

Document Checklist



When buying a new home or refinancing/transferring your existing mortgage, certain documentation is needed to support your mortgage request. By having these documents available, we can finalize your mortgage more efficiently.

Identification

- Full legal name(s) plus two pieces of identification, such as Social Insurance Number; one with photo identification (e.g. driver's license or Canadian passport).

Employment/Income Documents

- Job letter detailing position, length of time employed, no probation, rate of pay and contact information for employer
- Recent paystub showing year-to-date earnings
- Additional documents where applicable i.e. T4s, NOAs, T1 General

If Commissioned/Seasonal or Self-Employed

- 2 years Notice of Assessment from Revenue Canada.
- Documents proving self-employed status - ask for list of accepted documents

Other Income Requiring Documentation

- Rental Income - copy of lease agreement or if rent is month-to-month letter from renter/T1 generals
- Bonuses - must show 2-3 years history of received bonus
- Alimony/Child Support - copy of Separation Agreement or Divorce Agreement detailing amount payable
- Child Tax Credit & Universal Child Care Allowance - notice from Revenue Canada or bank statement showing amounts deposited

Down Payment and Closing Costs Confirmation

- Sale of existing home - firm Contract of Purchase and Sale, current mortgage payout statement
- Gift - Gift letter signed by giftor and giftee, stating funds are a gift and do not have to be repaid. Bank transaction history showing funds deposited to account no later than 15 days prior to closing
- Savings/Investments - 3-month history (must show name and account number)
- Any large bank deposits must be documented - copies of paystubs or other documents showing source of funds
- Letter to be supplied by our team

Property Details

- Signed Contract of Purchase and Sale and all addenda
- MLS listing sheet.
- Property condition disclosure sheet
- Survey (if available)

Lawyer/Notary Contact Details

Void Cheque

For Refinances/Switches

- Recent mortgage statement, home insurance policy and property tax statement
- Legal description of the property from original purchase agreement/mortgage charge

Please note, Your individual situation may require different documentation. This checklist is for information purposes only and is not a confirmation of mortgage approval.

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