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| **Personal Financial Statement** |
|  |
| NAME | BIRTHDAY (MM/DD/YYYY) | SOCIAL INSURANCE NUMBER |
| **John Smith** | **<mm/dd/yyyy>** | **<Social Insurance No.>** |
| ADDRESS |
| **<Address>** |
| HOME PHONE | RESIDENCE | HOW LONG AT PRESENT ADDRESS? |
| **<Home Phone>** | ** Own  Rent  Other** |  **10**  Year **09** Month |
| OCCUPATION | CURRENT EMPLOYER | HOW LONG AT PRESENT EMPLOYER? |
| **<Occupation>** | **<Employer Name>** |  **06** Year **03** Month |
| EMPLOYER'S PHONE | STATUS (Single includes Divorced and Widowed) | NUMBER OF DEPENDENTS |
| **<Employer Phone>** | ** Married  Single  Separated** | **3** |
|  |
| **Spouse Information** |
| NAME | BIRTHDAY (MM/DD/YYYY) | SOCIAL INSURANCE NUMBER |
| **Rebecca Smith** | **<mm/dd/yyyy>** | **<Social Insurance No.>** |
| OCCUPATION  | CURRENT EMPLOYER  | HOW LONG AT PRESENT EMPLOYER? |
| **<Occupation>** | **<Employer Name>** |  **10**  Year **09** Month |
|  |
| **Financial Information** |
| **Assets** | **Liabilities** |
|  | **Value** |  | **Balance Owing** | **Monthly Payment** |
| Checking Balance | 90,000  | Bank Loans | 80,000  | 5,000  |
| Saving Balance | 150,000  | Real Estate Mortgages | 95,000  | 10,000  |
| Life Insurance Cash | 35,000  | Personal Lines of Credit | 30,000  | 500  |
| Stocks & Bond | 26,500  | Car Loans | 40,000  | 15,000  |
| Vehicles | 35,000  | Rent Payment |   | 0  |
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| **Account / Notes Receivables:** | **Credit Cards** | **Limit** |  |  |
|  |  | Citibank | 40,000  | 2,400  | 2,400  |
|  |  | AMEX | 30,000  | 1,500  | 1,500  |
|  |  |  |  |  |  |
|  |  | **Other Obligations** |
|  |  |  |  |  |
|  |  |  |  |  |
| Real Estate | 0  |  |  |  |
| Retirement Account | 45,000  |  |  |  |
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|  |  |   |   |   |
|  |  | **Total Monthly Payments** |   | **34,400**  |
| **Total Assets** | **381,500**  | **Total Liabilities** | **248,900**  |   |
|  | **Net Worth** | **132,600**  |   |

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| --- | --- |
| **Income Sources** | **Sundry Personal Obligations** |
|  | **Value** | Are you providing your personal support for obligations not listed above (e.g. co-signer, endorser, guarantor)?  YES  NO If yes, please provide details below |
| Your Gross Monthly Salary | 65,000  |
| Your Spouse’s Gross Monthly Salary | 48,000  |
| Net Monthly Rental | 0  |
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| **Total Income** | **113,000**  |
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| **Schedule A - Stocks and Bonds** |
| **Shares** | **Description** | **Market Value** | **Pledged As Collateral?** |
| 500 | AT&T | 25,000  |  YES  NO |
| 350 | Microsoft | 1,500  |  YES  NO |
|  |  |  |  YES  NO |
|  |  |  |  YES  NO |
|  |  |  |  YES  NO |
|  |  |  |  YES  NO |
|  |  |  |  YES  NO |
| **Total Stocks and Bonds** | **26,500**  |  |
|  |
| **Schedule B - Real Estate Owned** |
| **Address** | **Purchase Price** | **Curr. Value** | **Monthly Payment** | **Balance Owing** | **Net Monthly Rent** |
| None |  |  |  |  |  |
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| **Total Real Estate Assets & Liabilities** | **0**  | **0**  | **0**  | **0**  |
| **Schedule C - Life Insurance** |
| **Insurance Company** | **Insured Person** | **Beneficiary** | **Face Value** | **Policy Loan(s)** | **Cash Value** |
| ING Insurance | John Smith | Wife | 100,000  | <Policy Number> | 35,000  |
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| **Total Life Insurance** | **100,000**  |   | **35,000**  |
|  |
| **General Information** (Please provide details if you answers yes to any of the following questions) |
| Have you ever had an asset repossessed? |  YES  NO |   |   |   |   |
| Have you ever declared bankruptcy? |  YES  NO |  |  |  |   |
| Are you party to any claims or lawsuits? |  YES  NO |  |  |  |   |
| Do you own any taxes prior this year? |  YES  NO |  |  |  |   |
| **Details:**  |
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| **Declaration** |
|  I/We hereby certify that the information in this Personal Financial Statement is a complete and true declaration. 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/we have signed as a guarantor(s)). I/we confirm that if any statement I/we have made herein or in accompanying materials proves to be incorrect in any way, I/we shall notify the Corporation immediately.  I/We authorize the Corporation to obtain personal credit information about me/us from any source. By executing this statement, I/we acknowledge as notice in writing, the Corporation's intent to obtain this information and I/we authorize each source to provide this information to the Corporation. I/We understand and agree that in order to perform a credit investigation. I/we need not provide my/our Social Insurance Number(s) ("SIN") if I/we can provide alternative identification that is acceptable to the credit reporting agencies. If I/we do provide my/our SIN(s), I/we consent to the Corporation using this information for the limited purpose of performing a credit investigation.  I/We authorize the Corporation to retain this Personal Financial Statement and any financial records, credit and reference reports for the Corporation's records and for reporting to Industry Canada who oversees the Community Futures Program.  I/We confirm receipt of the Corporation’s Privacy Statement and understand and consent to the Corporation collecting, using, retaining and disclosing the information contained in this Statement of Assets and Liabilities for the limited purpose of determining my/our eligibility for financing as is required by law, and by Industry Canada. I/We understand that the Corporation will handle my/our personal information in strict confidence in accordance with Federal privacy law as set out in the Corporation’s Privacy Policy. If I/we have any questions or concerns about the management of my/our information, I may refer to the Privacy Policy at www.perthcfdc.ca, or contact the Chief Privacy Officer. |
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|  NAME | SIGNATURE | DATE |   |
|  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
|  NAME | SIGNATURE | DATE |   |
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