

# Mortgage & Lending Checklist

Buying a home is an exciting process, but compiling all of the required mortgage documentation can seem somewhat overwhelming, especially for first-time homebuyers. This checklist will assist you in ensuring that you have all of the necessary paperwork in order for a successful mortgage & lending process.

## Financials

- Banking info (Account, Branch & Transat #'s)
- Up to date Credit score - ([Credit Report Auth Form](#))
- [Net Worth Assessment](#) (Asset & Liabilities List)

## Income & Employment

- T1 Generals (2 Most recent)
- CRA Notice of Assessment (NOA)
- Current pay stubs
- Additional income sources
- Employment history (If required)

## Down Payment Confirmation

- Proof of RRSP Withdrawl through HBP (if applicable)
- [Gift Letter](#)
- Bank or Investment account statements from the last 90 days.
- Proof of sale of existing property (Copy of the agreemtn)

## Property Details

- Purchase & Sale agreement (Copy)
- Real estate listing (Copy)
- Properties full legal address & description.
- Properties financials
  - Property tax estimates
  - Condo or strata fees
  - Heating costs (If applicable)
- Septic and Well certificates (Rural)
- Your lawyers Info - Name, address, postal code, phone & Fax

The mortgage and loan requirement checklist provided above is intended to serve as a guide. Supplemental documentation and or additional information may be required.