



WEST LIBERTY
FINANCIAL



THE HOME EQUITY LINE VISA

WHAT IS THE HOME EQUITYLINE OF CREDIT?

- A High Limit Home Line of Credit with Funds and Purchases Accessible through a Convenient Visa Card.
- Qualify for a Credit Line of up to \$500,000 secured with your Home or Rental Property.
- **Low Credit Score?** We accept 540 Minimum
- **Self-Employed?**
We use 1-Year Business Banks Statements Used
- **Commission Earner?**
We accept 100% of T4A Income to Qualify You
- **Own Rental Properties?**
Accepted! And we use 100% of Rental Income
- **Consumer Proposal?** Can Pay Off and Discharge
- **Taxes Returns?**
No Personal Tax Information or Financial Statements Required For Approval

PERKS:

- 21-Day Interest Free Period on Purchases
- Earn 1% Cash Back on All Purchase
- Interest Payments made only on Credit Used
- No Annual Fee, No Monthly Fee, No Upfront Fee
- Fixed Rates from 4.99% to 10.99%
- **FINE PRINT:**
- Same Rates for 1st and 2nd Position
- Credit Line Available up to 80% Loan to Value
- Residential Rental Properties Only – up to 4 Units
- Only One Time Processing Fee of 2.99%
- Closing Costs and Fees can be charged to the Credit Line



BECOME A REAL ESTATE MAGNATE

I qualified for a \$400,000 ELV and used the Credit Line to Buy 3 Pre-Construction Condos in Downtown. It's been a year and I have already made over \$100,000. When the Condos are done in 2 years I will easily have made over \$300,000"

Atticus Servinis, Toronto ON

BYE BYE PRIVATE MORTGAGE, HELLO CREDIT LINE!

"I didn't qualify for a HELOC, so I had to get a 2nd Private Mortgage for \$250,000 at 12%. I got The REALTOR® ELV at 5.99% to pay off the Private Mortgage - saved \$15,000 a year in interest, plus I now have a Credit Line I can pay off anytime I want.

Colin Kuzyk, Vancouver BC



MARKETING THAT WORKS

"I wanted to expand my business. I used The REALTOR® ELV to invest in an aggressive Marketing Campaign. Now I have two Billboards advertising my Brokerage, and they have already paid for themselves with the all the new business they brought me."

Alexandra Abrams, Markham ON



MORTGAGE APPLICATION

BORROWER INFORMATION

First Name: _____
 Last Name: _____
 Also Know As: _____ Male Female
 SIN: _____ Date of Birth: _____
 Telephone: Res: _____ Cell: _____
 Marital Status: Single Married Separated
 Widow Divorced Common-Law
 No. of Dependants: ____ Email: _____
Current Address: Rent Own
 Street: _____ City: _____
 Prov: _____ Postal: _____
 Length of Time at Above Address: _____
Previous Address: (if less than 3 years at above address)
 Street: _____ City: _____
 Prov: _____ Postal: _____

CO-BORROWER INFORMATION

First Name: _____
 Last Name: _____
 Also Know As: _____ Male Female
 SIN: _____ Date of Birth: _____
 Telephone: Res: _____ Cell: _____
 Marital Status: Single Married Separated
 Widow Divorced Common-Law
 No. of Dependants: ____ Email: _____
Current Address: Rent Own
 Street: _____ City: _____
 Prov: _____ Postal: _____
 Length of Time at Above Address: _____
Previous Address: (if less than 3 years at above address)
 Street: _____ City: _____
 Prov: _____ Postal: _____

Does either applicant have a history of bankruptcy? Yes No If yes, date of discharge: _____

ASSETS

LIABILITIES

	Location	Value		Location	Balance	Monthly	Paid Off?
Cash (Bank Account)			Bank Loans (Personal Loans, Student Loans, etc.)				Yes / No
Other Assets (RRSPs, GICs, Mutual Funds, Stocks, Bonds)			Credit Cards (Include all store & bank cards)				Yes / No
			Spousal/Child Support (If Applicable)				Yes / No
Automobile (If Owned)			Automobile Loans (Include all vehicles)				Yes / No
Current & Original Value of Present Home			Current Mortgage or Rent Payment				Yes / No
Other Real Estate (Rental Properties, Cottages)			Other Mortgages				Yes / No



MORTGAGE APPLICATION

BORROWER INFORMATION

Current Employment:

Employer Name: _____

Address: _____

Telephone: _____ Industry: _____

Job Title: _____ Length of Service: _____

Start Date: _____ Annual Income: \$ _____

Income Type:

Employment Status:

- Salary Full-Time
- Hourly Part-Time
- Commission Contract

Self Employed? **Type of Business** _____

Gross Income: \$ _____

Type: Corporation Sole Proprietorship Partnership

Previous Employment (if at current job less than 3 years)

Employer's Name: _____

Address: _____

Telephone: _____ Industry: _____

Job Title: _____ Length of Service: _____

Start Date: _____ Annual Income: \$ _____

Income Type:

Employment Status:

- Salary Full-Time
- Hourly Part-Time
- Commission Contract

CO-BORROWER INFORMATION

Current Employment:

Employer Name: _____

Address: _____

Telephone: _____ Industry: _____

Job Title: _____ Length of Service: _____

Start Date: _____ Annual Income: \$ _____

Income Type:

Employment Status:

- Salary Full-Time
- Hourly Part-Time
- Commission Contract

Self Employed? **Type of Business** _____

Gross Income: \$ _____

Type: Corporation Sole Proprietorship Partnership

Previous Employment (if at current job less than 3 years)

Employer's Name: _____

Address: _____

Telephone: _____ Industry: _____

Job Title: _____ Length of Service: _____

Start Date: _____ Annual Income: \$ _____

Income Type:

Employment Status:

- Salary Full-Time
- Hourly Part-Time
- Commission Contract

PROPERTY TYPE: OWNER-OCCUPIED RENTAL BOTH

Address: _____ # of Bedrooms: _____ # of Bathrooms: _____

Type of Property: One Storey Two Storey Three Storey Split Level

Year Built: _____ Property Square Footage: _____ Lot Size : _____ X _____

Annual Tax Estimate: \$ _____ Condominium? Condo Fee: \$ _____



MORTGAGE APPLICATION

Property Description:

- Detached Semi-Detached Stacked Fourplex
 Apartment Row Housing Duplex Triplex

Rental Information:

Rent Unit #1: \$ _____ Rent Unit #4: \$ _____
 Rent Unit #2: \$ _____ Gross Rent: \$ _____
 Rent Unit #3: \$ _____ Other Income: \$ _____

Parking:

- Garage Carport Attached
 Single Double Detached

Zoning:

- Major Urban Residential Commercial
 Urban Residential Recreational
 Rural Residential Other

Tenure of Property:

- Freehold Leasehold

Water Supply:

- Municipal Private Well Shared Well Other

Building Construction:

- Brick & Stone Insulbrick
 Stucco Aluminum
 Vinyl Other _____

Heating Type:

- Forced Air/Gas Oil
 Hot Water Electric
 Propane Other _____

Waste Disposal:

- Sewer Holding Tank
 Septic Other _____

Notes:

AUTHORIZATION & 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 and to evaluate and respond to my/our request for mortgage financing. You are authorized to obtain any information you may require for these purposes from other sources (including, for example, credit bureau) and each such source is hereby authorized to provide you with such information. I/we also understand that the information given in the mortgage application form as well as other information you obtain in relation to my credit history may be disclosed to potential mortgage lenders, financial intermediary and mortgage insurers, organizations providing technological or other support services required in relation to this application and any other parties with whom I/we propose to have a financial relationship. I/we further agree that you may assign this application to the lender of your choice and may designate the closing lawyer. I/we authorize you to use the information contained within this application and as obtained through this transaction to provide me/us with information that you believe may be of interest to me/us in the future.

I/we further acknowledge and agree that each potential mortgage lender, mortgage insurer or service provider to whom you provide the mortgage application and/or my/our personal information is permitted to receive such application and information and maintain records relating to me/us and my/our mortgage application and to hold, use, communicate and disclose personal information about me/us, including my/our Social Insurance Number (SIN) if I/we provide it, and collect personal information from me/us, you and from third persons, including credit bureaux, credit reporting and collection agencies, financial institutions, my/our past and present employers, creditors and tenants, my/our spouse or any other person who has information about me/us for the purposes of recording, evaluating and responding to my/our application for mortgage financing or related activities and I/we specifically consent to the release and disclosure of personal information by such persons to and among you and each potential mortgage lender, mortgage insurer or other service provider.

Borrower's Name: _____ Signature: _____ Date: _____

Co-Borrower's Name: _____ Signature: _____ Date: _____