

Declaration of Income for Self-Employed Individuals

<u>Borrower Name</u>	<u>GST/HST #</u>
<u>Business Name (include Operating As if applicable)</u>	<u>Years in Operation</u>
<u>Business Website</u>	<u>Number of Employees</u>
<u>Business Address</u>	<u>Nature of business / Occupation:</u>
<u>Business Phone Number</u>	
If business is a corporation, please specify the following:	
Corporation Number:	
% of shares owned:	

Please provide income and expenses for the following periods below:		
	Most Recent 12 Months	Prior 12 Months
Gross Revenue or Commission	_____	_____
Expenses		
Cost of Goods	_____	_____
Subcontractors	_____	_____
Salary and Wages <i>(do not include your own salary)</i>	_____	_____
Insurance	_____	_____
Automotive Expenses	_____	_____
Rent	_____	_____
Utilities / Telecommunications	_____	_____
Other (Please provide description)	_____	_____
	_____	_____
	_____	_____
Total Expenses	_____	_____
Net Income / Qualifying Income	_____	_____

I hereby confirm that my taxes have been filed up to date with no income taxes owing.
 I certify that the net operating income indicated above is true and accurate in all respects and will be relied upon by First National. I further expect that my current year net operating income will not materially differ from that indicated above. Otherwise, please comment on any expected variations.

Applicant Signature	Date:
Witness Signature	Date: