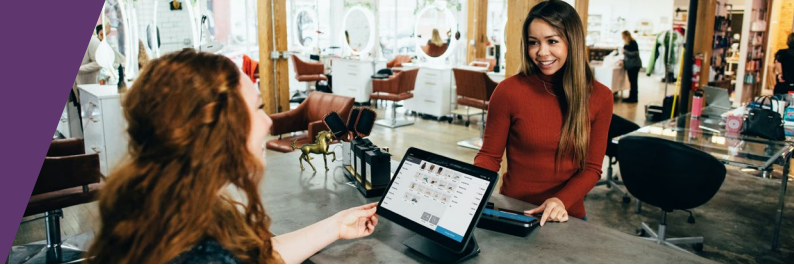




Self Employed Income Attestation: BFS Assist

Instructions: Please complete the form areas highlighted below.

Section 1: Borrower Information				
Borrower's Name		Date (MM/DD/YY)		
Occupation		# of Years Self-employed		
Business Name		# of Employees		
Business Address		City		
Province		Postal Code		
Nature of Business		Business Conducted in (town, city, etc...)		
Section 2: Annual Income			Prior Year	Current Year Annualized
Gross Revenue and Profit				
Gross revenue total (Annualized Bank Statements) (\$)				
Less cost of purchased inventory and/or goods sold (\$)				
Annual gross profit (\$)				
Section 3: Current Year Annualized Expenses (for the past 12 months)				
Expense Percentage				
Annual Expenses				
Salaries and wages (excluding personal earnings)				
Office or business lease payments				
Vehicle expenses				
Advertising and promotion				
Telephone and utilities				
Insurance				
Other below (please specify):				
•				
•				
•				
Total Expenses				
Section 4: Qualifying Income				
Net Qualifying Income				
Section 5: Net Income % Change Annual				
Net Income Change from Previous Year (if greater than 20%, please provide explanation)				%



Section 6: Business Information	
Business Name/Doing Business as Name	Share of Ownership (Minimum 25% for program consideration)
	Applicant's name and ownership <i>Applicant's ownership share must appear on page 1 of the Self Declared Income Form</i>
Type of Business (select one)	List the name of all the individuals/parties and their share of ownership of the subject/business.
<input type="checkbox"/> Corporation Corporation Number:	
<input type="checkbox"/> Partnership	
<input type="checkbox"/> Sole Proprietorship	
Total	

Section 7: Attestation		
I certify the following to RFA Bank of Canada:		
I expect my annual earnings to remain the same for the foreseeable future as I do not anticipate a decline in my current net qualifying income.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
I can afford to make all mortgage loan payments and perform all my obligations under my loan agreement with RFA Bank of Canada without any undue financial hardship.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
The status of my personal income tax with Revenue Canada Agency is as follows:		
The last year I filed my taxes was (year)		
As of my last tax filing, I have outstanding personal income taxes in arrears	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If the answer is no, please move on to section 6. If Answer is "Yes", please enter the amount outstanding to CRA (\$):		
<small>I acknowledge that RFA Bank of Canada has relied upon the information contained in the credit application, supporting documentation and the above information provided by me, in assessing whether to approve my mortgage loan application.</small>		

Section 8: Attestation Signature			
Print Name of Borrower		Print Name of Witness	
Borrower Signature		Witness Signature	
Date		Date	
<small>This form is subject to change at any time and without notice. Please ensure you have the most current form at all times.</small>			