

Real Estate Secured Lending Borrower Declaration

(For Default Insured Mortgage Applications with an amortization period greater than 25-years, up to 30-years)

The Toronto-Dominion Bank is relying on you to provide the below information. Whether or not you will be able to obtain a default insured mortgage with an amortization period greater than 25-years, up to 30-years, will depend on the review of a full credit application, as well as your response below.

Criteria for First Time Home Buyers

To be considered a First Time Home Buyer, as defined by the Government of Canada, you must meet at least **one** of the following criteria.

1. You have never purchased a home before, or
2. In the most recent 4 calendar years¹, you have not occupied a home, as your principal residence, that either you or your spouse/common-law partner owned, or
3. You have recently experienced the breakdown of your marriage or common-law partnership and
 - a) have been living separate and apart for at least 90 days, and
 - b) you do not have a new spouse or common-law partner who owns a home that is your principal place of residence.

Borrower Declaration

By signing below, I acknowledge and agree that:

- I meet at least one of the Criteria for First Time Home Buyers, listed above.
- The property being applied for is intended for homeowner occupancy (occupied by myself, or by a person related to me by marriage, common-law partnership, or any legal parent-child relationship on a rent-free basis).

I understand that it is my responsibility to confirm my eligibility as a qualified First Time Home Buyer, and if I have any questions or concerns, I have the option to review the criteria with my solicitor/notary prior to signing this Declaration and the mortgage application being processed.

Borrower Name

Borrower Signature

Date

¹ For example, if the closing date of the purchase transaction is November 30th, 2024, you cannot have lived in a home as your principal place of residence that either you, your spouse or common-law partner owned or jointly owned from January 1, 2020, to November 29, 2024.

For Internal Use Only:

- This form must be signed by at least one of the mortgage borrowers (guarantors not accepted) who meet the FTHB qualifications, defined above.
- This completed document must be retained in the credit file.
- Provide a copy to the borrower(s).