

Mortgage document checklist.

This checklist will help you prepare for your meeting with your financial expert.

BUYING A HOME?

Personal Information

- ☐ Identification
- ☐ Proof of current address (if less than two years, previous address required)
- ☐ Occupation
- ☐ Number of dependants

Employment Verification

- ☐ Current employer's name, address, contact information
- ☐ Length of employment (if less than two years, previous employment information required)
- ☐ Sources to verify your income such as:
 - two recent pay stubs
 - an employment letter
- ☐ If self employed, T1 General Notice of Assessment (NOA)

Asset Information

- ☐ Balances of all your accounts
- ☐ Value of your RRSPs
- ☐ Value of your investments
- ☐ Value of your current vehicle

Liability Information

- ☐ Credit cards (balance and credit limits)
- ☐ Lines of credit (balance and credit limits)
- ☐ Loans and other leases (balance and credit limits)
- ☐ Other expenses

Description of home

- ☐ Purchase and sale agreement
- ☐ MLS listing with photo
- ☐ Name, address, contact number of your solicitor/notary

Confirmation of down payment

- ☐ A bank statement confirming direct deposit
- ☐ An investment statement

REFINANCING YOUR MORTGAGE?

Description of your home

- ☐ Recent mortgage statement
- ☐ Current homeowner insurance policy
- ☐ Most recent property tax statement
- ☐ Legal description of your property (from original purchase agreement or property tax statement)