

SELF-EMPLOYED ATTESTATION FORM



This form is completed by borrowers that are self-employed or earn commission income.

SECTION 1 – BORROWER INFORMATION

(Must be completed by the applicant.)

Date:				
Borrower's First and Last Name:				
Occupation:		Number of Years Self-Employed:		
Business Name:		Number of Employees:		
Business Address:				
City:		Province:		Postal Code:
Nature of Business:				
Business Conducted in (town, city, etc.):				

SECTION 2 – BUSINESS INFORMATION

(Must be completed by the applicant.)

Type of Business (select one)	Share of Ownership in Business			
<input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation and Corporation number:	Note: The Primary Applicant's ownership % share must appear on page 1 of this form. List the name of the Primary Applicant and all other individuals/parties and their share of ownership of the subject business:			
	Business Owner No.1 Name:		Ownership %:	
	Business Owner No.2 Name:		Ownership %:	
	Business Owner No.3 Name:		Ownership %:	
	Business Owner No.4 Name:		Ownership %:	
			Total of %: (Shares of ownership must total 100%.)	

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SECTION 3 – INCOME STATEMENT

(Must be completed by the applicant.)

Business Name:			
REVENUE		Current Fiscal YTD	Prior Fiscal Year
Gross Revenue:			
Gross Revenue Less the Cost of Goods Sold/Inventory Cost:			
Gross Profit (Loss)			
Annualized from my business bank statements: <small>(Please use deposit items only. Transfers or wires are not accepted unless proof of source is provided.)</small>			
EXPENSES		Current Fiscal YTD	Prior Fiscal Year
Salary and Wages:			
Rent or Lease Payment:			
Advertising and Promotion:			
Telephone and Utilities:			
Insurance:			
Vehicle Expenses:			
Total of Other Expenses: <small>(Provide expense description below.)</small>			
Total Expenses:			
Net Income: <small>(Note: Prior fiscal year net income amount must appear on page 1 of this form.)</small>			

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SECTION 4 – BORROWER ACKNOWLEDGEMENT

(Must be completed by the applicant.)

I acknowledge Bridgewater Bank is relying on information provided by me in conjunction with the Credit Application submitted by me or on my behalf by my representative/agent, other information as requested in the Mortgage Commitment (if applicable) and my attestation below in assessing my Credit Application.

I certify to Bridgewater Bank the following:

- I own a _____% share in the ownership of the above mentioned business, as evidenced in Section 2 – Business Ownership as part of this document.
- Prior Year Net Income is \$ _____, as evidenced in Section 3 – Income Statement as part of this document.
- I expect the net income will continue to be at least the amount indicated above indefinitely and to my knowledge do not foresee any decline in such net annual earnings/income.
- All information I have provided to Bridgewater Bank, directly or through my representative/agent, is a true and correct representation of my financial position.
- I can afford to make all loan payments and perform all my obligations under any loan or mortgage agreement approved by Bridgewater Bank based on the information I have provided.
- The status of my personal income tax with Revenue Canada Agency or Revenu Québec is as follows:
 - I do not have any outstanding personal income taxes in arrears.
 - I have outstanding personal income taxes in arrears for the amount of \$_____.

I certify that the company currently has no overdue remittances for taxes collected (GST/HST/PPP/EI) on behalf of the Canada Revenue Agency or any other tax collection agency.

I hereby declare that all information included in this form is complete and accurate.

Name of Signing Officer (please print)		Date (dd/mm/yyyy)	
Signing Officer Signature			