

Mortgage document checklist.

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

BUYING A HOME?
Personal Information <ul style="list-style-type: none"><input type="checkbox"/> Identification<input type="checkbox"/> Proof of current address (if less than two years, previous address required)<input type="checkbox"/> Occupation<input type="checkbox"/> Number of dependants
Employment Verification <ul style="list-style-type: none"><input type="checkbox"/> Current employer's name, address, contact information<input type="checkbox"/> Length of employment (if less than two years, previous employment information required)<input type="checkbox"/> Sources to verify your income such as:<ul style="list-style-type: none">· two recent pay stubs· an employment letter<input type="checkbox"/> If self employed, T1 General Notice of Assessment (NOA)
Asset Information <ul style="list-style-type: none"><input type="checkbox"/> Balances of all your accounts<input type="checkbox"/> Value of your RRSPs<input type="checkbox"/> Value of your investments<input type="checkbox"/> Value of your current vehicle
Liability Information <ul style="list-style-type: none"><input type="checkbox"/> Credit cards (balance and credit limits)<input type="checkbox"/> Lines of credit (balance and credit limits)<input type="checkbox"/> Loans and other leases (balance and credit limits)<input type="checkbox"/> Other expenses
Description of home <ul style="list-style-type: none"><input type="checkbox"/> Purchase and sale agreement<input type="checkbox"/> MLS listing with photo<input type="checkbox"/> Name, address, contact number of your solicitor/notary
Confirmation of down payment <ul style="list-style-type: none"><input type="checkbox"/> A bank statement confirming direct deposit<input type="checkbox"/> An investment statement
REFINANCING YOUR MORTGAGE?
Description of your home <ul style="list-style-type: none"><input type="checkbox"/> Recent mortgage statement<input type="checkbox"/> Current homeowner insurance policy<input type="checkbox"/> Most recent property tax statement<input type="checkbox"/> Legal description of your property (from original purchase agreement or property tax statement)