

CENTRE FOR BUSINESS AND ECONOMIC DEVELOPMENT

PERSONAL FINANCIAL STATEMENT

| | | |
|---|---|--|
| Name: | Date of Birth: | S.I.N. # <i>(optional)</i> : |
| Address: | City & Province: | Postal Code: |
| Drivers License: | Phone #: | Residence: Own Rent How long: |
| Occupation: | Currently Employed by: | Previous Address: |
| Employer's Phone #: | How Long: | Previous Employer: |
| | Marital Status: | # of Dependents: |
| Personal Data on Spouse (Optional) | Under the laws of Canada or the provinces your spouse may have legal interest/obligation arising from your business dealings and may also have an interest in your personal assets. | |
| Spouse's Name: | Date of Birth: | S.I.N # <i>(optional)</i> : |
| Occupation: | Spouse currently employed by: | |
| How long with employer: | Employer's Phone #: | |

| JOB MAINTENANCE AND JOB CREATION POTENTIAL | | |
|---|------------|------------|
| How many staff do you currently employ (including yourself)? | Full Time: | Part Time: |
| How many staff do you expect to add in the next 6 months as a result of this loan application if any? | Full Time: | Part Time: |

How did you hear about the Centre For Business? If a bank made a referral, please specify.

- | | |
|--|--|
| <input type="checkbox"/> Bank: _____ | <input type="checkbox"/> Newspaper/Radio |
| <input type="checkbox"/> Past/Existing CBED Client | <input type="checkbox"/> Email |
| <input type="checkbox"/> Brochure | <input type="checkbox"/> SBEC |
| <input type="checkbox"/> Website/Facebook/Twitter | <input type="checkbox"/> Other: _____ |

INCOMPLETE APPLICATIONS CANNOT BE PROCESSED

PERSONAL FINANCIAL STATEMENT page 2

| ASSETS | | LIABILITIES | | |
|---|--------------|--|----------------------|------------------------|
| List and describe all assets | | List credit cards, lines of credit and other liabilities including | | |
| | | alimony and child support | | |
| | | | BALANCE OWING | MONTHLY PAYMENT |
| | VALUE | | | |
| Balance in Bank Accounts | | Bank Loans | | |
| | | | | |
| | | | | |
| Vehicles: Make/Model/Year | | Line of Credit | | |
| | | | | |
| Accounts/Notes Receivable-itemize | | Mortgages (see Schedule A) | | |
| | | | | |
| Real Estate Owned (<i>Also complete Schedule A</i>) | | Property Tax Arrears | | |
| | | | | |
| | | | | |
| Bonds/RRSPs/GICs/Mutual Funds | | Rent Payment | | |
| | | | | |
| | | | | |
| Other Assets (<i>boats, snowmobiles, etc.</i>) | | Credit Cards-itemize: | | |
| | | | | |
| | | | | |
| Total Assets | | Other Debt Obligations | | |
| | | | | |
| | | | | |
| INCOME SOURCES | | Total Monthly Payment | | |
| Your Gross Monthly Salary | | Total Liabilities | | |
| | | | | |
| Spouse's Gross Monthly Salary | | Net Worth | | |
| | | <i>(Total Assets - Total Liabilities)</i> | | |
| | | | | |
| Monthly Rental Income <i>(from Schedule A)</i> | | | | |
| Other Income Please Specify | | | | |
| | | | | |
| | | | | |
| TOTAL (<i>of Income Sources</i>) | | | | |

INCOMPLETE APPLICATIONS CANNOT BE PROCESSED

CENTRE FOR BUSINESS AND ECONOMIC DEVELOPMENT
Real Estate - Schedule A

Residential Property

| | | |
|------------------------------------|---|-------------------------------|
| Physical Address | | Registered Owner |
| | | Month/Year Acquired |
| Legal Description | | |
| Present Market Value | Percent Owned | Purchase Price |
| Taxes Annual | Taxes included in mortgage payment? Yes _____ No _____ | Rental Income (if applicable) |
| Balance of 1st Mortgage | Monthly Payment | |
| Name & Address of Mortgage Holders | | |
| | | |
| Balance of 2nd Mortgage | Monthly Payment | |
| Name & Address of Mortgage Holders | | |
| | | |

Commercial Property

| | | |
|------------------------------------|---|-------------------------------|
| Physical Address | | Registered Owner |
| | | Month/Year Acquired |
| Legal Description | | |
| Present Market Value | Percent Owned | Purchase Price |
| Taxes Annual | Taxes included in mortgage payment? Yes _____ No _____ | Rental Income (if applicable) |
| Balance of 1st Mortgage | Monthly Payment | |
| Name & Address of Mortgage Holders | | |
| | | |
| Balance of 2nd Mortgage | Monthly Payment | |
| Name & Address of Mortgage Holders | | |
| | | |

If other property is owned, please attach details as indicated above, rental income and expenses (if applicable).

BUSINESS LOAN APPLICATION

INCOMPLETE APPLICATIONS CANNOT BE PROCESSED

CENTRE FOR BUSINESS AND ECONOMIC DEVELOPMENT

| OTHER PERSONAL INFORMATION | Yes | No |
|---|-----|----|
| I would like to be added to the Centre for Business and Economic Development E-Newsletter list to receive information about business support services, community resources and events. (You will have the option to unsubscribe at any time) | | |
| I certify that I am a Canadian Citizen or Landed Immigrant. | | |
| Are you a cosigner/endorser/guarantor of someone else's debt? | | |
| Have you made an assignment or been petitioned into bankruptcy? Are there writs registered against your name? | | |
| Have you ever had an asset repossessed? | | |
| Are you party to a claim or law suit? | | |
| Do you owe any income taxes prior to the current year? If yes please provide a dollar amount: | | |
| Are you currently the subject of a litigation before a court, tribunal, government board or agency, or is there a threat of such litigation? | | |
| Are there unexecuted judgment(s) registered against you? | | |
| If yes to any question above, please provide details: | | |

Disclosure and Release Statement

To Centre For Business and Economic Development (Corporation)

1. I, hereby certify that the information contained in this application is a complete and true. The property values shown above are the fair market values of the properties and the amount of debts is the total potential indebtedness (inclusive of any other loans, credit cards, or other debts for which I have signed as a guarantor). If any statement I have made herein or in accompanying materials proves to be incorrect in any way, I shall notify the Corporation immediately.
2. The Corporation uses and retains personal information for only those purposes to which the individual has consented. Personal information will be disclosed to only those Corporation employees, volunteer members of committees and/or Board of Directors that need to know the information for the purposes set out in the Corporation's Privacy Policy. I understand that the Corporation will handle my personal information in strict confidence in accordance with Federal privacy law. If I have any questions or concerns about the management of my information, I may refer to the Privacy Policy, available at www.centreforbusiness.ca or contact the Chief Privacy Officer.
3. I authorize the Corporation to obtain personal credit information about me from any source. By executing this statement, I acknowledge as notice in writing, the Corporation's intent to obtain this information and I authorize each source to provide this information to the Corporation.
4. I understand and agree that in order to perform a credit investigation, I need not provide my Social Insurance Number ("SIN") if I can provide alternative identification that is acceptable to the credit reporting agencies. If I do provide my SIN, I consent to the Corporation using this information for the limited purpose of performing a credit investigation.
5. I authorize the Corporation to retain this Statement of Personal Assets and Liabilities and any financial records, credit and reference reports for the Corporation's records and reporting to the Federal Economic Development Agency for Southern Ontario (FedDev), who oversees the Community Futures Program.
6. The Applicant further understands and consents to the Corporation publicizing the Applicant's business venture if the Applicant is successful in obtaining financing from the Corporation, which may or may not include personal information such as the name of the Applicant.

DATED at _____ this _____ day of _____, 20

Witness

Signature

Witness

Signature of Spouse (if applicable)