

| Borrower's Name: | Date: |
|--|--------------------------------|
| | |
| Occupation: | Number of years self-employed: |
| | |
| Business Name: | Number of employees: |
| | |
| Business Address: | |
| | |
| Nature of Business: | |
| | |
| Business conduction in (town, city, etc.): | |
| | |

I acknowledge that AKAL Mortgages Inc. 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 AKAL Mortgages Inc.:

- 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 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 AKAL Mortgages Inc. and/or it's associated Lenders without any undue financial hardship.

I acknowledge that AKAL Mortgages Inc. 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 AKAL Mortgages Inc.

| Borrower's Name (Print): | Witness Name (Print): |
|--------------------------|-----------------------|
| 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 labour 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.