applicant or Guarantor (please pri	nt)
Witness	Signature of Co-Applicant	
	Name of Co-Applicant (please print)	

For more information regarding League Savings' commitment to protecting your privacy including your right to limit or withdraw your consent and authorization respecting your Personal Information, please review League Savings' Privacy Code available at www.lsm.ca or call League Savings at 902-453-4220