

# Mortgage Documentation Checklist

When applying for a mortgage, lenders require certain documents to verify the information shown on the application. Below is a list of the standard documents usually required by lenders. Our office is always happy to accept your documents via email or fax to make the process as convenient as possible.

**TIP! Get your documentation to us as quickly as possible to make the process even smoother!**

## 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

## Employment and Income Confirmation

- Letter of Employment signed by employer
- Most recent pay stub
- If hourly, T4's from the last 2 years

### 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

## Buying a new home?

### Information about your new property

- Accepted purchase agreement
- MLS listing
- Property Disclosure Statement
- Strata Documents (if applicable)

## 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
- 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 detail



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