

Personal Information

To Pull Credit

- Two pieces of identification. One MUST be a government-issued photo ID (NOT a Health Card)
- Privacy Agreement – Completed and Signed by ALL applicants
- Mortgage Application – (Online or paper) – Completed and Signed by ALL applicants
- 2 years Personal NOA (Notice of Assessments) from the Canada Revenue Agency (CRA)
- 2 years Personal T1 Generals with ALL schedules

Salaried/Hourly Employee Documents

- Letter of Employment (Job letter) and two most recent pay stubs
- 2 years T4s (last paystub with year-to-date earnings if T4 for the last year is not issued yet)

Self-Employed Documents

- 12 months "Business" Bank Account Statements (for all businesses) + (Account Ownership Must show)
- 2 years "Business" Financial Statements (with Notice to Reader from an accredited accountant CPA/CA/CGA)
- Articles of Incorporation / Vendor Permit / Master Business License (for Sole Proprietorship or Partnership)
- GST/HST returns for "Business" from CRA for 2 reporting periods (monthly/quarterly/yearly)
- Self-Employed questionnaire must be completed
- Contract? Need copies of last 3 year contracts with Employers

Down Payment & Closing Costs

- 90 days most recent bank statements for ALL accounts (chequing, saving, RRSP, TFSA, GIC etc.) (Origin of all the deposits larger than \$2,000 must be explained) + (Account Ownership Must show)
- RRSP? (Need RRSP statements and withdrawal from RRSP through Home Buyer's Plan)
- Gifted Money? (Need signed Gift Letter from an immediate family member subjected to lender's approval)
- Proceeds from the sale of other property? (Agreement of Sale + ALL Waivers + Trust Ledger/Statement of Adjustments + Mortgage Statement for Sold property)

Purchase

- Agreement of Purchase including ALL Schedules, ALL Waivers and Copy of deposit cheque(s)
- Full MLS Listing for Purchased Property (if property is listed on MLS)

Refinance / Renewal / Switch / Transfer

- Recent Mortgage Statements + Secured Line of Credit Statements (for all properties you own)
- Recent Property Tax Bills/Statements for (all properties you own)
- MPAC Notice (Municipal Property Assessment Corporation Notice) or MLS listing (when purchased)
- Current homeowner insurance policies (for Renewal/Switch/Transfer only)

Rental / Investment

- Lease agreement(s) Rent roll Copies of the utility bills
- Financial Statements for the corporation (if title is under corporation name)
- Appraisal (an old one for reference purposes, if new appraisal has not been completed)

Additional Information

- Any Other income? i.e. Disability, Pension, Spousal or Child support (need Legal Agreement)
- Separated? Divorced? (need Separation Agreement / Settlement Agreement / Divorce Documents)
- Bankruptcy? Consumer Proposal? (Need Discharge Documents & Copy of Statement of Affairs)
- Void Cheque/Pre-Authorized Debit form stamped by bank (of chequing account for mortgage re-payment)
- Lawyer / Solicitor / Notary's name, email, address, telephone, fax information (who is closing your deal)

This Checklist is for information/guideline purposes only and does not guarantee a formal credit approval. The information noted above is not exhaustive and additional documents and/or information may be requested when you apply for a mortgage.