



MORTGAGE DOCUMENT CHECKLIST

Whether you are buying your first home, refinancing or looking for a new home, our mortgage specialists are here to make the process as simple and straightforward as possible. By being prepared with the documentation below, the process will be quick and easy!

Identification

- Two pieces of valid Government issued personal identification
 - Driver's License, Passport, Birth Certificate

Buying A New Home?

- Purchase and Sale Agreement
- MLS Listing

Refinancing Your Home?

- Recent Mortgage statement
- Most recent property tax statement
- Current home owner insurance policy

Employment Income Verification

Obtain **all** of the following:

- 2 current pay stubs
- T4 or Notice of Assessment – most recent year
- Letter of Employment – on company letter head confirming start date & salary / rate of pay

Self-Employed Income Verification

Obtain **all** of the following:

- Notice of Assessment - 2 most recent years.
- T1 General - 2 most recent years
- Proof of Business
 - Master of Business License or Articles of Incorporation

Confirmation of Your Down Payment

- Savings or investment statement-** for the last 90 days
- Sale of an existing property-** a copy of sale agreement
- Gift Letter** - from immediate family member
- Confirmation of withdrawal from RRSP-** under Home Buyer's Plan

Other Income

- Spousal support/child support-** legal support agreement
- Permanent disability/ pension-** proof required from applicable agency.
- Rental income** - Income tax returns + lease/rental agreement
- Child Tax Credit-** CRA payment schedule or current bank statement showing deposit. Please verify children's ages.