



APPLICATION

Personal Data

Applicant's Surname:	Spouse's Surname:
Middle Name, if applicable:	Middle Name, if applicable:
Given names(s)	Given names(s)
Also known as	Also known as
S.I.N.	S.I.N.
Date of Birth (DD/MM/YYYY)	Date of Birth (DD/MM/YYYY)
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
<u>Marital status:</u> <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Sep. <input type="checkbox"/> Divorced <input type="checkbox"/> Com. Law Specify month and year of event if it occurred in the last 5 years (DD/MM/YYYY):	
<u>Telephone #s:</u> Home #	
Cell #	Cell #
Work #	Work #
Email address:	Email address:
<u>Home address:</u> Street: City: Postal code: In current address since (DD/MM/YYYY):	
Usual occupation:	Usual occupation:
Level of Education: <ul style="list-style-type: none"> • Some high school • High school graduate • Some post-secondary • Post secondary certificate or diploma • University degree • Do not want to disclose 	Level of Education: <ul style="list-style-type: none"> • Some high school • High school graduate • Some post-secondary • Post secondary certificate or diploma • University degree • Do not want to disclose

Number of persons in household family unit, including debtor? _____

Number of persons 17 years of age or less? (Specify below)

Name	Date of birth	Relationship
		Son / Daughter
		Son / Daughter
		Son / Daughter
		Son / Daughter

ASSETS

	Applicant	Spouse	Comments
Cash on hand			
Household furnishing and appliances			
Jewellery or personal effects			
Accounts Receivable			
C.S.V. of life insurance policies Term or Whole Life Policy:			Beneficiary:
Investments: Pension			
Investments: Stocks			
Investments: Profit Sharing			
Total investment in RRSP/RRIF (excluding during last 12 months):			
Investment in RRSP/RRIF during last 12 months:			
Investment in TFSA, CSB, RESP Others (etc., please specify):			
Estimated tax refund			
Investment or Residential property (provide details):			
Present market value: \$			
Outstanding mortgage: \$			
Mortgage provider:			
Account number/s:			
Ownership: <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Joint <input type="checkbox"/> With others: % of applicant's ownership			
Automobiles:			<input type="checkbox"/> Leased
Value: \$ Year:			<input type="checkbox"/> Financed
Make: Model:			<input type="checkbox"/> 100% own
VIN#:			<input type="checkbox"/> Joint
Tools of trade			
Other Assets (specify) – Business Shareholder			Name & Amount of business shares

Other Assets (specify e.g. if you have given loan to others)			

Additional comments (e.g.: if the debtor intends to return or continuing making payments to secured creditors or Trustee on above listed assets):

Reasons for financial difficulty:

DEBTS:

Banks/Financial institutions/credit card/lease companies etc.:

Name & address	Balance (in \$)			Comments
	Applicant	Spouse	Joint	
1.				
Account No.				
2.				
Account No.				
3.				
Account No.				
4.				
Account No.				
5.				
Account No.				
6.				
Account No.				
7.				
Account No.				
8.				
Account No.				

9.				
Account No.				
10.				
Account No.				
11.				
Account No.				
12.				
Account No.				
13.				
Account No.				
14.				
Account No.				
15.				
Account No.				
16.				
Account No.				

Are any of the above business debts? Yes No
 If yes, please indicate those with an "*" in comment field.

Have you filed "Notice of Objection" with CRA during last 90 days? Yes No
 If yes, provided details

Is there any outstanding appeal with Tax Court of Canada Yes No
 If yes, you MUST be withdrawing all pending appeals

Has CRA issued a "Requirement to pay" notice? Yes No
 If yes, please provide supporting documents

Has CRA registered any security against your personal property? Yes No
 If yes, please provide supporting documents.

Are there any debts listed above, that occurred due to gambling? Yes No
 If yes, please provide details about corrective action e.g. execution of self-exclusion order

Is there any outstanding claims, claims for wrongful dismissal or any other claims where possible recovery is involved in future? Yes No
 If yes, you MUST explain:

DEBT INFORMATION

Loan Co-Signed Or Guaranteed By Applicant

Lender's name

Address

Borrower's name

Address

Is the party bankrupt?

Business or personal debt?

Type of business:

Loan Co-Signed Or Guaranteed By Spouse

Lender's name

Address

Borrower's name

Address

Is the party bankrupt?

Business or personal debt?

Type of business:

OTHER

Has The Applicant Or Spouse Any Debt Arising From:

	Applicant		Spouse	
Fine or penalty imposed by court?	Y	N	Y	N
Recognizance or bail bond?	Y	N	Y	N
Alimony?	Y	N	Y	N
Maintenance of affiliation order?	Y	N	Y	N
Fraud?	Y	N	Y	N
Embezzlement?	Y	N	Y	N
Misappropriation?	Y	N	Y	N
Defalcation while acting in a fiduciary capacity?	Y	N	Y	N
Property obtained by false means/fraud?	Y	N	Y	N
Student loans outstanding	Y	N	Y	N
Date of last day in school: / /				

Any history of proposal/bankruptcy?

Applicant	Y	N	Spouse	Y	N
Trustee's name			Trustee's name		
Proposal/bankruptcy date			Proposal/bankruptcy date		
Full performance/discharge date			Full performance/discharge date		
Proposal date			Proposal date		

Reason(s) for filing proposal/bankruptcy:	Reason(s) for filing proposal/bankruptcy:
Declared amount (\$) of unsecured liability in the proposal/bankruptcy:	Declared amount (\$) of unsecured liability in the proposal/bankruptcy:
Result of proposal, if applicable	Result of proposal, if applicable
Place filed	Place filed
Estate No.	Estate No.

Business Owned By Debtor

(This section need to be completed only when the applicant was involved in the business during last 5 years)

Applicant owned business?

Y

N

Business name

Address

Type of ownership: Proprietorship / Partnership / Incorporate GST# (if applicable)

RP Account # (if applicable)

Type of business

Name of partners/directors

When started (DD/MM/YYYY)

If applicable, When ceased operation (DD/MM/YYYY)

Causes:

Debt incurred in business (\$) Please provide details (including personal guarantee, if any):

Assets (details):

Financial statements/tax returns (please submit latest document)

Was the business previously in receivership?

Y

N

Date of receivership

Name of receiver

Spouse Owned Business?

Y

N

Business name

Address

Type of ownership: Proprietorship / Partnership / Incorporate. GST# (if applicable)

RP Account # (if applicable)

Type of business _____

Name of partners/directors _____

When started _____

If applicable, When ceased operation (DD/MM/YYYY) _____

Causes: _____

Debt incurred in business (\$) Please provide details: _____

Assets (details): _____

Financial statements/tax returns (please submit latest document) _____

Was the business previously in receivership? Y N

Date of receivership _____

Name of receiver _____

INCOME TAX INFORMATION

Applicant's tax information			Spouse's tax information		
Year last return filed			Year last return filed		
Amount owing			Amount owing		
Refund received			Refund received		
Refund pending			Refund pending		
Address of last return			Address of last return		
Dependants:			Dependants:		
Name	Date of birth	Income	Name	Date of birth	Income
Did you pay alimony or maintenance during the past year?			Did you pay alimony or maintenance during the past year?		
If yes, to whom?			If yes, to whom?		
Address			Address		
Amount paid			Amount paid		
Date of separation			Date of separation		
Has your marital status changed in the past 2 years? If yes, When? ____			Has your marital status changed in the past 2 years? If yes, When? ____		

Note: If child support payment is being paid attach a copy of the court order.

Applicant's employers and UIB periods for the past 2 years:

Employer's name & address	Date started	Date ended

Is above mentioned employer related with you? Yes No

Spouse's employers and UIB periods for the past 2 years:

Employer's name & address	Date started	Date ended

Is above mentioned employer related with you? Yes No

Rent/property tax paid (past calendar year)

Address	From	To	Amount Paid	Name of landlord / municipality	Joint	Applicant	Spouse

If you disposed of property or RRSP this year

Date of sale:
A/C#(s):
Amount received:
Where & how the money was spend?
Date of original purchase:
Original purchase price:

BANK ACCOUNT INFORMATION

Bank _____
Address _____

Account Number	Joint
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Bank _____
Address _____

Account Number	Joint
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TRANSACTIONS

Within the 12 months prior to the date of the initial bankruptcy event, have you, either in Canada or elsewhere:				
Disposed of/transferred assets? If yes, details with amount:	Applicant		Spouse	
	Y	N	Y	N
Have you paid back any debts to family members? If Yes (provided details): When, whom and why?	Y	N	Y	N
Made any excess payments to creditors? If yes, details with amount:	Y	N	Y	N
Had any assets seized by creditors? If yes, details with amount:	Y	N	Y	N
Within The 5 Years Prior To The Date Of The Initial Bankruptcy Event, Have You, Either In Canada Or Elsewhere:				
Sold/dispensed of/transferred/re-financed any property (real estate or business etc.)? If yes: 1) Address of the property/business: 2) Date of sell/transfer/re-finance: 3) Sold/transferred to: 4) Monetary value: 5) Receipts used for: 6) Further details (if any):	Applicant		Spouse	
	Y	N	Y	N
Made any gift to relatives or others in excess of \$500? If yes (provide details): When & what?	Y	N	Y	N
Do you expect to receive extra sum of money in the next 12 months? If yes, details with amount:	Y	N	Y	N
Have you made arrangements to continue to pay any creditors? If yes, details with amount:	Y	N	Y	N
Have you been or are you involved in civil litigation from which you may receive monies or property? If yes, details with amount:	Y	N	Y	N
Have you made an assignment on your wages? If yes, details with amount:	Y	N	Y	N
Do you have safe deposit box? If yes, provide details about monetarily valuable items stored there:	Y	N	Y	N
Have you any credit cards? ALL CREDIT CARDS MUST BE TURNED TO THE TRUSTEE	Y	N	Y	N
Have you used any of your credit cards or loans for purchases or cash advances within the last 3 months? (Sec. 173 issues) If yes, provide details with date, amount & purpose:	Y	N	Y	N
Did you sell/give away anything that you bought on credit <u>before it was fully paid</u> ? If yes, provided details”	Y	N	Y	N
Have you paid any of your creditors within the last 3 months? If yes, details with amount (preferred payment issue):	Y	N	Y	N

Monthly Income & Expenses Statement

Net income – Applicant	
Net income – Spouse	
Net income – Other family members	
Rental income	
Other income – specify	
Child tax & other related benefits	
Total	
Statutory deductions (supporting documents required):	
Child support	
Spousal support	
Employment related	
Medical condition expenses	
Others (specify)	

Expenses:

<u>Housing:</u>		<u>Insurance:</u>	
Rent/mortgage		Medical	
Property tax/condo Maintenance		Automobile	
Water		Household	
Electricity		Life	
Heat/Fuel oil		Sub total	
Telephone / Cell Phone		<u>Transportation:</u>	
Cable / Internet		Gasoline	
Others (specify)		Public transit	
Sub total		Monthly lease/loan	
<u>Living:</u>		Car repairs	
Food/Groceries		Others:	
Clothing		Sub total	
Laundry/Dry-cleaning		<u>Personal:</u>	
Grooming/Toiletries		Children's allowance	
Daycare/Child expenses		Dining out/coffee	
Others (specify)		Sports/hobbies	
Sub total		Movie rentals	
<u>Medical:</u>		Recreation/leisure	
Doctor		Newspapers/Magazines	
Prescription drugs		Others (specify)	
Dental		Others (specify)	
OTC/others		Others (specify)	
Sub total		Sub total	
		Total expense	

Following documents should be submitted by the applicant

- House Purchase Documents (Ownership Deed) - **Required**
- Property valuation report - **Required**
- Latest Financial Statement and tax returns of existing business (only if it is corporate business) – **Required**
- Details of Tools of trade exemption (only in case of self-employed / proprietary business) - **Required**
- Latest business bank statement showing month end outstanding balance - **Required**
- Latest mortgage statement - **Required**
- RRSP investment exemption documents (to prove that the investment was done more than 12 months ago – **Required**
- Other investment documents - **Required**
- Whole life insurance policy document showing cash surrender value – if applicable
- Ownership and proof of insurance for all vehicle owned - **Required**
- Supporting documents for regular income (Debtor) e.g. most recent pay stub – **Required**
- Supporting documents for regular income (Spouse and others) e.g. most recent pay stub – **Required**
- Child tax benefit statement - **Required**
- 2014/15 Notice of Assessment (Tax) - **Required**
- Photocopy of SIN card - **Required**
- Photocopy of Citizenship Card/ Passport - **Required**
- Copies of credit card statements (even with no balance owing)
- Guarantee for performance of the proposal with guarantor's latest "Notice of Assessment" (only if the Debtor is unemployed and not getting EI) – Required
- One month instalment in cash during sign-up and Authorization for pre-authorized payment with a VOID cheque (not from creditor bank) - **Required**