

TAB TO THE BLANK SPACES AND FILL IN THE APPROPRIATE INFORMATION

YOUR PERSONAL FINANCIAL STATEMENT			Amount needed:		
Name		Date of Birth DD/MM/YY		Social Insurance Number	
Address		Suite/Apt/ Unit #	City	Province	Postal Code
Home Phone Number		Do You Currently (mark an X in the appropriate box below) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other Explanation of other:		How Long At Present Address?	Yrs Mths
Previous Home Address (if above is less than 3 years)		Province		How Long At Previous Address?	Yrs Mths
Current Occupation		Current Employer (include address)		How Long With Current Employer?	Yrs Mths
Employer's Phone Number		Current Status (mark an X in the appropriate box below) <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Partner <input type="checkbox"/> Other Explanation of other:			
Previous Occupation (if current less than 3 years)		Previous Employer		How long With Previous Employer?	Yrs Mths
Your Primary Financial Institution			AIR MILES CARD #		
PERSONAL DATA ON YOUR SPOUSE <small>Under the laws of Canada or the province your spouse may have a legal interest or obligation arising from your business dealings and may also have an interest in your personal assets</small>					
Name		Date of Birth DD/MM/YY		Social Insurance Number	
Current Occupation		Current Employer (include address)		How Long With Employer?	Yrs Mths
Work Phone Number					
Previous Occupation (if current less than 3 years)		Previous Employer		How Long With Previous Employer?	Yrs Mths
PERSONAL DATA ON YOUR DEPENDANTS (children, parents, grandparents, siblings)					
Name		Relationship		Date of Birth DD/MM/YY	
Name		Relationship		Date of Birth DD/MM/YY	
Name		Relationship		Date of Birth DD/MM/YY	
Name		Relationship		Date of Birth DD/MM/YY	

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FINANCIAL OBJECTIVES & GOALS SUMMARY

1. Build retirement portfolio
2. Plan an early retirement (at what age?)
3. Specific savings (house, cottage, travel, renovations)
4. Save for children's education
5. Income generation
6. Pay less taxes
7. Pay off mortgage
8. Debt reduction
9. Create estate for heirs
10. Preserve estate for heirs
11. Starting a business (build a cash reserve)
12. Other

WHICH '3' ARE MOST IMPORTANT AND IN WHAT PRIORITY

1.
2.
3.

INSURANCE INFORMATION (Life & Disability)

Type	Amount	Company (name & address)

PERSONAL ESTATE INFORMATION

Will (Yes or No)	Power of Attorney (If Yes State Name(s))	
Location		Personal Care Power of Attorney
Last Date Reviewed		Property Power of Attorney
Executor(s) _____ _____		

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ADVISORS (Lawyer, Accountant, Financial Advisor/Planner)												
Name			Company (name & address)				Phone #					
FINANCIAL INFORMATION							AS AT DD/MM/YY					
ASSETS List and describe all assets (Please indicate if <i>single</i> or <i>joint</i> and who owns)					LIABILITIES List all liabilities and their account holder(s); also include alimony and child support.							
			<u>Single/Joint</u> (S or J)		<u>Value</u>				<u>Single/Joint</u> (S or J)		<u>Balance</u> <u>Owing</u>	<u>Monthly</u> <u>Payment</u>
Principal Residence Owned							Mortgage On Principal Residence					
Other Real Estate Owned (Itemize On Schedule A Below)							Mortgage (Other Residence)					
Vehicle #1	<u>Make</u>	<u>Model</u>	<u>Year</u>									
Vehicle #2.												
Stocks & Bonds (Non-Registered)		<u>Owner(s)</u>	<u>Institution</u>					Personal Loan				
Mutual Funds (Non-Registered)								Investment Loan				
Term Deposits / GIC'S								Other Installment Loan(s)				
RRSP's								Car Lease / Loan				
Personal Chequing Account								Personal Line Of Credit	<u>Limit</u>			
Personal Savings Account								Homeowner Line Of Credit				
Life Insurance Cash Surrender Value								Credit /Dept. Cards)				
Other Assets (eg. Limited Partnerships, Holding Companies)									Other Obligations (Please Itemize)			
							TOTAL MONTHLY PAYMENTS					
							TOTAL LIABILITIES (B)					
TOTAL ASSETS (A)										NET WORTH (A) – (B)		

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INCOME SOURCES	Income from alimony, child support or separate maintenance does not have to be stated unless you want it considered.	SUNDRY PERSONAL OBLIGATIONS
Your Gross Monthly Salary		Are you providing your personal support for obligations not listed above (i.e. cosigner, endorser, guarantor)? If YES please provide details below.
Spouse's Gross Monthly Salary		
Net Monthly Rental (from Schedule A)		
Other Income (Please itemize)		
TOTAL		

SCHEDULE A - REAL ESTATE OWNED										Please provide information on your share only, of real estate owned			
Property Address (Primary residence)			Property Type (house , condo, duplex etc.	Present Market Value	Amount of Mortgage Lien(s)	Gross Monthly Rental Income	Monthly Mortgage Payments	Monthly Prop.Taxes Maintenance/ Misc. Fees	Net Monthly Income				
Plan No	Lot No												
Street													
City		Province			1st		1st	Taxes					
					2nd		2nd	Fees					
Name And Address Of Mortgage Holder (s):					First Mortgage	Second Mortgage							
Name of Mortgagee			% of Ownership		Purchase Price		Month/Year Acquired						
Property Address (Other real estate)			Property Type (house , condo, duplex etc.	Present Market Value	Amount of Mortgage Lien(s)	Gross Monthly Rental Income	Monthly Mortgage Payments	Monthly Prop.Taxes Maintenance/ Misc. Fees	Net Monthly Income				
Plan No	Lot No												
Street													
City		Province			1st		1st	Taxes					
					2nd		2nd	Fees					
Name And Address Of Mortgage Holder (s):					First Mortgage	Second Mortgage							
Name of Mortgagee			% of Ownership		Purchase Price		Month/Year Acquired						
Property Address (Other real estate)			Property Type (house , condo, duplex etc.	Present Market Value	Amount of Mortgage Lien(s)	Gross Monthly Rental Income	Monthly Mortgage Payments	Monthly Prop.Taxes Maintenance/ Misc. Fees	Net Monthly Income				
Plan No	Lot No												
Street													
City		Province			1st		1st						
					2nd		2nd	Fees					
Name And Address Of Mortgage Holder (s):					First Mortgage	Second Mortgage							
Name of Mortgagee			% of Ownership		Purchase Price		Month/Year Acquired						

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GENERAL INFORMATION Please provide details if you answer yes to any of the following questions.	
Have you ever had an asset repossessed? (if yes please explain)	<u>Yes / No</u>
Are you a party to any claims or lawsuits? (if yes please explain)	
Do you owe any taxes prior to the current year? (if yes please explain)	
Have you ever declared bankruptcy? (if yes please explain)	Date of Declaration DD/MM/YY
CUSTOMER SURVEY	
1. Are you satisfied overall with the service we have provided?	
2. Would you do business again with BMO?	
3. Who else do you know who would benefit from this service?	

Thank you for giving



the Opportunity to do Business with you!

Please read and sign below with your full signature:(if a co-applicant signs below, the words “I” and “me” refer to both the applicant and co-applicant).

I authorize the Bank to obtain personal and credit information about me from any source. This information, as well as that provided by me on this application, will be referred to in connection with this loan/credit and other banking relationships we may establish from time to time. I also authorize the Bank to disclose from time to time to other lenders, credit bureau or credit reporting agencies personal and credit information about me.

I certify that the information in this application is true and correct.

If this application is for a loan other than a mortgage, I authorize the Bank to credit the proceeds of the loan to the account designated below (where not applicable i.e. NCCS bound accounts, e.g. PLOC, HOLC, SRIL, etc. leave the account blank) and to debit the account designated below with all amounts payable under the requested loan including any costs involved in arranging/maintaining security.

Deposit Proceeds To Account:	Bank No.	Transit No.	Account No.
Debit Payments From Account (if different from above):	Bank No.	Transit No.	Account No.

If this application is for a Mortgage:

ALTERNATE MORTGAGE PLACEMENT AUTHORIZATION

I agree, by checking the box marked “Yes” below, that in the event that my mortgage application cannot be approved by Bank of Montreal (the “Bank”), in full or in part, the Bank may, in its discretion, refer my application to another lender(s) (the “alternate lender”) who may approve the mortgage application on terms acceptable to it. For this purpose, I hereby authorize the Bank to release and the alternate lender to obtain any credit and other information concerning me from any credit reporting agencies or from any other source.

(*) “I”, “me” and “my” in this Authorization refers to each customer who signs the overall Privacy Disclosure & Consent section below.

Refer if declined? (mark the appropriate box with an X)

Yes

No

I also authorize the Bank to disclose to mortgage insurers, solicitors, notaries, and real estate agents information about the mortgage that it considers appropriate. I understand that the actual granting of a mortgage loan is conditional upon an appraisal of the property satisfactory to the Bank. I acknowledge that if the mortgage loan requested exceeds 75% of the property value, a mortgage insurance premium will be payable by me to a mortgage insurer and that such premium may be added to the loan amount.

I authorize the Bank to debit the following account with all amounts payable under the requested mortgage.

Bank	Bank Address		
Bank No.	Transit No.	Account No.	

Note: If payments are to be made more frequently than monthly, the above account must be maintained with and be satisfactory to Bank of Montreal. For other than Bank of Montreal accounts chequing privileges must be permitted.

Please attach a specimen cheque.

Privacy Disclosure & Consent

Your Personal Information

What is Personal Information?

Personal information is information that identifies you as an individual. It includes your name and address, age and gender, but also your personal financial records, identification numbers including your social insurance number (SIN), personal references and employment records.

Why Does the Bank Ask You For Your Personal Information?

There are some purposes for using your personal information which are self-evident, such as asking for information concerning your credit history to help determine your credit worthiness if you are applying for a loan or mortgage. Self-evident purposes should be clear, but if you have any questions, just ask us. In addition to those purposes, which are self-evident, we ask you for your personal information for the following purposes:

- to understand your needs,
- to determine the suitability of our products and services for you,
- to determine your eligibility for our products and services,
- to provide you with information and offers on our products and services, or those of others, that we believe may be of interest to you, and
- to comply with the law.

Sharing Your Personal Information

Your personal information is shared, to the extent permitted by law, within the Bank of Montreal Group of Companies (that is, the Bank and its subsidiaries and affiliates), which provide deposit, loan, investment, securities, brokerage, insurance, trust and other products and services. With this more comprehensive understanding, we are better able to meet your needs as they grow and change.

Your Choices

If you would prefer not to receive our direct marketing service and/or not have your personal information shared, you can have your name deleted from our direct marketing and/or shared information lists. All you have to do is ask us for the necessary form(s). Please note that you cannot opt out of sharing your personal information where you have requested a product or service, which is jointly offered by BMO Bank of Montreal and members of the Bank of Montreal Group of Companies.

Also, if you would prefer not to have us use your SIN for administrative purposes, just ask us for the necessary form. This option does not apply where we are required to use your SIN for income tax reporting purposes.

For complete details on our commitment to privacy, please refer to our Privacy Code.

Date:

Applicant's signature

Co-applicant's signature
