



Declaration of Income and Expenses for Mortgage Applications

B2B Bank
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Please provide the information required below as accurately as possible. Please note we will require six months' business banking statements in conjunction with this declaration of income and expenses form. This information is required to validate your business and to underwrite your mortgage application.

Date: _____

Business Information

Business owner(s)	
Name of the business	
Occupation	
Nature of the business	
Business address	
Number of years business has operated	
Business phone number	
Website (if applicable)	
Business email address (for business verification purposes)	
Number of employees	
Your percentage ownership share of the business	

Business Financial Information (Enter 0 if not applicable to your business)

Financial results below should be declared using the most recent 12 month's activity:

Annual income	
Gross revenue	
Cost of goods sold/cost of sales	
Gross income or loss	
Annual expenses	
Rent/insurance/property taxes/utilities	
Salaries, wages, and benefits	
Management fees/professional fees	
Office expenses	
Loan payments	
Fuel/maintenance	
Advertising	
Any other significant ongoing expenses	
Net income	

1. I/we declare the bank statements provided and any additional information from the primary operating account of the business is true and accurate.
2. I/we certify that any information provided is representative of the income and expenses incurred in my business in the last 12 months, and that this net income level is expected to continue for the duration of the mortgage term.
3. I/we acknowledge that this information provided is being relied upon for qualification purposes, the calculation of debt servicing ratios and adjudication of my mortgage application.
4. I/ we understand if any of the information provided to B2B Bank is found to be false, untrue, misleading or misrepresented, your mortgage application may be rejected.
5. I/We understand B2B Bank reserves the right to request additional information or documentation at its sole discretion for the purpose of approval and/or adjudication of this mortgage application.
6. I/we declare to immediately inform B2B Bank of any changes to the information provided by for the purpose of this mortgage application.

Applicant's Name	Applicant's Signature	Date
Co-Applicant's Name	Co-Applicant's Signature	Date

All mortgages are funded by, registered in the name of, administered and serviced by B2B Bank. Debt service flexibilities are based on the overall assessment of the strength of the overall application B2B Bank acts solely in the capacity of lender and/or account administrator, and does not provide investment advice. Dealers, advisors and brokers, not B2B Bank, are responsible for determining the suitability of products and services for their clients and for informing them of any related risks. Any loan approval by B2B Bank should not be construed as an endorsement of any investment choice, program, or strategy. All loans are subject to credit approval and borrowed monies are due and payable regardless of the performance of the investments. B2B Bank products and services are only available through financial intermediaries. Satisfying the minimum credit score requirement alone does not automatically entitle the borrower to debt service flexibilities. All mortgages, loans and lines of credit are subject to credit approval. B2B Bank reserves the right to request additional information or documentation at its sole discretion for the approval of the loan.

B2B Bank is a wholly-owned subsidiary of Laurentian Bank of Canada.