

Documents Required

Income Documents:

Employed Full-Time or Part-Time

1. Current Paystubs – 2 most recent
2. Revenue Canada Notice Of Assessments – last 2 years with confirmation any income taxes have been paid
3. Letter of Employment on company letterhead indicating your start date, position, salary or hourly wage and guaranteed hours per week.

Self-Employed:

1. T1 Generals – last 2 years
2. Company financials/Notice To Reader (if you are incorporated) – last 2 years
3. T2s if Incorporated – last 2 years
4. Business License for current and previous year
5. Two page document from the Corporate binder titled 'Notice of Articles' – this demonstrates clearly who the shareholders are

Down Payment Confirmation:

1. Last 3 months bank statements – must have your name printed on the statement to confirm ownership
2. Gifted Funds - Lender's Gift Letter & confirmation funds have been deposited to your account
3. RSP, GIC or Stocks – last 3 months of statements
4. Sale of current home – Sale Agreement and current mortgage statement to confirm equity

Mortgage Type:

Purchase:

1. Offer to Purchase
2. MLS Listing
3. Property Tax Bill
4. Property Condition Disclosure Statement

Renewal, Refinance or Switch:

1. Property Tax Bill
2. Year-End Mortgage Statement or On-Line Mortgage Statement
3. Renewal Forms

Property Related Documentation:

Rental properties:

1. A copy of the most recent mortgage statement for each property owned in your personal name. This statement must clearly show the property address along with the name of anyone who is on the mortgage
2. Lease Agreements for all rental properties owned in a personal name
3. T1 General – last 2 years including Statement of Rental Income

Reminder:

These documents are requirements by the lending institutions we work with. Please make sure that you have all the documents required so that the application process runs smoothly. Additional documentation may be required.