COMMERCIAL MORTGAGE INFORMATION PACKAGE



Atte	ention:								
Bor	rower:	Appraise	d/Est. Value: \$						
	lress:	T (F	Type of Real Estate:						
Cor	ntact:	Purpose:							
Pho	ne No:	Property	Address:						
Fax	No:								
Enc	losed you will find the following information to suppor	rt a mortgage applic	ation for the above noted clients:						
	Commercial Mortgage Application		Appraisal						
	Applicant(s), Guarantor(s) Statement of Affairs		Environmental Report						
	Financial Statements (3 years)		Officers of the Company						
	Purchase and Sale Agreement								
	Tax Returns (3 years for applicant(s)/guarantor(s))								
	Comments:								
	Date: Referral Source	ce:							
	Contact:								
607	LIFAX, NS 4 Lady Hammond Rd, 4th floor fax, NS B3K 2R7	Tel (902) 453-4220 Toll Free (800) 668- Fax (902) 453-4006							

Ismhalifax@aclsm.ca www.lsm.ca

Commercial Mortgages

Summary of application process and criteria



- Purchase
- New Construction / Renovations
- Transfers / Assignment
- Equity Take-out / Refinance

Types of Real Estate:

- Multi-residential
 - CMHC insured maximum 85%
 - Non-profit organization CMHC or government guaranteed
 - Conventional up to 65% of appraised value
 - Affordable housing program (CMHC)

Commercial

- Strip malls
- Office buildings
- Industrial buildings
- Land for residential development
- Spec home construction under selective circumstances
- Churches, motels, mini home parks
 - Maximum up to 65% determined by location, conditions, marketability, cash flow position
 - ▲ Amortization up to 15 years (CMHC 25 years)
 - ▲ Confirmed cash flow to provide minimum 1.2 x debt service coverage

Interest Rates:

- Fully competitive in the industry and based on perceived risk that includes location, type, condition, debt service, etc.
- CMHC Posted residential rate or less, depending on the merits of the application

Applications Fees:

- Range up to 1.5% of loan amount based on the complexity of the application
- Applicable CMHC fees

Areas Served:

- → New Brunswick
- Newfoundland and Labrador
- Nova Scotia
- Prince Edward Island

Application Flow:

- Broker/referral source submits proposal with supporting documentation and recommendations.
- League Savings and Mortgage will review and, if interested, will issue a Preliminary Letter of Interest outlining our initial terms and conditions within 48 hours.
- Client reviews League Savings' Preliminary Letter of Interest and if the client decides to proceed, returns the signed acknowledgement with the commitment fee. If the client has any concerns or matters requiring clarification, these should be raised.
- League Savings and Mortgage proceeds to complete the underwriting process leading to presentation and decision with subsequent notification to the borrower of approval by way of a formal commitment letter, which is to be signed and returned to League Savings.

Note: Our underwriting process usually includes a site visit that can be arranged at the convenience of the applicant.

Upon agreement by League Savings and Mortgage and client on terms and conditions, the mortgage package is sent to the Solicitor for closing.

Supporting Documentation:

- Commercial application including names of officers of the company
- Guarantors Statement of Affairs, 3 years tax returns and most recent NOA
- Three years financial statements for the company
- Current operating statement for the real estate to be financed
- Property details and photos
- Appraisal / Environmental report or questionnaire
- Current credit report personal and commercial
- Copy of Purchase and Sales Agreement, as appropriate
- Income / Expense Projections for 2 years
- Copies of leases and rent roll
- Construction cost estimates and contracts
- Transfers / Assignments:
 - Copy of maturity notice
 - Copy of original mortgage document
 - Property details and photo
 - Phase I Environmental Assessment Report, as required
 - Current Appraisal by an approved AACI

Contacts:

Richard Leonard - Ph: (902) 493-4859 / Fax: (902) 453-4006 / Cell: (902) 240-7745 / rleonard@aclsm.ca

Questions/Comments:



COMMERCIAL LOAN APPLICATION

CONTACT			Date	D = 1 = 1 1 / 1							
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DATED											
27.1.20			_			APPLI	CANT				
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APPLICANT(S)/GUARANTOR(S) STATEMENT OF AFFAIRS

PERSONAL INFORMATION

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Please provide details if you answer Yes to any of the following questions Date												
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Are you party to any claims or lawsuits?					al, federal, sales, GST taxes	Yes		No				
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The undersigned declare(s) that the statements made herein are for the purpose of obtaining business financing and are to the best of my/our knowledge and correct. The applicant(s) consent(s) to League Savings and Mortgage Company making any inquiries it deems necessary to reach a decision on application, and consent(s) to the disclosure at any time of any credit information about me/us to any credit reporting agency or to any one with whom I/we financial relations.																		

Date

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(FORM 115) CONSENT AND AUTHORIZATION TO USE PERSONAL INFORMATION

- 1. As the undersigned(s) to this Consent and Authorization to Use Personal Information, and in connection with the application to League Saving and Mortgage Company ("LSM") for a financial product and/or service, and/or providing a guarantee in support of an application for a financial product and/or service (the "Application"), I/we (individually and collectively, as applicable, referred to hereafter in the singular) provide LSM with consent and authorization to:
 - a) verify, confirm, collect, use, and/or disclose any personal information contained in the Application for making reasonable inquiries and decisions necessary for evaluating the Application;
 - b) in the case of a mortgage or loan application: request, collect and obtain from LSM or its affiliates; any person; credit reporting agency; insurer; financial institution; or any other entity as may be required, any information necessary to verify and confirm the state of my financial affairs; and
 - c) collect, use and disclose my personal information for the following purposes:
 - i. to understand my financial needs;
 - ii. in the case of a mortgage or loan application, to evaluate my credit standing and to share or exchange reports and information with credit reporting agencies, insurers and/or other financial institutions;
 - iii. to determine my suitability and eligibility for products and services including loan insurance;
 - iv. to promote and offer LSM products and services to me, or those of others that LSM believes may be of interest to me:
 - v. to meet legal and regulatory requirements;
 - vi. to investigate and adjudicate insurance claims, fraudulent and/or other illegal activities;
 - vii. to provide ongoing service to me, and disclose my personal information to anyone who works with or for LSM, but only to the extent necessary for providing products and/or services to me:
 - viii. where my account has originated through a credit union or broker/agent, to release periodic information on these accounts to the referring source to enhance the level of service provided to me; and
 - ix. to protect my interests and those of LSM.

"Personal information" means information that identifies me as a customer of LSM and includes, without limitation, information provided to LSM and information obtained from other sources with my consent.

- 2. I hereby understand and acknowledge that if the Application is a referral from a credit union or broker/agent, LSM may pay a referral fee as compensation to the referring agent.
- 3. Where LSM is unable to approve my Application for a real property mortgage, I provide LSM with consent and authorization to refer the Application to another lender (an "Alternate Lender") who, subject to my final agreement, may approve the Application on terms and conditions it deems acceptable. For this purpose, as applicable, I provide consent and authorization for:

- a) disclosure of any personal information concerning the Application by LSM to an Alternate Lender:
- b) disclosure of details of an approved Application by the Alternate Lender to my real estate agent; and/or
- c) disclosure of any personal information by the Alternate Lender concerning its approved Application to LSM from time to time over the term of the mortgage, and LSM's collection of that personal information.
- 4. I consent and authorize LSM, at its sole option and without further notice to me, to disclose my personal information to the referring credit union or broker/agent for the purpose of their being kept up to date on the balance and renewal status of the LSM product(s) and/or service(s) I received from that referral, as applicable.
- 5. I acknowledge that my consent and acknowledgement under paragraph 1 may only be withdrawn prior to the Application being approved, and is effective only through written notice of such withdrawal to LSM. Receipt of such notice will result in a declined Application. Once an Application is approved, consent provided under paragraph is required for LSM's delivery of its products and/or services and cannot be withdrawn.
- 6. From time to time, I consent to LSM sending me commercial electronic messages to promote and offer its products and services, and/or those LSM believes to be of interest to me. I understand that I may withdraw my consent to receive these messages at any time by using the unsubscribe mechanism accompanying those messages.

Please complete the following section in full:									
☐ Yes, I do.	If your loan application is for a real property mortgage, do you consent to the referral								
☐ No, I do not.	of your application to	o an Alternate Lender as described in paragraph 3?							
☐ Not applicable.									
□ Yes, I do. □ No, I do not.	ou commercial electronic messages to promote their escribed in paragraph 6 above?								
DATED the day of, 20									
Name of Applicant or G	Guarantor (please print)		Signature of Applicant or Guarantor						
Name of Co-Applicant (please print)		Signature of Co-Applicant						

For more information regarding League Savings' commitment to protecting your privacy including your right to limit or withdraw your consent and authorization respecting your personal information, please review League Savings' Privacy Code available at www.lsm.ca or call us at 1-800-668-2879. Our address is 6074 Lady Hammond Road, Halifax, NS, B3K 2R7.