

REFERENCE #: _____ MAX APPROVED AMOUNT: \$ _____

1 APPLICANT INFORMATION (REGISTERED OWNER OF PREMISES)			
Last Name:		First Name:	
Date of Birth (MM-DD-YYYY):		S.I.N. # (Optional):	
Street Address:		Unit #:	
City:		Province:	
Length at Residence: Months ____ Years ____ <input type="checkbox"/> Own <input type="checkbox"/> Rent		Postal Code:	
Credit Card # (Optional):		Home Tel:	
Annual Household Income (Required for amounts \$7,500 or greater): \$		Driver's License #:	
Length of Employment: Months ____ Years ____		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced/Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Common Law	
Job Title:		Employment Status: <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Other _____	
Business Tel:		Employer Name:	
		Email (Optional):	

2 CO-APPLICANT INFORMATION			
Last Name:		First Name:	
Date of Birth (MM-DD-YYYY):		S.I.N. # (Optional):	
Street Address:		Unit #:	
City:		Province:	
Relationship to Applicant:		Postal Code:	
Length of Employment: Months ____ Years ____		Home Tel:	
Job Title:		Employment Status: <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Other _____	
Business Tel:		Employer Name:	
		Email (Optional):	

3 PAYMENTS AND COST OF CREDIT DISCLOSURE			
All fields (1 to 9) MUST be completed before agreement is signed			
1. THE "PROPERTY" (PURCHASED GOODS, I.E. FURNACE)		Payment Example: Equal Monthly Payment \$5,000 X 0.01135 = \$56.75	
DESCRIPTION: Water Heater		Interest Rate 8.95%	Loan Term 60
2. ESTIMATED AMOUNT OF "LOAN" (INCLUDING TAXES)	\$	Amortization 144	Amount of Loan \$5,000.00
3. ESTIMATED MONTHLY PAYMENT	\$	Rate Factor 0.01135	
4. INTEREST RATE	%	Monthly Payment Calculation:	
5. LOAN TERM	60 MONTHS	a. Administrative Fee: The Administrative Fee will be debited from your bank account upon payment by us on your behalf of monies due to the seller of the Property.	
6. AMORTIZATION	120 MONTHS	b. Deferral Plan: You will have no payments and pay no interest for the Deferral Period, other than the Administration Fee. End of Deferral Period Options:	
7. ADMINISTRATIVE FEE	\$39.95	1) You may pay us the Amount of Loan, or	
8. DEFERRAL OPTION: <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	MONTHS	2) You may make Equal Monthly Payments as outlined in this Agreement	
9. PROMO CODE: <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		c. Your Equal Monthly Payments will be calculated by multiplying the Amount of Loan as outlined in section d) by the appropriate Rate Factor (found in Section 19 on the Equal Payment Agreement - Additional Terms and Conditions).	
		d. Amount of Loan: The Amount of Loan is defined as the amount including taxes that you direct us to pay on your behalf to the seller of the Property as indicated by initialing the invoice, or other instrument from the seller of the Property and/or services received.	
		e. Cost of Borrowing: Your Total Cost of Borrowing is calculated by multiplying the Estimated Monthly Pmt. by the Loan Term plus the Residual (see Section 19) plus the Administration Fee minus the Amount of Loan. In the payment example, the Total Cost of Borrowing is \$1,978.45 (\$56.75 x 60 + \$3,533.50 + \$39.95 - \$5,000.00).	
		f. Within 30 days of payment on your behalf to the seller of the Property we will mail to you at the address above a statement of your account outlining the Payment Date, your Equal Monthly Payment, the Amount of Loan and your Total Cost of Borrowing.	
		g. See Section 19 for payment details.	

The undersigned ("undersigned" or "you") acknowledges and agrees that personal information contained in this agreement or provided subsequently for the purpose of securing credit and warrants that it is true, correct and complete, and personal information obtained from a credit/consumer reporting agency and/or financial institution, as described below, may be used by, collected and/or disclosed to SNAP Home Finance Corp. ("Lender", "SHFC", "we", "us" or "SNAP") (including subsidiaries, affiliates, agents and contractors of SHFC, as well as the authorized dealer named above or any other authorized dealer(s) designated by SHFC) for the following purposes: (i) evaluating the credit application and the undersigned's eligibility for credit, (ii) entering into a conditional sales agreement or other agreement, (iii) contract management and administration, (iv) product warranty or marketing of other related products or services, and (v) other reasonable business purposes (all such agreements being the "Agreement"). The undersigned acknowledges and agrees that personal information may be transferred to a third party to be used for the same purposes as described herein if the conditional sales agreement or Agreement entered into by the undersigned is transferred or assigned to such third party. The undersigned may request the name and address of the credit/consumer reporting agency supplying the credit/consumer report.

The Additional Terms and Conditions form part of this Agreement. Please ensure you have read and received a copy of the Additional Terms and Conditions prior to signing.

Executed at: _____ Execution Date: _____
CITY MM-DD-YYYY

Applicant Signature: _____ Co-Applicant Signature: _____