



Loan Application

for all TD Investment Loan Programs

(Loan and Security Agreement must be signed and attached)

LOAN FEATURES

For all Loans:

- > Distributions, if requested, can go to client bank account. (Please provide separate "void" cheque.)
- > SWP's are not allowed.
- > All funds must be in Canadian dollars.

NO MARGIN CALL DEMAND LOANS

1-For-1 No Margin Call Demand Loans:

- > For every dollar the client pledges, the Bank may lend up to an equal amount for further investment in eligible funds to be used as Collateral.
- > Maximum loan is \$250,000*.

3-For-1 No Margin Call Demand Loans:

- > For every dollar the client pledges, the Bank may lend up to 3 times that amount for further investment in eligible funds to be used as Collateral.
- > Maximum loan is \$300,000*.

100% No Margin Call Demand Loans:

- > 100% financing of the client's investment
- > Loans from \$50,000 (minimum) to \$100,000 (maximum)*
- > Minimum Income \$60K (single) or \$75K (joint) for residents of BC and ON, and \$50K (single) or \$65K (joint) for all other provinces/territories
- > Payments of Blended Principal and Interest on a 30 year amortization, or Interest Only
- > Interest rate may increase by 0.50% if the LTVR exceeds 120%
- > Interest Only payments may be changed to Blended Principal and Interest on a 20 year amortization if the LTVR exceeds 135%.

90% Cash Surrender Value of Whole Life Policies:

- > We may lend up to 90% of the cash surrender value of a whole life insurance policy.
- > Client gets a cheque for loan proceeds.
- > Maximum loan \$450,000. (90% of \$500,000)*.

MARGINED DEMAND LOANS

2-for-1 Loans:

- > For every dollar the client pledges, the Bank may lend up to 2 times that amount for further investment in eligible funds to be used as Collateral.
- > Investments must be in one or more Canadian dollar funds. The Bank has the right to refuse any fund at it's sole discretion.
- > A margin call is triggered when the loan-to-collateral ratio exceeds 85%.
- > Maximum loan is \$500,000*.

LOAN PROCESSING CHECKLIST

- | | |
|--|---|
| <input type="checkbox"/> The Loan Application completed and signed. | <input type="checkbox"/> Sample "void" cheque. |
| <input type="checkbox"/> The Loan and Security Agreement completed and signed. | <input type="checkbox"/> Disclosure Statement. |
| <input type="checkbox"/> Cheque payable to TD Canada Trust (where required). | <input type="checkbox"/> Purchase Instructions (Investment App or Trade Sheet). |
| <input type="checkbox"/> Photocopy (or details) of original identification document(s). | <input type="checkbox"/> Pledge Letter (for 3rd Party Loans only, if required). |
| <input type="checkbox"/> Designation of Beneficiary (Quebec segregated fund loans only). | <input type="checkbox"/> Income verification for 100% loans |

***Please note:** Loan applications exceeding the quoted maximums may be considered, but will require additional documentation, including but not limited to, verification of liquid assets, and verification of income.

Income verification: *(When required)*

For employees, salaried or hourly: a pay stub no more than 60 days old.
For commissioned sales: the last 2 years Notice of Assessment from CRA.
For self-employed: the last 2 years Notice of Assessment from CRA.

TD Canada Trust
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(Loan and Security Agreement must be signed and attached)

This application is for: (Check 1) 1-for-1 No Margin Call Demand Loan 100% No Margin Call Demand Loan
 2-for-1 Demand Loan (margin'd daily) 90% CSV Loan on a Whole Life Policy
 3-for-1 No Margin Call Demand Loan

The Loan is to be secured by: (choose one only)

- The assignment of a policy (or policies) with _____ (the "Insurance Company").
- Various eligible mutual funds held in TD Bank's nominee name for 3rd party mutual fund loans.
- The assignment of a client held mutual fund account with _____.

Please note: If funds are being pledged, the pledged funds must be the same type of funds as those purchased from loan proceeds. For example, you cannot pledge segregated funds to buy mutual funds. Please contact your Regional Sales Manager for further information.

In this Application, the words "you" and "your" mean the Applicant(s), who have signed this Application. The words the "Bank" means The Toronto-Dominion Bank, which is part of the TD Bank Financial Group ("TDBFG"). TDBFG means The Toronto-Dominion Bank and its affiliates, which provide deposit, investment, loan, securities, trust, insurance and other products or services. The word "Information" means personal, financial and other details about you that you provide to the Bank and the Bank obtains from others outside the Bank's organization, including through the products and services you use.

You acknowledge, authorize and agree as follows:

Collecting and Using Your Information: At the time you begin a relationship with the Bank and during the course of our relationship, the Bank may collect Information including: details about you and your background, including your name, address, date of birth, occupation and other identification, all of which are required under law; records that reflect your business dealings with and through the Bank; your financial preferences, and activities. This Information may be collected from you and from sources outside the Bank's organization, including from government agencies and registries; law enforcement authorities and public records; credit reporting agencies; other financial institutions; other service providers, agents and other organizations with whom you make arrangements; references you have provided; the Dealer and the Advisor (as defined in the Loan Application); persons authorized to act on your behalf under a power of attorney or other legal authority. You authorize those sources to give the Bank the Information.

The Bank will limit the collection and use of Information to what the Bank requires in order to serve you as the Bank's customer and to administer the Bank's business, including to: verify your identity; evaluate and process your application, accounts, transactions and reports; provide you with ongoing service; analyze your financial needs and activities to help the Bank serve you better; help protect you and the Bank against fraud and error; help manage and assess the Bank's risks, operations and relationship with you; comply with applicable laws and requirements of regulators, including self-regulatory organizations.

Disclosing Your Information: The Bank may disclose Information, including as follows; with your consent; in response to a court order, search warrant or other demand or request, which the Bank believes to be valid; to meet requests for information from regulators, including self-regulatory organizations of which the Bank is a member or participant; to satisfy legal and regulatory requirements applicable to the Bank; to suppliers, agents and other organizations that perform services for you or for the Bank or on the Bank's behalf; to the Dealer and the Advisor (as defined in the Loan Application); when the Bank buys or sells all or part of the Bank's businesses or when considering such transactions; to help the Bank collect a debt or enforce an obligation owed to the Bank by you; where permitted by law.

Sharing Information Within TDBFG: Within TDBFG the Bank may share Information, other than health-related Information, for the following purposes: to manage your total relationship within TDBFG, including servicing your account, as well as the Bank's business risks and operations; to comply with legal or regulatory requirements.

Additional Collections, Uses and Disclosures

Social Insurance Number (SIN): If requesting products, accounts or services that may generate interest or other investment income, the Bank will ask for your SIN for revenue reporting purposes. This is required by the Income Tax Act (Canada). If the Bank asks for your SIN for other products or services, your choice to provide it is optional. When you provide the Bank with your SIN, the Bank may also use it as an aid to identify you and to keep your information separate from that of other customers with a similar name, including through the credit granting process. You may choose not to have the Bank use your SIN as an aid to identify you with credit reporting agencies.

Loan Application for all TD Investment Loan Programs continued

Credit Consent: For a loan, the Bank will obtain information and reports about you from credit reporting agencies and other lenders at the time of and during the application process, and on an ongoing basis to review and verify your creditworthiness and/or establish credit and hold limits. You may choose not to have the Bank conduct a credit check in order to assess an application for credit. Once you have such a facility or product with the Bank, the Bank may from time to time disclose your Information to other lenders and credit reporting agencies seeking such Information, which helps establish your credit history and supports the credit granting and processing functions in general. If you have a credit product with the Bank, you may not withdraw your credit consent.

Telephone discussions: When speaking with one of the Bank's telephone service representatives, the Bank may monitor and/or record your telephone discussions for the Bank's mutual protection, to enhance customer service and to confirm the Bank's discussions with you.

Please read the Bank's Privacy Code - "Protecting Your Privacy" for further details and our privacy policies. Visit www.td.com/privacy or contact the Bank for a copy.

You acknowledge that the Bank may amend the provisions of this Application on notice to you, as it relates to the collection and use of your Information, to reflect changes in legislation or other issues that may arise. You acknowledge, authorize and agree to be bound by such amendments.

If you have any questions or concerns relating to the collection and use of your Information, you may contact the Bank at 1-800-450-3935.

Advisor and Dealer Information:

Dealer Code

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Advisor Code

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Company Name _____ (the "Dealer")

Advisor Name _____ (such person and any person who replaces this person is the "Advisor")

Fax No. _____

Telephone No. _____

Advisor's Acknowledgement. By signing below the Advisor acknowledges that the Advisor has acted as agent for the Bank for the purpose of ascertaining identity, and hereby certifies that the Applicant(s) were physically present before the Advisor and produced an original version (not a copy) of valid (i.e., not expired) Identification. "Identification" in this Application refers to an original Canadian driver's license, Canadian passport, credit card or government issued social insurance number. The Advisor acknowledges that the Advisor is required to obtain at least one piece of Identification, documenting below the type, place of issuance, number and expiry date of the Identification. The Advisor shall ensure that the Application accurately sets out the full legal name, date of birth, address, occupation, employer name and employer address of each Applicant. The Advisor shall: (i) forward the Application and Agreement to the Bank by courier or by any other method agreed to by the Bank from time to time; and (ii) provide the Applicant(s) with a copy of this Application and the Agreement

Signature of Advisor: X _____

Particulars of Identification:

Applicant: Type of Identification _____ Number _____

Place of issue _____ Expiry _____

Applicant: Type of Identification _____ Number _____

Place of issue _____ Expiry _____

Loan Application for all TD Investment Loan Programs continued

Applicant Information:

Applicant Information:

Spouse? ____Y ____N

Name: (Mr/Mrs/Miss/Ms) _____ Name: (Mr/Mrs/Miss/Ms) _____

Address: _____ Since ____ mo ____ yr Address: _____ Since ____ mo ____ yr

City: _____ Prov: _____ City: _____ Prov: _____

Postal Code: _____ (Own ____ Rent ____ Other ____) Postal Code: _____ (Own ____ Rent ____ Other ____)

Telephone: H: (____) _____ B: (____) _____ Telephone: H: (____) _____ B: (____) _____

S.I.N.: _____ (Optional) S.I.N.: _____ (Optional)

Date of Birth: Month ____ Day ____ Year _____ Date of Birth: Month ____ Day ____ Year _____

Employer: _____ Since ____ mo ____ yr Employer: _____ Since ____ mo ____ yr

Empl. Address: _____ Empl. Address: _____

Postal Code: _____ Position: _____ Postal Code: _____ Position: _____

Marital Status: _____ Annual Income: _____ Marital Status: _____ Annual Income: _____

Assets:	Mkt. Value	Liabilities:	Monthly
Primary Residence	\$ _____	Mortgage/Rent	Bal. \$ _____ P.I.T. \$ ____ /mo
Motor Vehicles Year ____ Make _____	\$ _____	Loans	Bal. \$ _____ Pymt \$ ____ /mo
Investments - Registered	\$ _____	Credit Cards	Bal. \$ _____ Pymt \$ ____ /mo
- Non Registered	\$ _____	Line of Credit	Bal. \$ _____ Pymt \$ ____ /mo
Other Assets:	\$ _____	Other Loans/Leases	\$ _____ Pymt \$ ____ /mo
	\$ _____	Condo Fees	Pymt \$ ____ /mo
Total Assets	\$ _____	Total Liabilities	\$ _____ Total \$ _____
Total Net Worth		\$ _____	

Each Applicant represents and certifies that all of the information provided herein to the Bank is true, correct, and fully discloses the Applicant's financial assets and liabilities.

Witness X _____ Applicant X _____ Date _____

Witness X _____ Applicant X _____ Date _____

Authorization Re: Pre-Authorized Debit

You (which in this section only of this Application also includes any person who has signed below as holder of a PAD Account (defined below)) authorize us to debit your account indicated below 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 installment payment of principal and interest on the due date thereof, and any other amounts that you may owe to us from time to time under the attached Agreement. The amount and timing of these regular payments are as set out in the section of the Agreement titled Payment Information. 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.

Name and Address of Processing Institution: _____

Processing Institution Number: Transit Number: Account Number:

THE FOREGOING PAYMENT AMOUNTS AND THE DUE DATES THEREOF MAY CHANGE, BUT BY SIGNING THIS PAD AUTHORIZATION YOU WAIVE ANY REQUIREMENT THAT WE PROVIDE YOU WITH PRIOR NOTICE OF ANY SUCH CHANGE(S). You also authorize us 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 to debit the PAD Account for such amounts. You acknowledge that this Authorization is for the purposes of personal pre-authorized debits.

You acknowledge that this Authorization is being provided for our benefit and the benefit of 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 the TD Canada Trust Branch indicated above. Such notice may be in writing or may be given orally (if we are able to verify your identity). If you cancel this Authorization and do not provide us 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 between you and us dated the same date as this Application (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 us 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 us 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 provide a written declaration that either (i) or (ii) above took place, and deliver it 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 us. You have certain recourse rights if any debit does not comply with this Authorization. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this Authorization. To obtain more information on your recourse rights, you may contact your financial institution or visit www.cdnpay.ca.

You warrant to us 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 us with updated information in writing concerning any change to the PAD Account.

You may contact us by mail at TD Investment Lending Services, 55 King St. W., 28th Floor, TD Tower, Toronto ON M5K 1A2, by fax at 1-866-294-7662, by telephone at 1-800-450-3935, or by email at tdinvtn@td.com.

Date: _____

Signature of PAD Account Holder

Signature of PAD Joint Account Holder

Send all originals to your compliance department/MGA (if required), or if your corporate policy allows, send all originals directly to:

**TD Investment Lending Services
55 King St. W., 28th Floor, TD Tower
Toronto, ON M5K 1A2**

For information on our loans

See our website at: www.tdcanadatrust.com/investmentlending

Contact your local Regional Sales Manager

Or call us at 1-800-450-3935

Attach void cheque here



Loan Amortization Payment Schedule

Monthly Payment Factors per \$1,000 of Principal Loan Amount

Amortization =>	5 Years	10 Years	15 Years	20 Years	30 Years
Rates: 2.25%	17.6373	9.3137	6.5508	5.1781	3.8225
2.50%	17.7474	9.4270	6.6679	5.2990	3.9512
2.75%	17.8578	9.5411	6.7862	5.4217	4.0824
3.00%	17.9687	9.6561	6.9058	5.5460	4.2160
3.25%	18.0800	9.7719	7.0267	5.6720	4.3521
3.50%	18.1919	9.8888	7.1490	5.7998	4.4907
3.75%	18.3039	10.0006	7.2722	5.9289	4.6312
4.00%	18.4165	10.1245	7.3969	6.0598	4.7742
4.25%	18.5296	10.2438	7.5228	6.1923	4.9194
4.50%	18.6430	10.3638	7.6499	6.3265	5.0669
4.75%	18.7570	10.4848	7.7783	6.4622	5.2165
5.00%	18.8712	10.6066	7.9079	6.5996	5.3682
5.25%	18.9860	10.7291	8.0388	6.7384	5.5220
5.50%	19.1012	10.8526	8.1708	6.8789	5.6779
5.75%	19.2168	10.9769	8.3041	7.0208	5.8357
6.00%	19.3328	11.1021	8.4386	7.1643	5.9955
6.25%	19.4492	11.2280	8.5742	7.3093	6.1572
6.50%	19.5661	11.3548	8.7111	7.4557	6.3207
6.75%	19.6835	11.4824	8.8491	7.6036	6.4860
7.00%	19.8012	11.6108	8.9883	7.7530	6.6530
7.25%	19.9194	11.7401	9.1286	7.9038	6.8218
7.50%	20.0379	11.8702	9.2701	8.0559	6.9921
7.75%	20.1570	12.0011	9.4128	8.2095	7.1641
8.00%	20.2764	12.1328	9.5565	8.3644	7.3376
8.25%	20.3963	12.2653	9.7014	8.5207	7.5127
8.50%	20.5163	12.3984	9.8472	8.6780	7.6891
8.75%	20.6372	12.5327	9.9945	8.8371	7.8670
9.00%	20.7584	12.6676	10.1427	8.9973	8.0462
9.25%	20.8799	12.8033	10.2919	9.1587	8.2268
9.50%	21.0019	12.9398	10.4422	9.3213	8.4085
9.75%	21.1242	13.0770	10.5936	9.4852	8.5915
10.00%	21.2470	13.2151	10.7461	9.6502	8.7757

For example, you may wish to calculate the payment on a \$100,000 loan at a time when the prime rate is 2.50%, and the desired amortization is 30 years. The initial rate on this loan is $P + 1.25\% = 3.75\%$. The initial payments will be $100 \times \$4.6312 = \463.12 per month.