



PERSONAL LOAN APPLICATION OR STATEMENT OF AFFAIRS

FORM 11102 (03/2005)

This application is the property of RBC Royal Bank of Canada.

BRANCH: ACCT. OFFICER CODE: NEG FEES DATE: / /

AMT OF LOAN REQ.: PURPOSE OF LOAN:

VISA ACCT NO.: CUSTOMER MASTER NO.: NATIONAL INSURANCE NO.:

PERSONAL INFORMATION section containing fields for name, date of birth, address, marital status, and financial details.

EMPLOYMENT INFORMATION section containing fields for employer details, occupation, and income.

FINANCIAL INFORMATION section containing tables for assets, liabilities, and real estate owned.

APPLICABLE LOAN TYPE section with interest rate and payment options.

I warrant and confirm the information given herein is true and correct and I understand clearly it is being used to determine my credit responsibility.

PAYMENT IN MONTHLY INSTALLMENTS section with checkboxes for payment frequency and maturity date.

APPLICANT'S SIGNATURE

CO-SIGNOR (SPOUSE ONLY)

SOURCE OF BUSINESS

- NEW REFINANCE FORMER NEWSPAPER RADIO TV OTHER (SPECIFY)
 MAIL DROP DIRECT MAIL WALK IN SIGN STAFF REFERRAL CLIENT REFERRAL

JUDGEMENTS OR LEGAL PROCEEDINGS (PARTICULARS)

INDIRECT LIABILITIES (PARTICULARS)

INVESTIGATION

EMPLOYER CONFIRMS <input type="checkbox"/> POSITION <input type="checkbox"/> INCOME <input type="checkbox"/> SERVICE	OTHER INFORMATION
PREVIOUS EMPLOYER CONFIRMS <input type="checkbox"/> POSITION <input type="checkbox"/> INCOME <input type="checkbox"/> SERVICE	
SPOUSE'S EMPLOYER CONFIRMS <input type="checkbox"/> POSITION <input type="checkbox"/> INCOME <input type="checkbox"/> SERVICE	
LANDLORD / MORTGAGE HOLDER <input type="checkbox"/> MO. PAYMENT <input type="checkbox"/> YEARS THERE <input type="checkbox"/> PAYING HABITS - <input type="checkbox"/> GOOD / <input type="checkbox"/> SLOW	

EXISTING CREDITORS (Verify standing of account with all creditors.)

NAME OF COMPANY / BANK	TELEPHONE	DATE ACCT OPENED	HIGH CREDIT	TERMS	BALANCE	RATING	OTHER INFORMATION OBTAINED
		/ /					
		/ /					

RECORD PARTICULARS OF LAST CHECK COMPLETED

GENERAL INFORMATION	CONFIRMATION		REFERENCE CHECKED	DATE ACCT OPENED	HIGH CREDIT	TERMS	PRESENT BALANCE	RATING
	YES	NO						
AGE	<input type="checkbox"/>	<input type="checkbox"/>		/ /				
ADDRESS	<input type="checkbox"/>	<input type="checkbox"/>		/ /				
EMPLOYER	<input type="checkbox"/>	<input type="checkbox"/>		/ /				
SALARY	<input type="checkbox"/>	<input type="checkbox"/>		/ /				

INVESTIGATOR'S REMARKS NO. OF YEARS RBC CUSTOMER

COLLATERAL SECURITY
 HELD TO BE OBTAINED BEING SENT
 SHOW FULL PARTICULARS FORM NO. AND DESCRIPTION OF SECURITY. } INITIALS

ENDORSEMENT(S) AND/OR CO-SIGNER(S) (ATTACHED S.O.A.)

INSERT NAME(S) AND THE DEGREE OF PROTECTION AFFORDED SUCH AS NET WORTH, ETC. }

TOTAL DEBT SERVICE RATIO (SPOUSE MUST CO-SIGN IF INCOME BEING USED) TOTAL MONTHLY PAYMENTS INCLUDING NEW LOAN / GROSS MONTHLY INCOME X 100 = % (should not exceed 40%)

- INFORMATION CHECK LIST AUTOMOBILE INSURANCE VERIFIED REGISTERED CHATTEL MORTGAGE SALARY ASSIGNMENT
 CHATTEL MORTGAGE ON MOTOR VEHICLE TAKEN SPOUSE'S COVENANT HELD SALARY DEDUCTION -

REFINANCE <input type="checkbox"/> LOAN #	TRANSIT #:	LOAN NOTE DATE - / /	ADD ON <input type="checkbox"/> LOAN #	TRANSIT #:
<input type="checkbox"/> CREDIT A/C #	TRANSIT #:		<input type="checkbox"/> DEBIT A/C #	TRANSIT #:

OTHER COMMENTS (If required)

CREDIT POLICY EXCEPTIONS	NAME AND SIGNATURE	APPROVING OFFICER
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