



**PERSONAL NET WORTH STATEMENT**

Personal Information					
Full Name: <b>Mr.</b>	Marital Status	Social Insurance No.:		Date of Birth (m/d/y):	
Full Name of Spouse/Co-Borrower: <b>Mrs.</b>	Marital Status	Social Insurance No.:		Date of Birth:	
Home Address (Current): Applicant: Co-App:		Postal Code:	Time at Address	Own or Rent: <b>Own</b> <b>Own</b>	Rental Amount: \$ \$
Home Address ( <u>Previous Address for last 3 years</u> ): Applicant: Co-App:		Postal Code:	Time at Address	Own or Rent: <b>Own</b> <b>Own</b>	
Home Phone: Applicant : Co-App:	Bus. Phone:	Cell Phone:	Fax:	Email Address:	

Employment Information (Please provide 3 year history)			
Employer's Name and Address:	Occupation:	Telephone No.:	Length:
Employer's Name and Address (Previous):	Occupation:	Telephone No.:	Length:
Spouse/Co-Borrower's Employer's Name and Address:	Occupation:	Telephone No.:	Length:
Employer's Name and Address (Previous):	Occupation:	Telephone No.:	Length:

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 (Complete Schedule A):	\$	Mortgages Real Estate (Complete Schedule A):	\$
Marketable Securities (Schedule B Total):	\$	Credit Cards (Please Itemize):	
Business Interests (Schedule C Total):	\$	1.	\$
Automobiles (Please Itemize):		2.	\$
1.	\$	3.	\$
2.	\$	Other Obligations (Please Itemize):	
Other Assets (Please Itemize):		1.	\$
1.	\$	2.	\$
2.	\$	3.	\$
<b>(A) TOTAL ASSETS:</b>	<b>\$</b>	<b>(B) TOTAL LIABILITIES:</b>	<b>\$</b>
<b>(C) NET WORTH (A minus B):</b>	<b>\$</b>		
Principal Bank or Financial Institution Name and Address:		Savings Acct. No.:	Chequing Acct. No.:

<b>General Information (If you answer YES to any of these questions, please provide details on a separate page)</b>		
Have you ever had an asset repossessed?	Yes /No -	N/A
Are you involved in any claims or lawsuits against you?	Yes /No -	N/A
Have you ever declared bankruptcy?	Yes /No -	N/A
Do you owe any back taxes?	Yes /No -	N/A
Are you a co-signer, endorser or guarantor of any contingent obligations not listed above?	Yes /No -	N/A
<b>Personal Annual Income and Expenses</b>		
Your Annual Income:	\$	<b>NOTE / COMMENTS:</b>
Spouse/Co-Borrower's Annual Income:	\$	
Annual Rental Property Income (Please Itemize):		
1.	\$	
2.	\$	
Other Income (Please Itemize):		
1.	\$	
2.	\$	
<b>TOTAL ANNUAL INCOME:</b>	\$	

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

<b>Schedule B: Marketable Securities, Stocks &amp; Bonds, RRSP's</b>					
No. of Units/Shares:	Description:	In Name of Whom:	Where Quoted or Listed:	Total Market Value:	Pledged as Collateral:
				\$	Yes /No - N/A
				\$	Yes /No - N/A
				\$	Yes /No - N/A

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

<b>Schedule D: Personal Loans &amp; Lines of Credit (Excluding real estate loans)</b>				
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

## Client Agreement

Date: \_\_\_\_\_

Name(s): \_\_\_\_\_

I/we warrant and confirm that the information given in the mortgage application form to VERICO Paragon Mortgage Inc. is true and correct and I/we understand that it is being used to determine my/our credit responsibility and to evaluate and respond to my/our request for mortgage financing. You are authorized to obtain any information you may require for these purposes from other sources (including, for example, credit bureaus) and each source is hereby authorized to provide you with such information. I/we also understand, acknowledge and agree that the information given in the mortgage application form as well as other information you obtain in relation to my/our credit history may be disclosed to potential mortgage lenders, mortgage insurers, life and/or disability insurance providers, other service providers, organizations providing technological or other support services required in relation to this application and any other parties with whom I/we propose to have a financial relationship.

I/we further acknowledge and agree that each potential mortgage lender, mortgage insurer, mortgage life and/or disability insurance provider, or service provider to whom you provide mortgage application and/or my/our personal information is permitted to receive such application and information and maintain records relating to me/us and my/our mortgage application and to hold, use, communicate and disclose personal information about me/us, including my/our Social Insurance Number (SIN) if I/we provide it, and collect personal information from me/us, you and from third persons, including credit bureaus, credit reporting and collection agencies, financial institutions, my/our past and present employers, creditors and tenants, my/our spouse or any other person who has information about me/us for the purposes of recording, evaluating and responding to my/our application for mortgage financing or related activities and I/we specifically consent to the release and disclosure of personal information by such persons to and among you and each potential mortgage lender, mortgage insurer, life and/or disability insurer or other service provider.

I/we agree to indemnify VERICO Paragon Mortgage Inc. against and save you harmless from any and all claims in damages or otherwise arising from such disclosure on your part. I/we agree to pay 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. I/we acknowledge that VERICO Paragon Mortgage Inc. may be paid a referral fee from the mortgage lender and/or the mortgage life insurance provider for placement of this mortgage.

NO	YES	I/we agree to receive electronic messages from <b>Hossein Pejman</b> and/or Verico Paragon Mortgage Inc. containing to my/our mortgage application and news/updates relevant to me/us and/or the mortgage industry. I/we understand my/our consent can be withdrawn at any time. Your privacy is important. We are committed to respecting and protecting your privacy and security.
(Please initial)		
Please complete this section to indicate if you would like a licensed insurance advisor representing Credit Security Insurance Agency Inc. (Manulife) to contact you to go through your life and disability insurance coverage options with respect to your mortgage.		
YES	(Initial)	Please call me/us PH# _____ Email me/us _____
NO	(Initial)	I/We waive this insurance offer. I/We will enquire with our own insurance broker at our own discretion and indemnify you and Verico Paragon Mortgage Inc against any claims.

<b>Signature:</b> 	<b>Signature:</b> 
Applicant:	Applicant:

<b>Signature:</b> 	<b>Signature:</b> 
Applicant:	Applicant: