

# Stated Income Declaration

DATE

BORROWER NAME

ADDRESS

CREDIT APPLICATION/MORTGAGE NO.

PRINCIPAL AMOUNT

INITIAL PAYMENT AMOUNT \*

Per Month

I certify the following to

- That my total gross annual earnings/income\*\* is \$ \_\_\_\_\_, and that I do not currently have any outstanding personal income taxes owing/payable to the Canada Revenue Agency and, for Quebec residents only, to Revenu Québec;
- That I expect such gross annual earnings/income will continue to be at least the amount indicated indefinitely and I do not foresee any decline in such gross annual earnings/income;
- That the information provided here and within the Credit Application is a true and correct representation of my financial situation; and
- That I can afford to make all loan payments and perform all my obligations under any loan or mortgage agreement without any undue financial hardship.

I acknowledge that \_\_\_\_\_ is not under any obligation to independently verify the information relating to my personal income and taxes provided by me herein or with the Credit Application, and such information may not be verified at all by

PRINT NAME OF BORROWER

PRINT NAME OF WITNESS

BORROWER SIGNATURE

WITNESS SIGNATURE

\* Initial Payment Amount may change subject to product type selected, applicable rate, and amount borrowed.

\*\* Earnings/income is defined as the amount of money or its equivalent received from legal sources during a period of time (e.g. annually) in exchange for labor or services, and may also include profits realized from the sale of goods or property, or from financial investments. Gross earnings/income refers to your income before taxes have been deducted.

We warrant and confirm that the information provided to Invis Inc. ("you") by us in the mortgage application form is true and correct and we understand that it is being used to determine our credit responsibility. You are authorized to obtain any further information you may require relative to this application from any sources to which you may apply and each such source is hereby authorized to provide you with such information.

You are further authorized to disclose to any other lender, credit bureau, insurer, or insurance agent such personal and financial information, as you consider appropriate.

We agree to indemnify you against and save you harmless from any and all claims in damages or otherwise arising from such disclosure on your part.

We agree to pay all applicable legal, property appraisal, registration fees and expenses incurred in connection with this mortgage application.

You are also authorized to retain the application whether or not the relative mortgage is approved.

We acknowledge that Invis Inc. may be paid a referral fee from the mortgage lender for placement of this mortgage.

We also acknowledge that we may make application for life, disability and/or critical illness insurance coverage for the debt secured by the mortgage and/or the payments under the mortgage.

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Date

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