CREDIT APPLICATION

STRAIGHT TALK FINANCING SOLUTIONS WITH DOUG

Good credit? Bad credit? No credit?
Let's talk about it - no judgment, no lecture.
Doug Spurr, Sales & Finance - Sudbury Boat & Canoe

SUDBURY BOAT & CANOE
Lifestyle, Leisure, Fun

HOW TO USE THIS FORM: Type in the boxes, save the file, then email it to doug@sudburyboat.com.
You can also print it, fill it in by hand, and bring it to the store. Questions? Call the store: 866-676-5442.

1. WHAT DO YOU WANT TO BUY?

Only the products Doug sells are listed. If it is not on this list, Doug does not sell it new.

PRODUCT YOU WANT - TYPE ONE FROM THE LIST BELOW

☐ New ☐ Used

Arctic Cat snowmobile - Suzuki KingQuad ATV - Arctic Cat ATV - Arctic Cat side by side - Suzuki motorcycle - MirroCraft, Scarab, Tracker, Henley or Four Winns boat - Bentley or Montego Bay pontoon - Yamaha, Mercury or Suzuki outboard - a used machine in stock at the store - or: not sure yet, help me choose.

YEAR / MAKE / MODEL (IF YOU PICKED ONE) | **PRICE (ESTIMATE) $** | **DOWN PAYMENT $**

YOUR CREDIT SCORE - TICK YOUR BEST GUESS

☐ Excellent 760-900 ☐ Very Good 725-759 ☐ Good 660-724

☐ Fair 560-659 ☐ Rebuilding - under 560 ☐ Not sure

☐ I have a trade-in

TRADE-IN: YEAR / MAKE / MODEL / CONDITION

2. ABOUT YOU

FULL LEGAL NAME | **DATE OF BIRTH (YYYY-MM-DD)** | **SIN (OPTIONAL)**

PHONE | **EMAIL**

CURRENT STREET ADDRESS

CITY | **PROVINCE** | **POSTAL CODE** | **HOW LONG THERE?**

YOU LIVE IN A HOME YOU

☐ Own ☐ Rent ☐ Live with family ☐ Other

MONTHLY RENT / MORTGAGE $

PREVIOUS ADDRESS - ONLY IF YOU HAVE BEEN AT YOUR CURRENT ADDRESS LESS THAN 2 YEARS

PREVIOUS STREET ADDRESS

CITY | **PROVINCE** | **POSTAL CODE** | **HOW LONG THERE?**

Still ahead on pages 2 and 3:

Page 2 asks about work and income. Page 3 is your consent and signature - an application without the signed consent on page 3 cannot be sent to a lender, so please do not skip it.

WORK, INCOME & CO-APPLICANT

3. WORK AND INCOME

Lenders need income they can confirm. Doug will tell you straight if something is missing.

WORK STATUS - TICK ONE

☐ Full-time ☐ Part-time ☐ Self-employed ☐ Retired / pension ☐ Seasonal ☐ Other

EMPLOYER / INCOME SOURCE

JOB TITLE

HOW LONG THERE?

GROSS MONTHLY INCOME $

OTHER INCOME & WHERE FROM ($ / MONTH)

PREVIOUS EMPLOYER - ONLY IF YOU HAVE BEEN AT YOUR CURRENT JOB LESS THAN 2 YEARS

PREVIOUS EMPLOYER / INCOME SOURCE

JOB TITLE

HOW LONG THERE?

PREVIOUS EMPLOYER ADDRESS (STREET AND CITY)

PREVIOUS EMPLOYER PHONE NUMBER

4. MONEY PICTURE - SHORT AND HONEST

No judgment here. Lenders ask these questions, and a straight answer up front saves time later.

OTHER MONTHLY PAYMENTS $ (LOANS, CARDS)

☐ Bankruptcy or consumer proposal before

YEAR (IF YES)

5. CO-APPLICANT - ONLY IF YOU ARE APPLYING TOGETHER

Leave this whole section blank if you are applying on your own.

CO-APPLICANT FULL LEGAL NAME

DATE OF BIRTH (YYYY-MM-DD)

RELATIONSHIP TO YOU

CO-APPLICANT PHONE

CO-APPLICANT EMAIL

CO-APPLICANT EMPLOYER / INCOME SOURCE

HOW LONG THERE?

GROSS MONTHLY INCOME $

Anything else Doug should know?

TRADE PLANS, TIMING, PAST CREDIT BUMPS - ANYTHING THAT HELPS DOUG PUT YOUR FILE TOGETHER.

A straight word on income:
For the store's standard finance program, lenders look for verifiable income of about $3,000 a month or more. Under that? Still fill this in - Doug will tell you what your options are.

CONSENT, SIGNATURE & WHAT HAPPENS NEXT

6. YOUR CONSENT - PLEASE READ, THEN SIGN

By signing below, I give Doug Spurr and Sudbury Boat & Canoe permission to:

- check my credit with a credit bureau, and check the information on this application;
- share this application with the lenders they work with, so those lenders can decide on financing for the product named on page 1;
- contact me about this application by phone, email, or text.

I confirm the information on this application is true and complete. I understand Doug will review my application first, and that tougher files may go to an alternative lending specialist who works with the lenders - with my permission above.

☐ I agree to the above and give my consent for credit checks.

In the signature box, type your full name - or sign by hand if you printed this form.

APPLICANT SIGNATURE

DATE SIGNED (YYYY-MM-DD)

CO-APPLICANT SIGNATURE (IF SECTION 5 FILLED IN)

DATE SIGNED (YYYY-MM-DD)

WHAT HAPPENS NEXT

1. Your application comes to Doug first - not straight to a bank.
2. Doug handles what he can himself and will call you with what he finds.
3. If your file is a tougher one, it goes to an alternative lending specialist. Still no judgment, no lecture.

SEND IT BACK TO DOUG

Email: doug@sudburyboat.com Store: 866-676-5442

Or bring the printed form to Sudbury Boat & Canoe and ask for Doug.

PLEASE READ - THE STRAIGHT PRINT

Neither Doug Spurr nor Sudbury Boat & Canoe is a lender. Financing is arranged through third-party lenders and is on approved credit (OAC). Rates vary based on credit worthiness, are set by the lender, and a down payment may be required. Any payments mentioned are estimates only, before tax, freight, setup, licensing and fees, and are not a quote or an approval. Your exact terms come from the lender. Minimum verifiable income and other lender conditions may apply.

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Thank you for trusting Doug with your application.

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