

Purchase Documents

- Copy of MLS
- Purchase sale Agreement and any Amendments
- Deposit check or Bank Draft from offer (copy)
- Bank statement showing where the deposit came from (90 day statement)

Employed Documents

- Employment Letter most include all information and dated Under 30 Days**: Company name, Position, Reference for overtime, Full/Part Time, Job Tenure, Reference Bonuses, Travel expense, Refer overtime
- Pay Stubs- 2 to 3 most recent
- 2 most Recent Year of Notice of Assessments (NOA) and T4'S General

Refinance

- Property Tax Statement and Payment Balance
- Most Recent Mortgage Statements
- Charge Mortgage/Land Deed

Self Employed or Self owned Business

- 12 Month Bank Statement, showing deposit
- Current and previous year Notice of assessment and T1 General
- Financial Statement (Audited)
- Operating License or Articles of Incorporation (2 years of being in business proof)

Must Have for All Mortgages

- 2 Identification (ID's) front and back (no health card), please ensure 1 ID as your photo.
- Mortgage application signed and completed
- Consent Form Signed / know your client form filled out & signed *if Applicable (Separation Agreement, Alimony, Child tax credit documents)

Prior to Closing

- Binder for your Home Insurance (copy from your insurance company)
- Appraisal Report (if required)