

# Mortgage Document Checklist



## Buying a Home?

### Personal Information

- Identification
- Proof of current address (if less than 2 years, previous address required)
- Social insurance number
- Occupation
- Number of dependants

### Employment Verification

- Current employer's name, address, contact information
- Length of employment (if less than 2 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 leases (balance and credit limits)
- Other expenses

### Description of the 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)