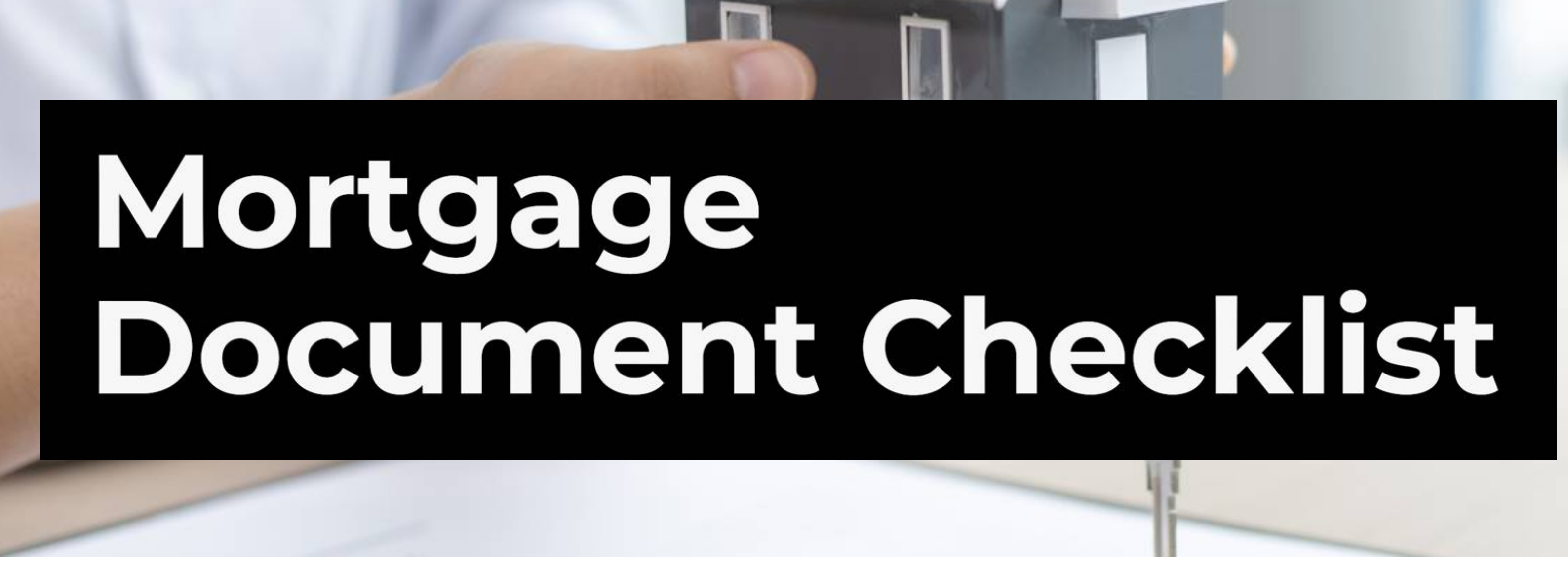

Mortgage Document Checklist

To make the home-buying process easier, get your documents ready for your mortgage application. Here's a checklist to help you organize the essential paperwork. Remember, you might need to provide a bit more information later on.

Income

- ◯ **Employees:** Recent Letter of Employment (dated within 30 days) and Paystub (dated within 30 days).
- ◯ **Variable Income (hourly, commission, etc.):** Two most recent T4 statements in addition to your letter and pay stub
- ◯ **Self-Employed:** Most recent Notice of Assessment (NOA), Last two years T1 Generals, and Statement of Business Activities.
- ◯ **Corporation Owners:** Latest NOA, 2-Year T1 Generals, and Two Years of Financial Statements from an accountant.

Your **CRA documents,** like your Notice of Assessment, Statement of Account and T1 Generals can all be downloaded from your **CRA account:**

Down Payment

- ◯ **Account History:** Provide **90-day statements** showing your accumulated down payment from each account contributing to it, ensuring both your **name and account number are visible.** Any large deposits over $2,500 will need to be verified, along with a 90-day history for the account from which the funds originated.

Hello MORTGAGE

www.hellomortgage.ca

Mortgage Document Checklist

Label Files Clearly: Use clear and descriptive file names, such as **"Mary_ 2023_Tax_Returns"** or **"Paul_ 2023_Bank_Statements,"** to make searching for documents quick and efficient.

Property

- ◯ **Offer to Purchase:** A copy of the accepted offer and applicable schedules
- ◯ **MLS Listing:** Details on the property (from your realtor).
- ◯ **Condo Fees or Lease Agreements:** If applicable.
- ◯ **Deposit Confirmation:** Copy of draft cheque and 90 history of account the deposit came from.

Banking and ID

- ◯ **VOID Cheque or Bank-Stamped Pre-Authorized Debit Form.**
- ◯ **ID:** You will need piece of valid government-issued ID.

Notes:

Hello MORTGAGE

www.hellomortgage.ca