

Mortgage Document Checklist

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Having these ready helps us process your mortgage quickly and smoothly. Gather what you can — we'll guide you through the rest. Check off each item as you collect it.

1. Identification

- ☐ Government-issued photo ID (driver's licence or passport)
- ☐ Social Insurance Number

2. Proof of Income (Employed)

- ☐ Two most recent pay stubs
- ☐ Employment letter (role, salary, tenure)
- ☐ T4 slips — last 2 years
- ☐ Notices of Assessment — last 2 years

3. Financial Details

- ☐ Bank statements — last 90 days
- ☐ Down payment confirmation
- ☐ Gift letter (if applicable)
- ☐ List of assets and debts

4. Property Information

- ☐ Purchase agreement (if buying)
- ☐ MLS listing / property details
- ☐ Current mortgage statement (refinance)
- ☐ Property tax bill
- ☐ Home insurance details

Tips that speed up your approval

- ✓ Send documents as clear, full-page scans or photos (PDF preferred) — every page, including blank ones.
- ✓ Don't move large amounts between accounts before closing without talking to us first — lenders trace deposits.
- ✓ Bank statements must show your name and account number — screenshots of balances aren't accepted.
- ✓ Self-employed or new to Canada? See page 2 — and don't worry, we work with these situations every week.

Additional Documents — If This Is You

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Depending on your situation, we may also need the following:

Self-Employed

- ☐ T1 Generals — last 2 years
- ☐ Notices of Assessment — last 2 years
- ☐ Business financial statements
- ☐ Articles of incorporation / licence
- ☐ Business bank statements — 6 months

New to Canada

- ☐ Work permit or PR card
- ☐ Proof of foreign income (if any)
- ☐ International credit report or alternative credit references (12 months rent + utilities)

Renewal / Refinance

- ☐ Current mortgage statement
- ☐ Property tax bill
- ☐ Home insurance policy
- ☐ Recent utility bill

Rental / Investment Property

- ☐ Lease agreements
- ☐ T776 rental income schedule
- ☐ Statements for all properties owned

Ready to get started?

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