

**STATED INCOME DECLARATION**  
*(income under \$50,000.00)*

I acknowledge that \_\_\_\_\_ has relied upon the information contained in the Credit Application, including the following information provided by me, in assessing whether to approve my Credit Application.

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.
- 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 with \_\_\_\_\_ without any undue financial hardship.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Address

\_\_\_\_\_  
Borrower's signature

\_\_\_\_\_  
Borrower's signature

\_\_\_\_\_  
Witness signature

\*\*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.