

Applicant(s)

Primary Applicant

Name	Primary Email	Primary Phone
Maninder Bains	Maninderbain3@outlook.com	1 780 2436995
Marital Status	Date of Birth	SIN
Married	Available Upon Request	Available Upon Request
Address	Residential Status	Time at Residence
26 26314 Township Road 532A Spruce Grove, AB, T7X 4M1	Owner-Occupied	3 years

Employment

Type	Description	Length	Amount
Self Employed	Owner - Donair Fusion		\$80,000.00

Other Applicant

Name	Primary Email	Primary Phone
Major Singh	maninderbains3@icloud.com	1 416 5669793
Marital Status	Date of Birth	SIN
Married	Available Upon Request	Available Upon Request
Address	Residential Status	Time at Residence
26 26314 Township Road 532A Spruce Grove, AB, T7X 4M1		3 years

Employment

Type	Description	Length	Amount
Full Time	New Way Trucking - New Way Trucking		\$30,000.00

Assets (Combined)

Type	Description	Amount
Vehicle	GMC Denail	\$30,000.00
Total		\$30,000.00

Liabilities (Combined)

Type	Payoff	Monthly Payment	Balance
Other CIBC -	-	\$454.00	\$14,296.00
Other ROYAL BANK TR 0512 -	-	\$660.00	\$22,000.00
CreditCard CIBC CARD SERVICES -	-	\$84.00	\$4,072.00
Other BELL MOBILITY -	-	\$0.00	\$686.00
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CreditCard CIBC CARD SERVICES -	-	\$10.00	\$11.00
PersonalLoan CIBC -	-	\$328.00	\$5,128.00
CreditCard CIBC CARD SERVICES -	-	\$202.00	\$6,738.00
CreditCard TD CREDIT CARDS -	-	\$210.00	\$7,016.00

Other BELL MOBILITY -	\$0.00	\$87.00
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Total	\$1,948.00	\$60,034.00

Financials

Requested Mortgage	Mortgage Type	Amount	Purchase/Value
	Refinance/ETO	\$225,000.00	\$1,400,000.00
	Term	Rate	Repayment Type
	12 months	13.95%	Principal and interest
	Amortization	Payment Frequency	Payment Amount
	30 years	Monthly	\$2,587.99

Down Payment	Source	Description	Amount
	Equity	Existing Equity	\$350,000.00
	Other		\$750,000.00
	Total Amount		\$1,100,000.00

Existing Mortgage	Loan Type	Mortgage Holder	Maturity Date
	Standard Mortgage	TD	April 6, 2027
	Mortgage Type	Mortgage Balance	Payment
	1st Priority Mortgage	\$750,000.00	\$3,810.00
	Rate Type	Interest Rate	Payment Frequency
	Fixed	0.00%	Monthly

Subject Property

Property Details	Address	26 26314 Township Road 532A RD Parkland County AB T7Z1R1	
	Living Space	Lot Size	Age
	3200 Sq Feet	43551 Sq Feet	11 years
	Dwelling Type	Dwelling Style	Occupancy
	Detached	Detached, TwoStorey, SingleFamily	Owner-Occupied
	Annual Taxes	Heating Cost	Condo Fees
	\$11,000.00	\$105.00	