

PLEASE ENSURE THAT THE INFORMATION RECORDED BELOW IS COMPLETE AND ACCURATE.

1 - PERSONAL INFORMATION

	APPLICANT	CO-APPLICANT / SPOUSE
SURNAME		
FIRST NAME(S)		
DATE OF BIRTH	D M Y AGE :	D M Y AGE :
SOCIAL INSURANCE NUMBER		
DRIVER'S LICENSE		
MARITAL STATUS	<input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> DIVORCED	<input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> DIVORCED
NUMBER OF DEPENDANTS	CHILD(REN): OTHER:	CHILD(REN): OTHER:
CORRESPONDENCE	<input type="checkbox"/> ENGLISH <input type="checkbox"/> FRENCH	<input type="checkbox"/> ENGLISH <input type="checkbox"/> FRENCH
CURRENT ADDRESS		
CITY, PROVINCE, POSTAL CODE		
TELEPHONE (HOME)	()	()
BUSINESS TELEPHONE	()	()
FAX NUMBER	()	()
TIME AT THIS ADDRESS	SINCE: YEAR(S):	
PREVIOUS ADDRESS (IF AT CURRENT ADDRESS FOR LESS THAN 2 YEARS)		
CITY, PROVINCE, POSTAL CODE		
<input type="checkbox"/> OWNER <input type="checkbox"/> TENANT <input type="checkbox"/> OTHER: _____	MTGE CREDITOR/ LANDLORD TELEPHONE ()	MTHLY MTGE PMT (princ. & int.): \$ MONTHLY RENT: \$

2 - INFORMATION RELATING TO THE EMPLOYMENT

TYPE OF OCCUPATION	<input type="checkbox"/> FULL-TIME <input type="checkbox"/> SELF-EMPLOYED	<input type="checkbox"/> PART-TIME <input type="checkbox"/> PENSIONER	<input type="checkbox"/> SEASONAL	<input type="checkbox"/> FULL-TIME <input type="checkbox"/> SELF-EMPLOYED	<input type="checkbox"/> PART-TIME <input type="checkbox"/> PENSIONER	<input type="checkbox"/> SEASONAL
EMPLOYER						
EMPLOYER'S ADDRESS						
OCCUPATION						
HOW LONG	SINCE: YR(S) MTH(S)			SINCE: YR(S) MTH(S)		
GROSS ANNUAL INCOME (\$) PLEASE ENCLOSE PROOF OF INCOME						
FORMER EMPLOYER AND TELEPHONE NO. IF LESS THAN 3 YEARS						
REFERENCES	NAME AND ADDRESS	TELEPHONE	RELATIONSHIP			
(1)						
(2)						
(3)						

3 - ADVISOR INFORMATION

Surname	First name	Dealer No.	Advisor No.
Address	City	Province	Postal Code
Telephone No. ()	Fax No. ()	E-mail	

TM: Advisor's Choice is a trade mark of B2B Trust

1 - B2B TRUST HEAD OFFICE 2 - CLIENT

35007-7 (04-2001) (Version française : 35008-0)

4 - ASSETS		
	APPLICANT	CO-APPLICANT / SPOUSE
	CURRENT VALUE	CURRENT VALUE
NAME OF FINANCIAL INSTITUTION BANK ACCOUNT		
NAME OF FINANCIAL INSTITUTION BANK ACCOUNT		
NAME OF FINANCIAL INSTITUTION BANK ACCOUNT		
NAME OF FINANCIAL INSTITUTION BANK ACCOUNT		
RRSP		
PROPERTY <input type="checkbox"/> CURRENT ADDRESS - SEE SECTION 1 ADDRESS:		
VEHICLE (MAKE/MODEL) (YR)		
STOCKS/BONDS		
OTHER		
TOTAL ASSETS	\$	\$

5 - LIABILITIES				
	APPLICANT		CO-APPLICANT / SPOUSE	
	MONTHLY PAYMENTS	CURRENT BALANCE	MONTHLY PAYMENTS	CURRENT BALANCE
CREDIT CARDS				
PERSONAL LOANS				
RENT / MORTGAGE				
CAR LOAN (MAKE/MODEL) (YR)				
SUPPORT PAYMENTS				
OTHER				
TOTAL LIABILITIES	\$	\$	\$	\$
NET WORTH (TOTAL ASSETS - TOTAL LIABILITIES): \$				

I am applying for a Line of Credit in the amount of

6 - DECLARATIONS

- I hereby apply for a Line of Credit. I understand that this Line of Credit will be evaluated, administered and, if it is approved, it will be granted by B2B Trust.
- I authorize B2B Trust to:
 - request information on my solvency or financial situation, from time to time and when necessary, for the purpose of this agreement and until complete payment of all sums due, from any person provided by law or from any credit bureau, person and agent of personal information or any person mentioned in the credit reports obtained, from any financial institution and from any mortgage insurer or from any other person who provided a reference and I authorize said persons to provide the information requested;
 - disclose information it has about me to any person authorized by law, any agent of personal information, any financial institution, any mortgage insurer, or, with my consent, any person so requesting;
 - use my social insurance number for identification purposes and for data consolidation, for the services rendered by B2B Trust.
- I hereby authorize B2B Trust to transmit the acceptance or refusal of this Line of Credit to my Advisor as indicated above in this Line of Credit Application. I understand that this Client Authorization revokes any previous authorization given by me to any other person in this regard.
I hereby recognize and agree that I am solely and entirely responsible for the choice of my Advisor, that B2B Trust has not made any representation to me in connection thereto and that B2B Trust will not, in any way, be liable for anything relating to such matters. I further undertake to indemnify and save B2B Trust harmless from any actions, suits, costs and/or damages that may be made against B2B Trust in this regard.
- I certify that the information provided herein is true, accurate and complete in every respect and that I do not hold any other liabilities than those declared in these present. Furthermore, I understand that B2B Trust's decision will be based on the information contained in this Line of Credit Application. I also declare not having withheld any information which could otherwise influence B2B Trust's decision.

APPLICANT'S SIGNATURE: _____

DATE: _____

CO-APPLICANT'S SIGNATURE: _____

DATE: _____

B2B TRUST - LINE OF CREDIT AGREEMENT

I further understand that this Agreement is subject and conditional upon my Line of Credit Application being accepted in writing by B2B Trust and that B2B Trust shall not be responsible for any loss incurred by me as a result of B2B Trust's delay or refusal to accept my application.

Date
(Date of drawing up of contract)

BETWEEN: B2B TRUST 130 Adelaide Street West, 4 th Floor Toronto, Ontario M5H 3P5	AND: THE APPLICANT / CO-APPLICANT <hr/> (See page 1) <hr/> <hr/> <hr/> <p style="text-align: center; font-size: small;">(Hereinafter called the "Client")</p>
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LINE OF CREDIT IN REPLACEMENT OF PREVIOUS AGREEMENT SIGNED:

UPON ACCEPTANCE BY B2B TRUST, THE CONTRACTING PARTIES AGREE AS FOLLOWS:

1. CREDIT FACILITIES AND DISCLOSURE OF COST OF BORROWING

In conformity with its Line of Credit program, B2B Trust shall extend credit facilities (hereafter designated the "Line of Credit") to the Client, such Line of Credit to be available in part or in whole at the Client's discretion in accordance with the conditions stipulated in the present agreement.

- 1.1 The maximum of the Credit Limit shall be: \$ _____
- 1.2 Length of each period for which a statement of account shall be provided one month.
- 1.3 Minimum payment (hereafter designated the "periodical payment") required for each period* will be the amount of interest (minimum \$10).
- 1.4 Annual interest rate. B2B Trust personal line of credit base rate as announced from time to time plus 1 % or better.

At the date of the present agreement, the personal line of credit variable base rate of B2B Trust is _____ % per annum.

The credit charges shall apply to the daily debit balance. They shall be calculated daily and debited from the account monthly. The Payments shall first be applied to the credit charges.

* B2B Trust may nevertheless demand reimbursement of advances granted at any time (see Articles 6.5, 8 and 9 on the other page of this contract).

TABLE OF EXAMPLES OF THE CREDIT CHARGES

Date	Debit	Credit	Balance	Daily credit charges
01-xx-xxxx	\$200.00		- \$100.00	$\frac{\$50.00 \times \text{rate}}{365 \text{ days}} = *$
01-xx-xxxx		\$50.00	- \$50.00	
02-xx-xxxx		forward	- \$50.00	NIL
02-xx-xxxx	\$50.00		- \$100.00	
02-xx-xxxx		\$200.00	+ \$100.00	
03-xx-xxxx		forward	+ \$100.00	$\frac{\$100.00 \times \text{rate}}{365 \text{ days}} = *$
03-xx-xxxx	\$200.00		- \$100.00	

* The credit charges are added and debited monthly.

2. TERMS OF USE

The Line of Credit extended to the Client shall allow him or her to obtain loans (hereinafter known as "the loan(s)") from B2B Trust in one or other of the following ways:

- 2.1 Advances - By accessing the Line of Credit account through an automatic banking machine or by any other instrument of payment accepted by B2B Trust. A service fee specified in the Fee Schedule will be charged for all cheques, withdrawals from an automatic banking machine or by any other instrument of payment accepted by B2B Trust.
- 2.2 Automatic Transfers of Funds - By drawing a cheque or making a withdrawal in any other way for an amount exceeding the current balance of the operating account(s) at B2B Trust or by making written application to B2B Trust.
 - Loans resulting from automatic transfers shall be subject to the following additional conditions:
 - 2.2.1 The loan shall be made at day end in the amount required to cover such overdraft and charges.
 - 2.2.2 The charges applicable to said transaction shall be those that are in force at B2B Trust for an automatic funds transfer and the interest rate on said overdraft shall be that applicable to the Line of Credit account.

3. ANNUAL INTEREST RATE

The Client shall pay B2B Trust, before and/or after due date, as the case may be, interest on all loans extended to him or her by B2B Trust under the terms of this agreement. Such interest shall be due with effect from the date at which the loan(s) is/are extended up to and including the date of reimbursement. Such interest shall be calculated daily using the day end debit balance of the Line of Credit account. B2B Trust's personal line of credit base rate is the annual interest rate announced by B2B Trust from time to time as the base rate then in force which will serve to determine the interest rate applicable to personal lines of credit in Canadian dollars extended within Canada. Any interest rate modification will be indicated on the account statement.

4. METHOD(S) OF PAYMENT

When his or her account shows a debit balance, the Client agrees to reimburse the sums due to B2B Trust by means of consecutive minimum monthly payments. The Client shall pay sums according to the following mode:

By automatic debit

- 4.1 The Client authorizes B2B Trust to automatically debit his/her chequing account at B2B Trust for an amount equivalent to the periodical payment on the 26th day of each calendar month. Each periodical payment shall cover the period beginning the 26th day of the month preceding payment and terminating on the 25th day of the month when such periodical payment is due (the "period"). If a deposit is made before this date and is equal to or greater than the payment, no debit shall be made.
- 4.2 Should the balance in the account be insufficient to cover the amount of the periodical payment, B2B Trust shall attempt a debit operation each day until such time as the amount of the periodical payment has been effectively debited.

B2B Trust will not send an account statement to the Client when the line of credit balance is \$0.00.

5. DEBIT REQUEST AND AUTHORIZATION

I authorize B2B Trust to debit my chequing account at B2B Trust for the monthly payments on the loan(s) B2B Trust may authorized from time to time, under the conditions of the governing said account.

I hereby authorize B2B Trust to proceed without any requirement for prior notice of any additional authorization. In addition, I acknowledge having been fully apprised of the mechanisms of the variable credit extended with said account and accepted the conditions. I recognize and accept that the interest rate applicable to the advances under this contract may vary from time to time and may be higher than the interest rate(s) payable on overdue payments under the terms of the contract mentioned above.

B2B Trust reserves the right to cancel the automatic debiting of the above mentioned loan, if the fluctuations observed in the balance of the overdraft limit are not to the satisfaction of the authorized representatives of B2B Trust.

This authorization may only be revoked 15 days after a written notice to this effect has been received.

6. OTHER CONDITIONS TO THE PERIODICAL PAYMENT

- 6.1 The balance of the Line of Credit account established at the end of each period above shall include interest accrued over such period and, where applicable, the appurtenant charges. Should the periodical payment be insufficient to cover the interest due, then the unpaid interest shall be incorporated into the balance of the Line of Credit account and shall itself be subject to interest at the same rate.
- 6.2 If the Line of Credit account shows a credit balance at the end of the period, then the periodical payment shall be equal to 0.
- 6.3 Any sum, apart from the periodical payment, which is deposited in the Line of Credit account and which is not assigned to the payment of an amount already due, shall be deemed to be a partial payment on the periodical payment.
- 6.4 Notwithstanding the above, the periodical payment shall be equal to any amount exceeding the credit limit should such excess amount be more than the periodical payment.
- 6.5 The Client agrees to reduce his/her Line of Credit by reimbursing part of the capital amount from time to time.

6.6 Upon 30 days notice to the Client, B2B Trust may change the amount of the periodical payment and, moreover, B2B Trust reserves the right at any time to require repayment of part of or the whole amount of the capital.

6.7 The amount of any past due periodical payment shall be automatically added to the periodical payment of the following month.

7. CANCELLATION OF LOAN PRIVILEGE

B2B Trust reserves the right to refuse to extend any loan:

- 7.1 When the Client has an outstanding past due periodical payment;
- 7.2 When, in the opinion of B2B Trust, the overall financial situation of the Client has deteriorated.

No loan shall be extended if the amount of such loan increases the capital and interest debt of the Client beyond his/her credit limit or if such credit limit has already been exceeded.

8. LOAN ACCELERATION CLAUSE

All loans extended to the Client by B2B Trust and all other sums payable to B2B Trust by the said Client, notwithstanding any provisions to the contrary in the present agreement, shall be reimbursable or payable to B2B Trust upon the latter's demand.

Should the balance in the Client's Line of Credit account exceed his/her credit limit or should the Client become insolvent or become bankrupt, insolvency or discharge of debtors, then any obligation incurred by B2B Trust with regard to the granting of loans shall automatically be cancelled and all the said loans and advances shall become immediately due and payable without prior notice or demand.

9. TERMINATION

B2B Trust may, at its discretion and by simple notification to the Client, terminate the present agreement at any time. The Client may also terminate the said agreement by simple notification addressed to B2B Trust. No termination of the present agreement shall modify the obligations of the Client under the terms of the said agreement with regard to B2B Trust until such time as the said obligations shall have been fully satisfied.

10. UNDERTAKINGS

The Client makes the following undertakings with respect to B2B Trust:

- a) to provide B2B Trust with all financial information that B2B Trust may reasonably require from time to time and to permit B2B Trust to make inquiries, using any sources which it may deem necessary, in order to verify from time to time the Client's overall financial situation;
- b) to ensure that at all times during the period of the present agreement, the balance in his/her Line of Credit account never exceeds the credit limit;
- c) to advise B2B Trust of any change of address;
- d) to pay the charges appurtenant to the Line of Credit account, as determined from time to time by B2B Trust; and the Client hereby authorizes B2B Trust to debit the Line of Credit account or my deposit account(s), accordingly.

CLIENT AUTHORIZATION AND ACKNOWLEDGEMENT

I hereby authorize B2B Trust to provide account balances to my Advisor upon his request. I understand that this Client Authorization revokes any previous authorization given by me to any other person in this regard. I hereby recognize and agree that I am solely and entirely responsible for the choice of the Advisor, that B2B Trust has not made any representation to me in connection thereto and that B2B Trust will not, in any way, be liable for anything relating to such matters. I further undertake to indemnify and save B2B Trust harmless from any actions, suits, costs and/or damages that may be made against B2B Trust in this regard.

11. SIGNATURES

B2B Trust shall be authorized to extend loans on presentation of any cheque or other written request bearing the signature of the Client as subscribed to the present document or that of any other person authorized to draw cheques on the Client's Line of Credit account. If several Clients are co-signatories to the present agreement, their obligations shall be joint and several under the terms of the present agreement and moreover they shall renounce all recourse to benefit of division and discussion.

12. NOTIFICATION

Any notification to be given by B2B Trust or by the Client under the terms of the present agreement shall be in writing and delivered by hand or sent by ordinary mail to the address indicated in the present. Any notification delivered by hand shall be deemed to have been received on the date of its delivery and any notification sent by ordinary mail shall be deemed to have been received on the third working day following the day of posting.

13. CURRENCY AND PLACE OF BUSINESS

All loans extended by B2B Trust to the Client shall be made in Canadian legal tender. All amounts payable by the Client to B2B Trust under the terms of the present agreement shall be paid in Canadian legal tender.

14. AMENDMENTS

B2B Trust reserves the right at all times to amend the provisions of the present agreement by simple notification addressed to the Client, this without prejudice to B2B Trust's right to notify the Client of changes in the personal Line of Credit base rate in the manner provided for in the present agreement.

15. RESERVATION OF RIGHTS AND OBLIGATIONS

If the present contract replaces a Line of Credit which has already been granted, the present agreement shall not imply any other derogations to the articles, provisions and stipulations of the said pre-existing Line of Credit. These shall continue to be wholly applied as if they had been set out fully in the present document, and neither agreement shall give rise to any novation of the rights and obligations of the contracting parties.

16. ENGLISH LANGUAGE

QUEBEC ONLY : The parties hereto have required that this agreement and all deeds, documents or notices relating thereto be drafted in the English language. Les parties aux présentes ont exigé que le présent contrat et tout autre contrat, document ou avis soient rédigés en langue anglaise.

17. "CLAUSE REQUIRED UNDER THE CONSUMER PROTECTION ACT" (QUEBEC ONLY)

This section applies only to consumers residing in the province of Quebec.

Contract extending variable credit other than that entered into for the use of a credit card.

At the end of each period, B2B Trust, if it has a claim with respect to a consumer, must furnish the latter with a statement of account mailed at least twenty-one days before the date on which it may exact credit charges if the consumer does not discharge his entire obligation; credit charges for advances of money may start at the date of the advance up until the date of payment.

(Advisor Signature)

Until the consumer receives a statement of account at his address, B2B Trust must not exact credit charged on the unpaid balance, except on advances of money. Where the consumer receives a statement of account, he may require B2B Trust to forward him, without charge, a copy of the vouchers for each of the transactions described in the statement of account.

It is in the consumer's interest to refer to section 126 and 127 of the Consumer Protection Act and, where necessary, to communicate with the "Office de la protection du consommateur".

Should the consumer fail to make the monthly payment provided herein, then B2B Trust shall have the right to consider the present Contract as terminated forthwith and to cease extending credit to the consumer. B2B Trust shall also have the right to exact the payment in full of the balance outstanding.

18. OTHER CONDITIONS

Personal information that B2B Trust holds regarding me will be used only in activities generally carried on by B2B Trust, and only the employees or agents of B2B Trust may have knowledge thereof provided that such information is necessary to carry out their duties or to perform their mandate.

Any file concerning me will be kept at B2B Trust's head office. At my written request, B2B Trust will allow me to consult the information which may be accessed by law, and I may obtain a copy of such information by paying the cost charged by B2B Trust.

To be better served and to obtain all information available on the financial products offered by B2B Trust or by any other organization B2B Trust deems appropriate, I authorize B2B Trust to use the information mentioned in this Line of Credit Application and Agreement to provide all documentation, advertisement or information B2B Trust deems appropriate.

The conditions appearing on all pages of the present are an integral part of the present agreement and the Client declares that he/she has examined and accepted them.

19. The undersigned acknowledges having received a copy of the contract and adequate explanation of the nature and scope of the clauses of this contract.

20. I further understand that this Agreement is subject and conditional upon my Line of Credit Application being accepted in writing by B2B Trust and that B2B Trust shall not be responsible for any loss incurred by me as a result of B2B Trust's delay or refusal to accept my application.

(Client Signature)

(Client Signature)