

**Introduction:** This Equitable Bank CSV Guarantor Application is to be completed by all individuals, who are owners of the corporation, or business, and who intend to apply as a guarantor for a Corporate Equitable Bank CSV MAX Line of Credit.

In addition to a completed Equitable Bank CSV Guarantor Application, Equitable Bank will require the following information to begin the approval process:

1. A completed Corporate Equitable Bank CSV MAX application (including all applicable documents)
2. Identification Verification Form (please complete form available on Equitable Bank website)
3. Supporting income documents (as applicable and as further set out in Schedule A)

### INFORMATION OF LIFE INSURANCE POLICY

*(whole life policy used as security for the CSV Line of Credit)*

POLICY NUMBER	INSURANCE COMPANY
NAME OF POLICY OWNER	
NAME OF JOINT POLICY OWNER <i>(IF APPLICABLE)</i>	

### INFORMATION ON PRIMARY GUARANTOR

LAST NAME	FIRST NAME	MIDDLE INITIAL	GENDER <input type="checkbox"/> M <input type="checkbox"/> F
MAIDEN NAME <i>(IF APPLICABLE)</i>	SOCIAL INSURANCE NUMBER	DATE OF BIRTH	
CURRENT HOME ADDRESS			
CITY	PROVINCE	POSTAL CODE	
PREVIOUS HOME ADDRESS <i>(WITHIN PAST TWO YEARS) (IF APPLICABLE)</i>			
CITY	PROVINCE	POSTAL CODE	
MAILING ADDRESS <input type="checkbox"/> same as Current Home Address			
CITY	PROVINCE	POSTAL CODE	
HOME PHONE NUMBER	BUSINESS PHONE NUMBER	EMAIL ADDRESS	
EMPLOYMENT STATUS <input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Other (provide details):			

CURRENT EMPLOYER NAME			
OCCUPATION			NUMBER OF YEARS WITH EMPLOYER
EMPLOYER ADDRESS			
CITY		PROVINCE	POSTAL CODE
EMPLOYER PHONE NUMBER	BUSINESS PHONE NUMBER	EMAIL ADDRESS	
PREVIOUS EMPLOYER (IF LESS THAN TWO YEARS WITH CURRENT EMPLOYER)			

INFORMATION ON CO-GUARANTOR <i>(if applicable)</i>			
LAST NAME	FIRST NAME	MIDDLE INITIAL	GENDER <input type="checkbox"/> M <input type="checkbox"/> F
MAIDEN NAME (IF APPLICABLE)	SOCIAL INSURANCE NUMBER	DATE OF BIRTH	
HOME ADDRESS <input type="checkbox"/> same as Primary Applicant			
CITY		PROVINCE	POSTAL CODE
PREVIOUS HOME ADDRESS (WITHIN PAST TWO YEARS) (IF APPLICABLE)			
CITY		PROVINCE	POSTAL CODE
MAILING ADDRESS <input type="checkbox"/> same as Home Address			
CITY		PROVINCE	POSTAL CODE
HOME PHONE NUMBER	BUSINESS PHONE NUMBER	EMAIL ADDRESS	
EMPLOYMENT STATUS <input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Other (provide details):			
EMPLOYER NAME			
OCCUPATION			NUMBER OF YEARS WITH EMPLOYER
EMPLOYER ADDRESS			
CITY		PROVINCE	POSTAL CODE

EMPLOYER PHONE NUMBER	BUSINESS PHONE NUMBER	EMAIL ADDRESS
PREVIOUS EMPLOYER (IF LESS THAN TWO YEARS WITH CURRENT EMPLOYER)		
RELATIONSHIP TO PRIMARY GUARANTOR		

**ADDITIONAL INFORMATION**

TOTAL COMBINED VALUE OF FINANCIAL SECURITIES \$ _____	TOTAL COMBINED GROSS ANNUAL INCOME (FROM ALL SOURCES) \$ _____ See Schedule A for a list of supporting documents to include with the Equitable Bank CSV Guarantor Application
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**FINANCIAL INFORMATION (PRIMARY GUARANTOR)**
*(complete as applicable)*

LIABILITY/PAYMENTS	DESCRIPTION (include lender name)	BALANCE	CREDIT LIMIT	MONTHLY PAYMENT	PAY OFF USING CSV FUNDS?	
MORTGAGE/RENT					<input type="checkbox"/> Yes	<input type="checkbox"/> No
LOAN					<input type="checkbox"/> Yes	<input type="checkbox"/> No
LINE OF CREDIT					<input type="checkbox"/> Yes	<input type="checkbox"/> No
CREDIT CARD					<input type="checkbox"/> Yes	<input type="checkbox"/> No
PROPERTY TAXES					<input type="checkbox"/> Yes	<input type="checkbox"/> No
PROPERTY TAX ARREARS					<input type="checkbox"/> Yes	<input type="checkbox"/> No
SUPPORT PAYMENTS					<input type="checkbox"/> Yes	<input type="checkbox"/> No
OTHER: _____					<input type="checkbox"/> Yes	<input type="checkbox"/> No
OTHER: _____					<input type="checkbox"/> Yes	<input type="checkbox"/> No
OTHER: _____					<input type="checkbox"/> Yes	<input type="checkbox"/> No

**FINANCIAL INFORMATION (CO-GUARANTOR)**
*(complete if and as applicable)*

LIABILITY/PAYMENTS	DESCRIPTION (include lender name)	BALANCE	CREDIT LIMIT	MONTHLY PAYMENT	PAY OFF USING CSV FUNDS?
MORTGAGE/RENT					<input type="checkbox"/> Yes <input type="checkbox"/> No
LOAN					<input type="checkbox"/> Yes <input type="checkbox"/> No
LINE OF CREDIT					<input type="checkbox"/> Yes <input type="checkbox"/> No
CREDIT CARD BALANCE					<input type="checkbox"/> Yes <input type="checkbox"/> No
PROPERTY TAXES					<input type="checkbox"/> Yes <input type="checkbox"/> No
PROPERTY TAX ARREARS					<input type="checkbox"/> Yes <input type="checkbox"/> No
SUPPORT PAYMENTS					<input type="checkbox"/> Yes <input type="checkbox"/> No
OTHER: _____					<input type="checkbox"/> Yes <input type="checkbox"/> No
OTHER: _____					<input type="checkbox"/> Yes <input type="checkbox"/> No
OTHER: _____					<input type="checkbox"/> Yes <input type="checkbox"/> No

**Privacy**

By completing this Application, you agree that Equitable Bank may collect, use and disclose your information in accordance with the terms of its Privacy Agreement and federal legislation, which may including providing information to third parties. You acknowledge that providing your Social Insurance Number in this Application is optional. If you choose to provide it, Equitable Bank may use it in accordance with its Privacy Agreement. A copy of the Privacy Agreement is attached to the Corporate CSV Max Application as Schedule B and is also available on Equitable Bank's website and in its offices. You may also request a copy of the Privacy Agreement by contacting Equitable Bank.

**Signatures**

By signing below, you certify that all information provided by you in this Application is true and accurate in all respects and that you will immediately notify Equitable Bank if any of this information changes. Your signature further signifies your acceptance of the terms set out in this Application and your acknowledgement that Equitable Bank is in no way obligated to approve your Application.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

Primary Guarantor: \_\_\_\_\_ Co-Guarantor (if applicable): \_\_\_\_\_

**Schedule A****Supporting Income and Net Worth Documents:**

Please provide the following income qualification documents together with your Equitable Bank CSV Guarantor Application. If the documentation listed below is not available, please contact your advisor to discuss alternative options. In certain instances, Equitable Bank may also require that additional documents be submitted as part of the approval process.

**Salaried or Hourly Guarantors:**

Salaried or hourly guarantors (with a CSV greater than or equal to \$110,000) need to provide one of the following:

1. Notice of Assessment from the most recent year
2. The most recent T4 and (if applicable) T5 Statements
3. Letter of employment and recent pay stub (both from within the last 90 days).

**Self Employed or Commissioned Guarantors:**

Self Employed or Commissioned Guarantors (with a CSV greater than or equal to \$110,000) need to provide one of the following:

1. Accountant-prepared T1 General
2. Accountant prepared financial statements from within the last 12 months
3. Most recent T4A
4. Minimum 6 months' Commission statements from most recent year
5. Commission Income Letter from Employer from within 60 days (showing an accumulation of income earned)
6. Notice of Assessment from the most recent year

All Self Employed or Commissioned Guarantors also need to provide one of the following:

1. Articles of incorporation
2. Master business license
3. Bank reference letter
4. HST/GST Returns