



Mortgage Pre-Approval Checklist

Use this checklist to prepare for your first meeting with one of our mortgage advisors. You'll need to bring some personal and financial information so we can assess your application. If you are co-borrowing, you and your co-borrower(s) will each need to bring the following:

☐ Personal and Employer Information

We'll need some basic information to complete your application, including:

- Current address
- Previous address (if you've lived at your current address for less than three years)
- Name of your employer, their address, and phone number
- Previous employer (if you've worked at your current job for less than three years)
- Social Insurance Number (SIN)
- Banking information (bank, transit, and account number) or void cheque

☐ A Form of Photo Identification

At least two pieces of government-issued identification are required at your appointment. This can include:

- Certificate of Canadian Citizenship
- Certificate of Indian Status issued by the Government of Canada
- Driver's license
- Firearms License
- Government Issued ID Card or Document
- Immigration Canada Documents
- NEXUS Card
- Passport
- Permanent Resident Card
- Provincial or territorial health insurance card

☐ Proof of Employment and Income

To verify your income, please bring the following to your appointment:

- Two of your most recent pay stubs
- Most recent T4 slip
- Letter of employment signed by your employer that includes position, length of time on the job, and gross income.

☐ T1 General and two most recent Notice of Assessments, and one of the following:

☐ And one of the following:

- Statement of business activities for the two most recent tax years
- Two most recent audited financial statements for the business
- Two most recent financial statements with a signed Review Engagement Report
- Two most recent Notice to Reader financial statements prepared by a professional accredited accountant



☐ List of Assets and Investments

Please provide a list of assets and their value, and the value of any investments you have. This may include:

- Current property your own and its value, verified by municipal property assessment, recent appraisal, and/or fair market value provided by a realtor
- Copy of the sales agreement for property you are selling (if applicable)
- Automobiles, recreational vehicles, boats, and/or other motorsport vehicles and their value
- Proof of savings and down payment, verified with bank statements
- Investments and stocks, verified with statements
- RRSPs, verified with recent statements
- TFSAs, verified with recent statements

If you are a first-time home buyer and are planning to use your RRSP for your down payment, please complete the [HBP withdrawal form](#).

☐ List of Debts

Please provide a list of debts and their amount. This will be used with your assets to calculate your net worth. This list may include:

- The balance of your existing mortgage(s)
- Current monthly and annual home expenses (depending on your housing situation, this may include rent, property tax, condo fees, utilities, etc.)
- The balance of existing loans (personal loans, student loans, auto loans, etc.)
- Recent credit card statements
- Recent line of credit statements
- Any other debt or financial obligations you may have (child or spousal support, etc.)



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