

Applicant Details:

Suffix:	First Name:	Initial:	Last Name:
Date of Birth: <i>MM/DD/YYYY</i>	SIN:(Optional)	Annual Salary: \$	
Address:		City:	Province:
Postal Code:	Home Tel #:	Years at Present Address:	
Employer:	Occupation:	# Yrs/Mths:	Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No
Employer Address:	City:	Tel#:	
Previous Employer:	Occupation:	Tel #:	# Yrs/Mths:
Monthly Mortgage Payment: \$	Mortgage Balance: \$	Property Value: \$	

Co-Applicant Details: Relationship to Applicant: Spouse/Common-law Parent Other

Suffix:	First Name:	Initial:	Last Name:
Date of Birth: <i>MM/DD/YYYY</i>	SIN:(Optional)	Annual Salary: \$	
Address:		City:	Province:
Postal Code:	Home Tel #:	Years at Present Address:	
Employer:	Occupation:	# Yrs/Mths:	Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No
Employer Address:	City:	Tel#:	
Previous Employer:	Occupation:	Tel #:	# Yrs/Mths:

To be completed by the Co-Applicant ONLY. Please select ONE. (The Applicant will always receive cost of borrowing information)

- INDIVIDUAL DISCLOSURE** - I would like cost of borrowing information for the Account sent to me at my designated address. I understand that the Applicant will also continue to receive the information at his/her designated address.
- GROUP DISCLOSURE** - I do not wish to receive cost of borrowing information individually, and acknowledge that this information will be sent to the Applicant at his/her designated address.

Application & Loan Details: *To be completed by the Dealer*

Dealer Name:	Description of Product to be Financed:		
<input type="checkbox"/> Fixed Rate	Is this a custom rate? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is there a payment deferral? <input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> 6 mths <input type="checkbox"/> 12 mths <input type="checkbox"/> other
<input type="checkbox"/> Variable Rate	<input type="checkbox"/> Multiple Draw Loan	<input type="checkbox"/> Customer Paid Deferral	<input type="checkbox"/> Dealer Paid Deferral
Loan Amount: \$	Term: <i>mths</i>	Amortization: <i>mths</i>	Interest Rate: %
Regular Payment Amount (estimated): \$	Regular Payment Date (estimated): of Each Month		
Estimated Date of Completion/Delivery: <i>MM/DD/YYYY</i>	(This is the date the loan will be advanced)		

If this Loan Application is approved, an agreement (the "Loan Agreement") setting out the full terms and conditions of the loan will be delivered to the above-noted Applicant and/or Co-Applicant following approval of this Loan Application.

Applicant Identification Information	Co-Applicant Identification Information
ID Type: #	ID Type: #
Expiry Date: <i>MM/DD/YYYY</i> Place of Registration:	Expiry Date: <i>MM/DD/YYYY</i> Place of Registration:
Other Identification:	Other Identification:
Other Identification:	Other Identification:
Verified By Dealer: (print name)	Verified By Dealer: (print name)
Dealer Representative Signature:	Dealer Representative Signature:

Client Identification Details: Each applicant must provide a valid and unexpired **Driver's License, Canadian Passport, or Canadian Firearms License**. If one of these is not available, we will require **TWO** of the following: Canadian Government Issued Identification Card, Canadian Old Age Security Card, Employee Identification Card (with Photo), Canadian Birth Certificate, NEXUS Card, Social Insurance Number or Canadian Permanent Residency Card.

Authorization Re: Pre-Authorized Debit

You (which in this section only of this Loan Application also includes any person who has signed below as holder of a PAD Account (defined below)) authorize TD Financing Services Inc. ("TDFS") to debit your account indicated below or indicated on a void specimen cheque provided by you, or such other replacement account as indicated on a new void specimen cheque provided by you (each, a "PAD Account"), with the amount of each Regular Payment Amount on the Regular Payment Date thereof (indicated on page 1 of this Loan Application and, as may be modified, by the Loan Agreement) and all other amounts that you may owe to TDFS from time to time under the Loan Agreement. In each case, if the date that such debit is to be made is not a business day, then the debit will be made on the next business day. **THE FOREGOING PAYMENT AMOUNTS AND THE DUE DATES THEREOF MAY CHANGE, BUT BY SIGNING THIS PAD AUTHORIZATION YOU WAIVE ANY REQUIREMENT THAT TDFS PROVIDES YOU WITH PRE-NOTIFICATION OF ANY SUCH CHANGE(S).** You also authorize TDFS from time to time to debit the PAD Account for prepayments and other amounts, which authorization will require a password, secret code or other equivalent of your signature which will constitute valid authorization for the Processing Institution (defined below) to debit the PAD Account for such amounts. You acknowledge that this authorization is for the purposes of personal pre-authorized debits.

Name and Address of Processing Institution: _____

Processing Institution Number: _____ Transit Number: _____ Account Number: _____

(Attach sample void cheque)

You acknowledge that this authorization is being provided for TDFS's benefit and the benefit of the financial institution where the PAD Account is held (the "Processing Institution"), and is being provided in consideration of such Processing Institution agreeing to process pre-authorized debit requests (each, a "PAD") against the PAD Account in accordance with the rules of the Canadian Payments Association.

You may cancel this authorization at any time by giving 30 days prior notice to TDFS. Such notice may be in writing or may be given orally (if TDFS is able to verify your identity). If you cancel this authorization and do not provide TDFS with alternative pre-authorized debit instructions acceptable to us at least two weeks before the next date that a debit is to be made, you must still arrange for payments to be made in accordance with the terms of the Loan Agreement. This authorization only applies to the method of payment under the Loan Agreement and neither this authorization nor cancellation thereof affects your obligations under the Loan Agreement. To obtain a sample cancellation form, or for more information on your right to cancel a PAD agreement, you may contact your financial institution or visit www.cdnpay.ca.

You acknowledge: (i) that this authorization to TDFS also constitutes delivery thereof by you to the Processing Institution, and (ii) that the Processing Institution is not required to verify that each PAD submitted by TDFS has been issued in accordance with this authorization (including the amount) or that the purpose of the payment for which a PAD was made has been fulfilled as a condition of honouring a PAD.

You may dispute a PAD if (i) it was not drawn in accordance with this authorization or (ii) you have cancelled this authorization. In order to be reimbursed for a disputed PAD, you must deliver a written declaration that either (i) or (ii) above took place, to the Processing Institution within 90 days after the date that the disputed PAD was posted to the PAD Account, and if you do not, the disputed PAD must be resolved between yourself and TDFS. You have certain recourse rights if any debit does not comply with this PAD agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit www.cdnpay.ca.

You warrant to TDFS on a continuing basis that all persons whose signatures are required to deal with the PAD Account have signed this authorization or have provided a separate authorization, and you agree to provide TDFS with updated information in writing concerning any change to the PAD Account.

You may contact TD Financing Services Inc. by mail, PO Box 4086, Station A, Toronto, ON M5W 5K3, by fax, 1-800-832-8911, or by telephone, 1-866-694-4392.

Signature of PAD Account Holder _____ Date: (MM/DD/YYYY) _____ Signature of PAD Account Holder _____ Date: (MM/DD/YYYY) _____

DISCLOSURE & CONSENT:

The words "you", "your", and "yours" mean the Applicant and each Co-Applicant. The words "we", "us", and "our" mean the TD Bank Financial Group*. The "Dealer" (the supplier of goods and/or services to you) is the dealer who completes the Loan Application and submits it to us for approval. The word "Information" means personal, financial and other details about you that you provide to us and we obtain from others outside the organization, including through the products and services you use. You agree that the Dealer may disclose Information set out in this form to us for our use as set out below. We may advise the Dealer of our decision to approve or decline the application.

Consent to the Collection, Use and/or Disclosure of Your Information. We may obtain Information about you from parties outside the TD Bank Financial Group, including through a credit check, and verify Information with them. You authorize those parties to give us the Information. We may disclose Information to other lenders, credit bureaus, the supplier(s) of goods and/or services to you - this helps establish your credit history and support the credit process.

You agree that, at the time you begin a relationship with us and during the course of our relationship, we may collect, use and disclose your Information as described in the Privacy Agreement which has or will be provided to you and is available on www.tdfinancingservices.com, including for, but not limited to, the purposes of identifying you, providing ongoing service, understanding your financial needs, protecting us both from fraud and error, complying with regulatory requirements, and marketing products and services to you by telephone, fax, and automatic dialing-announcing device, at the numbers you have provided us, or by internet, mail, email or other methods.

You acknowledge that the Dealer is our agent only for the purpose of completing the Loan Application and identification disclosure and submitting it to us for approval. The Dealer is not permitted to make any representations or warranties that are inconsistent with the written terms and conditions of any agreement with us.

If you are applying for a Home Renovation Loan, then you represent that you are all legal owner(s) of the premises where the purchased goods/property to be financed is to be installed. **You also represent and warrant that this loan is not being taken for the benefit of any person other than the Applicant(s).**

Date: (MM/DD/YYYY) _____ Applicant's Signature _____ Co-Applicant's Signature _____

*The TD Bank Financial Group means The Toronto-Dominion Bank and its affiliates, who provide deposit, loan, securities, trust, insurance, and other products or services.