



**Paul Green, MBA**

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Step 1

Our goal is to provide you with a fast, hassle free turnaround of your aircraft loan application. To help us accomplish this, we require a fully completed Credit Application together with all supporting information and related documentation. Please use the attached forms and check-lists provided below to help you complete this process.

#### Required Information to complete this application

Personal Applications		Corporate Applications	
<input checked="" type="checkbox"/>	Completed and signed Credit Application. If spouse is jointly registered on assets, the spouse will have to also sign the application.	<input checked="" type="checkbox"/>	All information detailed on the left, plus:
<input checked="" type="checkbox"/>	Revenue Canada Notice of Assessments (NOA's) for prior two (2) years	<input checked="" type="checkbox"/>	Three years of historic financial statements
<input checked="" type="checkbox"/>	Current payroll stub	<input checked="" type="checkbox"/>	Interim financial statements if year-end is more than six months past
<input checked="" type="checkbox"/>	Personal identification (Birth Certificate, Driver's License, or Canadian Passport)		
	If available:		
<input checked="" type="checkbox"/>	Completed and signed Purchase Agreement		
<input checked="" type="checkbox"/>	Detailed aircraft specifications		



Step 2

Forward your Credit Application and supporting documentation via email to AvCapital:

Email: [applications@avcapital.ca](mailto:applications@avcapital.ca)



Step 3

- Upon receipt of your application we will contact you immediately to confirm receipt.
- After our initial review we may contact you again with questions regarding your application and to request any missing items.
- Upon completion of our credit analysis and underwriting processes, we will issue you a Commitment Letter detailing the terms and conditions relevant to your specific loan. This is our commitment to you!
- When you are ready to proceed we will send a complete set of Loan Documents to you for signing. That's it!

#### Anticipated Turn Around Times For Loan Approval

Individual Buyer	Small Business	Corporate Loans (>\$1mm)
3-5 Business Days	4-7 Business Days	5-10 Business Days



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### Aircraft Loan Application

				Date of Application: _____	
Applicant Name: _____					
Street Address: _____					
City: _____		Province: _____		Postal Code: _____	
Contact Number: _____		Email Address: _____			
Social Insurance Number: _____		Date of Birth: _____		Citizenship: _____	
Employer: _____		Start Date: _____		Web: _____ www. _____	
Title: _____		Address: _____			
Pilot License Type: _____		Year Obtained: _____		Annual Hrs: _____	
Will applicant be sole operator? <input type="checkbox"/> Yes <input type="checkbox"/> No					

### Corporate Applications (Complete if Relevant)

Business Name: _____		
Street Address: _____		
City: _____	Province: _____	Postal Code: _____
Website: _____ www. _____		

### Aircraft Description (attach aircraft spec sheet or aircraft web listing if available)

Year / Make / Model: _____		
Airframe Serial Number: _____	Registration Mark: _____	TTSN: _____
Engine 1 (Make & Model): _____	Serial Number: _____	TTSOH: _____
Engine 2 (Make & Model): _____	Serial Number: _____	TTSOH: _____
Propeller 1 (Make): _____	Serial Number: _____	TTSOH: _____
Propeller 2 (Make): _____	Serial Number: _____	TTSOH: _____
Name of Seller: _____	Contact #: _____	

### Transaction Details

Sale Price: \$ _____	<input type="checkbox"/> USD <input type="checkbox"/> CDN
Less Down-payment: \$ _____	Will aircraft be imported? <input type="checkbox"/> Yes <input type="checkbox"/> No
Net Amount to Finance: \$ _____	Target Monthly Payment: CDN\$ _____ To CDN\$ _____

Personal Financial Statement

Assets		Liabilities	
Cash on Hand:	\$	Bank Overdraft:	\$
Stocks and Bonds:	\$	Bank Loans:	\$
RRSP:	\$	Personal Line of Credit:	\$
Real Estate Holdings (detail below):	\$	Credit Cards Balance:	\$
Automobiles:	\$	Real Estate Mortgages:	\$
Aircraft:	\$	Automobile Loans:	\$
Household and Personal Effects:	\$	RRSP Loans:	\$
Other Assets (Detail Below):	\$	Other Liabilities (Detail Below):	\$
	\$		\$
	\$		\$
Total Assets: (A)	\$	Total Liabilities: (B)	\$
Personal Net Worth: (A minus B)		\$	

Real Estate Holdings

Address	Title in Name of:	Date Purchased	Purchase Price	Market Value	Mortgage Balance
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
	Total:		\$	\$	\$

Sources of Income

Annual Salary (self):	\$	Mortgage Payment:	\$
Annual Salary (spouse):	\$	Line of Credit:	\$
Bonuses & Commissions:	\$	Bank Loan Payments:	\$
Dividends:	\$	Credit Card Payments:	\$
Real Estate Income:	\$	Auto Payments:	\$
Other Income (itemize):	\$	Alimony / Support:	\$
	\$	Other Obligations (itemize):	\$
	\$		\$
Total Annual Income:	\$		\$
Divide by 12 Months:	\$	Total Monthly Obligations:	\$

Other

Has any business in which you have been involved ever declared bankruptcy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever declared personal bankruptcy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever had any goods repossessed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you a defendant in any legal actions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

## Applicant Consent

I hereby authorize the Creditor ("Creditor") to investigate my credit record and to establish and maintain a file of personal information about me. I consent to Creditor obtaining consumer reports and other credit information from, and disclosing consumer reports and other credit information to, credit reporting agencies, the credit bureau, any person or corporation with whom or which I have had financial relations and suppliers of services such as collection agencies or bailiffs and persons which Creditor may have business dealings with specifically related to the servicing and financing of my account. I consent to this collection, use and disclosure of consumer reports and other credit information for the purposes of: assessing my creditworthiness in connection with financing transactions, making a decision about my credit application; monitoring, evaluating, servicing and collecting my account; and responding to inquiries about my application, account or file. I understand that the provision of my Social Insurance Number ("SIN") is optional and that the processing of my credit application is not conditional on my providing my SIN. I understand that choosing not to provide my SIN **is likely to** increase the time required to process my application and **may** result in Creditor not receiving current and accurate information about my credit rating.

By signing, I confirm that I have read and understand the content of the Privacy Law Information provided below and this Credit Application.

_____	_____	_____
Date	Applicant Name (Please Print)	Applicant Signature

_____	_____	_____
Date	Applicant Name (Please Print)	Applicant Signature

## PRIVACY LAW INFORMATION SHEET

The following information is provided to you in compliance with Canadian privacy law. Please read this sheet carefully and retain it for your reference.

In January 2004, privacy law will come into effect in most of the provinces of Canada which will have an impact on standard business transactions and relationships with lenders, investors, vendors and purchasers among others. The law, which is entitled the *Personal Information Protection and Electronic Documents Act* ("PIPEDA"), requires individuals, partnerships, corporations and other "organizations" to adhere to 10 principles of fair information management when collecting, using and disclosing information about an identifiable individual ("personal information") in the course of commercial activities.

Among the requirements imposed on organizations by PIPEDA are the requirement to:

- identify the purposes for which organizations collect, use and disclose personal information;
- obtain consent to the collection, use and disclosure of an individual's personal information; and
- limit the collection, use, disclosure and retention of personal information to that which is necessary for the purposes identified by organizations and authorized by individuals.

The purposes for which we collect and use personal information and a description of the organizations to which we may disclose personal information are documented on your Credit Application. We also obtain consent to the collection, use and disclosure of personal information on your Credit Application.

If you authorize us to collect your personal information, we will provide you with access to that information on your request. If you believe that your personal information on record with us is inaccurate or incomplete, we will investigate and make any corrections or additions to the information that our investigation demonstrates are necessary.