

Sample Mortgage Checklist

What Your Bank Might Need from YOU

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To make your home financing process as easy as possible, we have asked some of the top banks what they typically need when reviewing a mortgage request.

Information about Your New Suite & Community

- Agreement of Purchase & Sale including all Schedules & Waivers (on mytridelhome.com)
- Property Tax Estimates & Maintenance Fees (on mytridelhome.com)
- Contact Information for your Solicitor
- Contact Information for your Real-Estate Agent

Employment and Income Verification

- Copy of latest pay stub listing employer's name
- Letter of employment signed by employer
- Most recent T4
- Copy of last year's tax assessment

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

Last 2 years of tax returns (T1 General) and corresponding Notice of Assessment

And any 1 of the following:

- Statement of business activities for the respective tax years
- Audited financial statements for the business for the respective tax years
- Financial statements accompanied by a Review Engagement Report signed by a practicing accountant

Confirmation of Your Down Payment

- Savings and investment statement(s) from within the last 90 days, with your name and account clearly shown
- If you are selling an existing property - a copy of the sales agreement
- Gift letter (if applicable) - Can be provided to you and must be signed by the 'gift giver'
- Withdrawal from RRSP through the Home Buyer's Plan (if applicable)

Other Information Required

- Your banking information or a void cheque
- Two pieces of valid personal identification (driver's license, passport, or government issued ID)
- When consolidating debt, bring copies of your current statement(s) with balance/account details

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