

Mortgage Documentation Checklist

Below is the list of standard documents required and you are more than welcome to fax or email them to us with your application. Our goal is to make this process as efficient as possible.

Fax: (604) 648-9974 • **Email:** info@gibbardgroup.com

Items needed at time of application

- Completed mortgage application
- Income Confirmation (see details below)
- Copy of your most recent mortgage statement (if applicable)
- One piece of government issued ID

Buying a new home?

Information about your new property

- Purchase and sale agreement
- MLS listing
- Property Disclosure Statement
- Strata Documents (if applicable)

Employment and Income Confirmation

- Letter of Employment signed by employer
- Copy of most recent pay stub
- Most recent T4

If you are either self-employed, or have commission based income:

- Last two years of FULL tax returns (T1 General) and corresponding Notice of Assessments AND any one of the following:
 - Statement of business activities
 - Audited financial statements for the business for the respective tax years
 - Evidence of Self-Employment: Valid Business License or GST number

If you would like to include rental property income;

- Current signed lease agreement(s)
- Most recent years' tax returns (T1 General) and corresponding Notice of Assessment

Confirmation of your down payment

- Savings and investment statement(s) with your name from within the last 90 days. Online statements are accepted provided they show the name, account number and date.
- If you are selling an existing property – a copy of the mortgage statement AND firm sale agreement
- Gift letter (if applicable we will supply the appropriate gift letter)

Refinancing your home?

Information about your existing property

- Recent mortgage statement
- Most recent property tax assessment
- Current home owner insurance policy

Other information we may need

- Your banking information or a void cheque
- Child support/spousal support
- Separation Agreement
- CPP/OAS/Pension Income
- If you are consolidating debt, we will need to see copies of your current statement(s) with balance and account details



Karen Gibbard
MORTGAGE PROFESSIONAL

