

PRELIMINARY INFORMATION FORM		
NIPISSING FIRST NATION GUARANTEED LOAN PROGRAM		
Personal Information	Applicant's Information	Spouse's Information
Name:		
Date of Birth:		
Applicant's Band Number:		
Social Insurance Number:		
Current Address:		
Phone Number:		
Number of Dependents:		
Employer:		
Address of Employer:		
Number of Years with Employer:		
Annual Salary:		
Do you have any outstanding loans with NFN?		
Payment Amount:		
Outstanding Amount:		
Details of Construction: Please check one:		
New Construction <input type="checkbox"/>	Purchase <input type="checkbox"/>	Renovation/Repair <input type="checkbox"/>
Other (specify):		
Amount of Funds being Requested? (min \$25,000.00 max \$300,000.00)		\$

Applicant's Signature

Date

Spouse's Signature

Date

Date Application Received:

FIRST NATIONS ON-RESERVE HOUSING LOAN PROGRAM
(the 'Program')

Re: Nipissing First Nation

('First Nation')

I hereby irrevocably authorize RBC Royal Bank to release, from time to time, to the council of the First Nation and to the First Nation's housing committee, any and all information in its possession regarding my business and personal financial affairs, including but not limited to, all information relating in any way to my loan application and any such loan I may qualify for under the Program.

If there is more than one person signing this document, each of us agree to the terms of this document.

Dated: _____

Signed:

**Royal Bank of Canada
Client Agreement****STURGEON FALLS BRANCH****170 KING ST
STURGEON FALLS, ON
P2B 1R5****BRANCH DOMICILE****CLIENT NAME (Please Print Clearly)**

Surname

First name

Initials

CLIENT CARD OR SRF NUMBER**GENERAL TERMS**

In this Client Agreement, please remember that:

"Applicant" means the person who signs this Client Agreement to apply for credit or a personal deposit account.

For a credit card the Applicant may be the primary applicant in whose name the Account is opened or a co-applicant, or other person to whom a card is issued on the account.

"I", "me" and "my" mean the Applicant who has signed this Client Agreement;**"Bank"** means Royal Bank of Canada;**"Royal Trust"** means Royal Trust Corporation of Canada (in Quebec, The Royal Trust Company);**"You" and "your"** mean the Bank if an application is made to the Bank and Royal Trust if an application is made to Royal Trust.**Collecting my personal information**

You may from time to time collect financial and other information about me such as:

- information establishing my identity (for example, name, address, phone number, date of birth, etc.) and my personal background;
- information related to transactions arising from my relationship with and through you, and from other financial institutions;
- information I provide on an application for any of your products and services;
- information for the provision of products and services; and
- information about financial behaviour such as my payment history and credit worthiness.

You may collect and confirm this information during the course of our relationship. You may obtain this information from a variety of sources, including from me, from service arrangements I make with or through you, from credit reporting agencies and other financial institutions, from registries, from references I provide to you and from other sources, as is necessary for the provision of your products and services.

I acknowledge receipt of notice that from time to time reports about me may be obtained by you from credit reporting agencies.**Using my personal information**

This information may be used from time to time for the following purposes:

- to verify my identity and investigate my personal background;
- to open and operate my account(s) and provide me with products and services I may request;
- to better understand my financial situation;
- to determine my eligibility for products and services you offer;
- to help you better understand the current and future needs of your clients;
- to communicate to me any benefit, feature and other information about products and services I have with you;
- to help you better manage your business and my relationship with you;
- to maintain the accuracy and integrity of information held by a credit reporting agency; and
- as required or permitted by law.

For these purposes, you may:

- make this information available to your employees, your agents and service providers, who are required to maintain the confidentiality of this information;
- share this information with other financial institutions; and
- give credit, financial and other related information to credit reporting agencies who may share it with others.

In the event your service provider is located outside of Canada, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located.

In the event your service provider is a Crown Corporation, the service provider is bound by, and the information may be disclosed in accordance with, federal access to information and privacy legislation.

Upon my request, you may give this information to other persons.

You may also use this information and share it with RBC® companies (i) to manage your risks and operations and those of RBC companies, (ii) to comply with valid requests for information about me from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know my choices under *"Other uses of my personal information"* for the sole purpose of honouring my choices.**If you have my social insurance number, you may use it for tax related purposes if I hold a product generating income and share it with the appropriate government agencies, and you may also share it with credit reporting agencies as an aid to identify me.****Other uses of my personal information**

- You may use this information to promote your products and services, and promote products and services of third parties you select, which may be of interest to me. You may communicate with me through various channels, including telephone, computer or mail, using the contact information I have provided.
- You may also, where not prohibited by law, share this information with RBC companies for the purpose of referring me to them or promoting to me products and services which may be of interest to me. You and RBC companies may communicate with me through various channels, including telephone, computer or mail, using the contact information I have provided. I acknowledge that as a result of such sharing they may advise you of those products or services provided.



- If I also deal with RBC companies, you may, where not prohibited by law, consolidate this information with information they have about me to allow you and any of them to manage my relationship with RBC companies and your business.

I understand that you and RBC companies are separate, affiliated corporations. RBC companies include your affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

I may choose not to have this information shared or used for any of these "Other uses" by contacting you as set out below, and in this event, I will not be refused credit or other services just for that reason. You will respect my choices and, as mentioned above, you may share my choices with RBC companies for the sole purpose of honouring my choices regarding "Other uses of my personal information".

My right to access my personal information

I may obtain access to the information you hold about me at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, to ask questions about your privacy policies or to request that the information not be used for any or all of the purposes outlined in "Other uses of my personal information" I may do so now or at any time in the future by:

- contacting my branch; or
- calling you toll free at 1-800-769-2511.

Your privacy policies

I may obtain more information about your privacy policies by asking for a copy of your "Financial fraud prevention and privacy protection" brochure, by calling you at the toll free number shown above or by visiting your website at www.rbc.com/privacy.

I certify that all information I give to you in connection with a credit application is true and complete.

This certification will also apply to all information I give to you in the future in connection with any other credit application.

MORTGAGES AND PERSONAL LOANS

I acknowledge that the granting of a mortgage does not represent a confirmation of the value or condition of the property, even if a property valuation or inspection is conducted by you, mortgage insurers or others, nor does it confirm my ability to pay the mortgage or loan. I acknowledge that you, mortgage insurers or others acting on your behalf, before or after mortgage or loan approval, to obtain credit information including obtaining reports from credit reporting agencies, about me in connection with: (i) the mortgage or loan application; (ii) the subsequent issuance of mortgage insurance with respect to the mortgage; or (iii) the inclusion of my mortgage or loan in a securitization transaction.

All information obtained from or concerning me in connection with approving the mortgage or loan, including credit reporting agency information, will be accessible to and may be used by mortgage insurers for any purposes related to the provision of loan insurance generally; I hereby consent to the use of the information by mortgage insurers.

CREDIT CARD

If I ever apply to you for a credit card, please open an account in my name, issue a credit card to me (and to the co-applicant if there is one for the account) and renew and replace the credit card(s) periodically.

I will comply with the cardholder agreement you will send to me when you issue, renew or replace my credit card. If I sign, use or accept my credit card, it will mean that I have received and read the Agreement. It will also mean that I have agreed with you to everything written there.

ALTERNATE LENDER

I agree that if you are unable to meet my credit needs, you may attempt to locate another lender ("alternate lender") on my behalf without further notice to me. I agree that you may share financial and other information about me with the alternate lender(s) selected by you. This information includes information contained in my loan/mortgage application, employment information, income verification and information obtained from credit reporting agencies. Also, I agree that an alternate lender to whom my application is referred may collect information about me from credit reporting agencies in connection with its consideration of the referred application and use the information for such purposes. I am aware that a fee may be paid to you by an alternate lender in connection with the referral of my loan/mortgage application. I agree that the alternate lender may advise you directly if my application is approved, declined or funded. Further, I agree to the release of the details of my mortgage placement to my real estate agent. I acknowledge that, although you may make efforts to locate an alternate lender, you are not under an obligation to do so and are not liable for any acts or omissions of an alternate lender. If I have any claims or disputes regarding a loan/mortgage with an alternate lender, I will settle the claims and disputes directly with the alternate lender.

Statement Pertaining to Third Party Applicable to Personal Loans and Mortgages

The proceeds of this credit facility will not be used by or on behalf of a third party. A third party is a person or an entity (for example a corporation), other than the applicant/co-applicant (or someone authorized to give instructions in respect of the account, for example a person with a power of attorney), who will benefit from the proceeds of the loan or mortgage. It means that the individual or entity gives instructions in respect of the proceeds, and directs the manner in which the proceeds will be used, but is not on the application for the loan or mortgage. To make this statement I have considered whether I or a co-applicant will take instructions from someone else or another entity regarding what I or a co-applicant should do with the funds or how to manage the loan/mortgage.

Note: Where the applicant or co-applicant is a parent, intending to use the credit facility to benefit their child (for example to purchase a house for the child or use funds for child's education) the child is not a "third party".

Note for Credit Card Applicants: Though I am not required to make this statement when I apply to you for a Credit Card, I acknowledge that any Credit Card you issue on my RBC Royal Bank® Credit Card Account must only be used by the person whose name is embossed on that card.

You and I have expressly requested that this Agreement be drawn in the English language. Vous et moi avons expressément demandé que ce contrat soit rédigé en langue anglaise.

Applicant

®/TM Trademark(s) of Royal Bank of Canada.

Date

Page 2 of 2



BANK COPY

**Royal Bank of Canada
Client Agreement****STURGEON FALLS BRANCH****170 KING ST
STURGEON FALLS, ON
P2B 1R5****BRANCH DOMICILE****CLIENT NAME (Please Print Clearly)**

Surname

First name

Initials

CLIENT CARD OR SRF NUMBER**GENERAL TERMS**

In this Client Agreement, please remember that:

"Applicant" means the person who signs this Client Agreement to apply for credit or a personal deposit account.

For a credit card the Applicant may be the primary applicant in whose name the Account is opened or a co-applicant, or other person to whom a card is issued on the account.

"I", "me" and "my" mean the Applicant who has signed this Client Agreement;**"Bank"** means Royal Bank of Canada;**"Royal Trust"** means Royal Trust Corporation of Canada (in Quebec, The Royal Trust Company);**"You" and "your"** mean the Bank if an application is made to the Bank and Royal Trust if an application is made to Royal Trust.**Collecting my personal information**

You may from time to time collect financial and other information about me such as:

- information establishing my identity (for example, name, address, phone number, date of birth, etc.) and my personal background;
- information related to transactions arising from my relationship with and through you, and from other financial institutions;
- information I provide on an application for any of your products and services;
- information for the provision of products and services; and
- information about financial behaviour such as my payment history and credit worthiness.

You may collect and confirm this information during the course of our relationship. You may obtain this information from a variety of sources, including from me, from service arrangements I make with or through you, from credit reporting agencies and other financial institutions, from registries, from references I provide to you and from other sources, as is necessary for the provision of your products and services.

I acknowledge receipt of notice that from time to time reports about me may be obtained by you from credit reporting agencies.**Using my personal information**

This information may be used from time to time for the following purposes:

- to verify my identity and investigate my personal background;
- to open and operate my account(s) and provide me with products and services I may request;
- to better understand my financial situation;
- to determine my eligibility for products and services you offer;
- to help you better understand the current and future needs of your clients;
- to communicate to me any benefit, feature and other information about products and services I have with you;
- to help you better manage your business and my relationship with you;
- to maintain the accuracy and integrity of information held by a credit reporting agency; and
- as required or permitted by law.

For these purposes, you may:

- make this information available to your employees, your agents and service providers, who are required to maintain the confidentiality of this information;
- share this information with other financial institutions; and
- give credit, financial and other related information to credit reporting agencies who may share it with others.

In the event your service provider is located outside of Canada, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located.

In the event your service provider is a Crown Corporation, the service provider is bound by, and the information may be disclosed in accordance with, federal access to information and privacy legislation.

Upon my request, you may give this information to other persons.

You may also use this information and share it with RBC® companies (i) to manage your risks and operations and those of RBC companies, (ii) to comply with valid requests for information about me from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know my choices under *"Other uses of my personal information"* for the sole purpose of honouring my choices.**If you have my social insurance number, you may use it for tax related purposes if I hold a product generating income and share it with the appropriate government agencies, and you may also share it with credit reporting agencies as an aid to identify me.****Other uses of my personal information**

- You may use this information to promote your products and services, and promote products and services of third parties you select, which may be of interest to me. You may communicate with me through various channels, including telephone, computer or mail, using the contact information I have provided.
- You may also, where not prohibited by law, share this information with RBC companies for the purpose of referring me to them or promoting to me products and services which may be of interest to me. You and RBC companies may communicate with me through various channels, including telephone, computer or mail, using the contact information I have provided. I acknowledge that as a result of such sharing they may advise you of those products or services provided.



- If I also deal with RBC companies, you may, where not prohibited by law, consolidate this information with information they have about me to allow you and any of them to manage my relationship with RBC companies and your business.

I understand that you and RBC companies are separate, affiliated corporations. RBC companies include your affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

I may choose not to have this information shared or used for any of these "Other uses" by contacting you as set out below, and in this event, I will not be refused credit or other services just for that reason. You will respect my choices and, as mentioned above, you may share my choices with RBC companies for the sole purpose of honouring my choices regarding "Other uses of my personal information".

My right to access my personal information

I may obtain access to the information you hold about me at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, to ask questions about your privacy policies or to request that the information not be used for any or all of the purposes outlined in "Other uses of my personal information" I may do so now or at any time in the future by:

- contacting my branch; or
- calling you toll free at 1-800-769-2511.

Your privacy policies

I may obtain more information about your privacy policies by asking for a copy of your "Financial fraud prevention and privacy protection" brochure, by calling you at the toll free number shown above or by visiting your website at www.rbc.com/privacy.

I certify that all information I give to you in connection with a credit application is true and complete.

This certification will also apply to all information I give to you in the future in connection with any other credit application.

MORTGAGES AND PERSONAL LOANS

I acknowledge that the granting of a mortgage does not represent a confirmation of the value or condition of the property, even if a property valuation or inspection is conducted by you, mortgage insurers or others, nor does it confirm my ability to pay the mortgage or loan. I acknowledge that you, mortgage insurers or others acting on your behalf, before or after mortgage or loan approval, to obtain credit information including obtaining reports from credit reporting agencies, about me in connection with: (i) the mortgage or loan application; (ii) the subsequent issuance of mortgage insurance with respect to the mortgage; or (iii) the inclusion of my mortgage or loan in a securitization transaction.

All information obtained from or concerning me in connection with approving the mortgage or loan, including credit reporting agency information, will be accessible to and may be used by mortgage insurers for any purposes related to the provision of loan insurance generally; I hereby consent to the use of the information by mortgage insurers.

CREDIT CARD

If I ever apply to you for a credit card, please open an account in my name, issue a credit card to me (and to the co-applicant if there is one for the account) and renew and replace the credit card(s) periodically.

I will comply with the cardholder agreement you will send to me when you issue, renew or replace my credit card. If I sign, use or accept my credit card, it will mean that I have received and read the Agreement. It will also mean that I have agreed with you to everything written there.

ALTERNATE LENDER

I agree that if you are unable to meet my credit needs, you may attempt to locate another lender ("alternate lender") on my behalf without further notice to me. I agree that you may share financial and other information about me with the alternate lender(s) selected by you. This information includes information contained in my loan/mortgage application, employment information, income verification and information obtained from credit reporting agencies. Also, I agree that an alternate lender to whom my application is referred may collect information about me from credit reporting agencies in connection with its consideration of the referred application and use the information for such purposes. I am aware that a fee may be paid to you by an alternate lender in connection with the referral of my loan/mortgage application. I agree that the alternate lender may advise you directly if my application is approved, declined or funded. Further, I agree to the release of the details of my mortgage placement to my real estate agent. I acknowledge that, although you may make efforts to locate an alternate lender, you are not under an obligation to do so and are not liable for any acts or omissions of an alternate lender. If I have any claims or disputes regarding a loan/mortgage with an alternate lender, I will settle the claims and disputes directly with the alternate lender.

Statement Pertaining to Third Party Applicable to Personal Loans and Mortgages

The proceeds of this credit facility will not be used by or on behalf of a third party. A third party is a person or an entity (for example a corporation), other than the applicant/co-applicant (or someone authorized to give instructions in respect of the account, for example a person with a power of attorney), who will benefit from the proceeds of the loan or mortgage. It means that the individual or entity gives instructions in respect of the proceeds, and directs the manner in which the proceeds will be used, but is not on the application for the loan or mortgage. To make this statement I have considered whether I or a co-applicant will take instructions from someone else or another entity regarding what I or a co-applicant should do with the funds or how to manage the loan/mortgage.

Note: Where the applicant or co-applicant is a parent, intending to use the credit facility to benefit their child (for example to purchase a house for the child or use funds for child's education) the child is not a "third party".

Note for Credit Card Applicants: Though I am not required to make this statement when I apply to you for a Credit Card, I acknowledge that any Credit Card you issue on my RBC Royal Bank® Credit Card Account must only be used by the person whose name is embossed on that card.

You and I have expressly requested that this Agreement be drawn in the English language. Vous et moi avons expressément demandé que ce contrat soit rédigé en langue anglaise.

Applicant

®/TM Trademark(s) of Royal Bank of Canada.

Date

Page 2 of 2



BANK COPY