

PERSONAL NET WORTH STATEMENT
Personal Information

Full Name:		Social Insurance No.:		Date of Birth:
Home Address:		Postal Code:		Own or Rent:
Full Name of Spouse:		Social Insurance No.:		Date of Birth:
Home Phone:	Bus. Phone:	Cell Phone:	Fax:	Email Address:

Employment Information

Employer's Name and Address:		Occupation:	Telephone No.:	Years There:
Spouse's Employer's Name and Address:		Occupation:	Telephone No.:	Years There:

Financial Information

ASSETS (List and Describe All Assets – Schedules on Next Page)		LIABILITIES (List All Liabilities – Schedules on Next Page)	
Cash:	\$	Personal Loans / Lines of Credit (Schedule D):	\$
Real Estate (Schedule A):		Mortgages on Real Estate (Schedule A):	
1.	\$	1.	\$
2.	\$	2.	\$
3.	\$	3.	\$
Marketable Securities (Schedule B Total):	\$		
Business Interests (Schedule C Total):	\$		
Automobiles (Please Itemize):		Credit Cards (Please Itemize):	
1.	\$	1.	\$
2.	\$	2.	\$
Other Assets (Please Itemize):		Other Obligations (Please Itemize):	
1.	\$	1.	\$
2.	\$	2.	\$
(A) TOTAL ASSETS:	\$	(B) TOTAL LIABILITIES:	\$
(C) NET WORTH (A minus B):	\$		
Principal Bank or Financial Institution Name and Address:		Savings Acct. No.:	Chequing Acct. No.:

General Information (If you answer YES to any of these questions, please provide details on a separate page)

Have you ever had an asset repossessed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you involved in any claims or lawsuits against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever declared bankruptcy?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you owe any back taxes?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you a co-signer, endorser or guarantor of any contingent obligations not listed above?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Personal Annual Income and Expenses			
Your Annual Income:	\$	Annual Mortgage / Rent Payments on Residence:	
Spouse's Annual Income:	\$	1.	\$
Annual Rental Property Income (Please Itemize):		Annual Mortgage Payments on Rental Property (Please Itemize):	
1.	\$	1.	\$
2.	\$	2.	\$
Other Income (Please Itemize):		Personal Loan / Line of Credit Payments (Please Itemize):	
1.	\$	1.	\$
2.	\$	2.	\$
		Other Personal Expenses (Please Itemize):	
		1.	\$
		2.	\$
TOTAL ANNUAL INCOME:		TOTAL ANNUAL EXPENSES:	\$

Schedule A: Real Estate			
1. Primary Residence - Address:	Date Purchased:	Purchase Price:	Present Market Value:
Mortgage Lender(s): First Mtge.: Second Mtge.:	Amount of Mortgage:	Mortgage Term:	Mortgage Payments:
2. Other Real Estate - Address:	Date Purchased:	Purchase Price:	Present Market Value:
Mortgage Lender(s): First Mtge.: Second Mtge.:	Amount of Mortgage:	Mortgage Term:	Mortgage Payments:
3. Other Real Estate - Address:	Date Purchased:	Purchase Price:	Present Market Value:
Mortgage Lender(s): First Mtge.: Second Mtge.:	Amount of Mortgage:	Mortgage Term:	Mortgage Payments:

Schedule B: Marketable Securities, Stocks & Bonds, RRSP's					
No. of Units/Shares:	Description:	In Name of Whom:	Where Quoted or Listed:	Total Market Value:	Pledged as Collateral:
					Yes <input type="checkbox"/> No <input type="checkbox"/>
					Yes <input type="checkbox"/> No <input type="checkbox"/>
					Yes <input type="checkbox"/> No <input type="checkbox"/>

Schedule C: Business Interests (List all businesses in which you are an owner)					
Name & Address of Business:	Business Description:	Year Established:	% Owned:	Value of % Owned:	
1.					
2.					
3.					

Schedule D: Personal Loans & Lines of Credit (Excluding real estate loans)					
Lender:	Loan Type & Purpose:	Payment per Month:	Original Loan Amount:	Balance Owning:	
1.					
2.					
3.					

NOTE: Please attach separate information page(s) if the space provided herein is insufficient to properly disclose financial or other information

Declaration:	
The undersigned hereby declare(s) that all the information provided herein is true, complete and correct and understand it will be used by PenFinancial Credit Union Limited to determine creditworthiness. I/We declare that the proceeds of any loan arranged by PenFinancial Credit Union Limited will be used for commercial or business purposes and not for personal or household uses.	The undersigned consent(s) to PenFinancial Credit Union Limited making any enquiries it deems necessary in order to obtain a loan for me/us, including receiving a credit bureau report(s), and consent(s) to the disclosure of any credit information about me/us to any credit reporting agency or to any one with whom I/we have financial relations.

Signature of Applicant

Date

Signature of Co-Applicant

Date