

Chattel Operations Claim Form

Errors, Omissions, Non-Filing, Identity Fraud and Ownership Impairment

For prompt processing of your claim, please:

1. Answer all questions on this report and return to address as noted on page 4.
2. Provide a copy of the Mortgage Loan Application, Chattel Mortgage, Security Agreement, Wage Assignment, Promissory Note, Vehicle Ownership, Statement of Account, Delinquency Reports for entire term of loan and any other pertinent documents. **If bankruptcy or Consumer Proposal is involved**, please enclose copies of all correspondence received from or sent to the Trustee.

Part 1 – Account Information

Name of credit union	
Mailing address (include street address, city, province and postal code)	
Name of contact person	Position or title
Telephone number	Email address

Part 2 – Coverage Claimed Under

Date of Discovery *The date the credit union discovered they **may** not have a superior interest in the chattel*
(mm/dd/yyyy):

ERRORS AND OMISSIONS
Describe the error or omission that has caused this loss:

NON-FILING
Would the loss have occurred had the credit union filed under the PPSA? YES NO

IDENTITY FRAUD AND OWNERSHIP IMPAIRMENT
Explain why the credit union cannot enforce their rights under the Security Agreement or why it is invalid:

Chattel Operations Coverage is underwritten by CUMIS General Insurance Company.

Part 3 – Loan Process

Prior to the disbursement of funds:

- 1. Purpose of loan?
- 2. How were prior loans dealt with?
- 3. How was ownership of the chattel confirmed when funds were disbursed?

Part 4 – Debtor Insolvency

- 1. Has the debtor filed for bankruptcy or consumer proposal? YES NO

If "YES," provide the following information:

Name of trustee or administrator
Address of trustee or administrator <i>(include street address, city, province and postal code)</i>

Part 5 – Loan Security

- 1. List the Chattels that are being claimed for:

Year	Make	Model	Serial no.

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Part 6 – Loan History									
Disbursement date (mm/dd/yyyy)	Date of last payment (mm/dd/yyyy)	Amount of loan \$							
<p>1. As of the date the credit union discovered this loss, calculate the following:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; padding: 5px;">Principal due \$</td> <td style="width: 33%; padding: 5px;">Interest due \$</td> <td style="width: 33%; padding: 5px;">Total due \$</td> </tr> </table>			Principal due \$	Interest due \$	Total due \$				
Principal due \$	Interest due \$	Total due \$							
<p>2. a) Describe any changes to the financing terms. Describe any extensions:</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>									
<p>b) Was a wage assignment obtained? <input type="checkbox"/> YES <input type="checkbox"/> NO</p>									
<p>c) Who was a wage assignment taken on? <input style="width: 400px;" type="text"/></p>									
<p>3. Identify the type and amount of any other security that can or has been applied to reduce the outstanding balance:</p> <div style="border: 1px solid black; height: 50px; width: 100%;"></div>									
<p>4. a) If there was a co-signor on the loan, complete the following:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;">Name (first, last)</td> <td style="width: 50%; padding: 5px;">Employer</td> </tr> <tr> <td colspan="2" style="padding: 5px;">Address (include street address, city, province and postal code)</td> </tr> <tr> <td style="width: 33%; padding: 5px;">Telephone number</td> <td style="width: 33%; padding: 5px;">Date of birth (mm/dd/yyyy)</td> <td style="width: 33%; padding: 5px;">Driver's license number</td> </tr> </table>			Name (first, last)	Employer	Address (include street address, city, province and postal code)		Telephone number	Date of birth (mm/dd/yyyy)	Driver's license number
Name (first, last)	Employer								
Address (include street address, city, province and postal code)									
Telephone number	Date of birth (mm/dd/yyyy)	Driver's license number							
<p>b) Describe attempts to recover from co-signer and give present status:</p> <div style="border: 1px solid black; height: 50px; width: 100%;"></div>									
<p>c) If fraud was involved and the Police notified, provide:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; padding: 5px;">Police service</td> <td style="width: 33%; padding: 5px;">Occurrence number</td> <td style="width: 33%; padding: 5px;">Officer and badge number</td> </tr> </table>			Police service	Occurrence number	Officer and badge number				
Police service	Occurrence number	Officer and badge number							
<p>5. Was repossession commenced within 105 days of the loan becoming delinquent? <input type="checkbox"/> YES <input type="checkbox"/> NO</p>									
<p>6. Provide date that repossession was commenced (mm/dd/yyyy): <input style="width: 150px;" type="text"/></p>									

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Part 7 – Debtor’s Profile		
Name <i>(first, last)</i>		
Address <i>(include street address, city, province and postal code)</i>		
Telephone number	Date of birth <i>(mm/dd/yyyy)</i>	Driver’s license no.
Employer		
Employer address <i>(include street address, city, province and postal code)</i>		
Credit references and account numbers		

Part 8 – Signatures	
Name of authorized representative	Title
Signature of authorized representative	Date <i>(mm/dd/yyyy)</i>

PLEASE ENSURE ALL DOCUMENTS ARE ENCLOSED