



**MORTGAGE DOCUMENTS CHECKLIST**

- Completed and Signed Mortgage Application
- Copy of I.D. (ie. Driver's license, Passport, etc...)
- Purchase and Sale Agreement & MLS Listing
- Most Recent Mortgage Statement (if applicable)
- Home Buyers Plan (if applicable)
- Name, address, telephone number of your solicitor
- Void Cheque
- Property Tax Receipt/Statement (if applicable)
- Rental Agreement (if applicable)
- Bridge Loan Required (if applicable)

**Employment:** 

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- Salary Employment:
- Letter of employment, must contain: Start Date, Position and Gross income
  - Latest Paystub
  - 2 years T4's

- Salary Employment with Bonus:
- 2 years T4's & NOA's

- Hourly Employment:
- Letter of employment, must contain:  
Start Date, Position, and hourly wage, guaranteed hours per week
  - 2 years Notice of assessment
  - Most Recent Paystub
  - 2 years full T1 Generals

- Self Employed:
- 2 years Notice of assessments
  - 2 Years full T1 Generals
  - 2 Years of Business Financial Statements
  - T2, copies of invoices with matching deposits
  - Articles of Incorporations with copies of shares (to show ownership) or Business License

**Down Payment:** 

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- Savings:
- 3 months bank statement showing the accumulation of down payment and closing costs. Statement must contain Name of Account holder and account number.
  - Any deposits over \$2,500.00 we will require backup documentation
  - Monies from overseas, we require 3 months statement from bank of origin and wire transfer from and to accounts.

- RRSP:
- 3 months history
  - When RRSP cashed, we require, T1036 Home Buyers' Plan (HBP) Request to
  - Withdraw Funds from an RRSP and proof of deposit to your account.

- Gifted:
- Gift letter will be provided. (Gift must be from immediate family member) signed and dated by all parties. Lender may request proof of funds in donor account. If gift is over 50K, 3 months history of donor account
  - For B.F.S, gift is not permitted. (some lenders will permit 5% gifted)

Additional documents may be needed and are subject to approval. Final approval and funding is subject to all standard underwriting guidelines being met and all supporting documents being acceptable to us.