

MORTGAGE DOCUMENTS CHECKLIST

Mortgage Managers

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1. IDENTIFICATION

- Government Photo ID**
Two pieces required (e.g., Driver's License, Passport, or PR Card).
- Social Insurance Number (SIN)**
Necessary for accurate credit verification.

2. EMPLOYMENT & INCOME

- Letter of Employment**
Dated within 30 days, confirming position, salary/rate, and length of employment.
- Recent Pay Stubs**
Most recent 30 days of pay history.
- Tax Documents (2 Years)**
T4 slips and full Notices of Assessment (NOA) for the last two years.
- Self-Employed / Business Owners**
2 years of T1 Generals and financial statements (P&L), plus Articles of Incorporation.

3. DOWN PAYMENT & ASSETS

- 90-Day Bank History**
Statements for the 90-day period prior to application for all accounts holding down payment funds.
- Gift Letter (if applicable)**
Signed letter from donor and proof of the wire transfer into your account.
- RRSP / Home Buyers' Plan**
Documentation showing the withdrawal if using these funds.

4. PROPERTY INFORMATION

- Agreement of Purchase and Sale**
Signed copy of the offer and all amendments/schedules.
- MLS Listing**
A copy of the property listing details.

5. OTHER CONSIDERATIONS

- Property Tax Bill**
Most recent statement for your existing home or newly purchased property.
- Existing Mortgage Statement**
Required if you are refinancing or selling a current property.
- New Construction (Builds)**
Blueprints, building permit, signed builder contract, and itemized cost estimate.
- Legal Documentation**
Separation/divorce agreements or bankruptcy discharge papers if applicable.

Please reach out if you have any questions about specific documentation for your unique situation.