



Please see below for a list of documents we require from ALL applicants, along with your application:

Whether you are looking to refinance or purchase we will require a lot of the same documentation.

All Applications:

*****Due to the Anti-money laundering & terrorist act, as of Oct 11th 2024, Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) requires all applicants to complete third party or in-person identity verification. If third party verification - all applicants will receive separate emails from Verifast requesting, you to confirm your identification. Please check your junk & spam emails, as we are unable to move forward with your approval until identity verification has completed.**

- 2 pieces of ID: 1 being Government issued photo identification - e.g: driver's licence, passport (no health cards accepted) other acceptable forms of ID for 2nd pieces, citizenship card, major bank credit card (front & back), Firearm card, photo card, work ID etc.

Refinancing or purchasing another property:

- Current mortgage statements for ALL properties you own
- Current property tax statements for ALL properties you own
- Lease Agreement for ALL Rental properties you own

Purchasing:

- Fully accepted offer to purchase
- MLS listing
- Copy of Deposit Cheque that went with the offer
- Down payment 3 months bank/investment statements for ALL accounts where your money is sitting. Including your name & account number to confirm ownership **The Anti-money laundering act states we need to show a clear paper trail for ALL money being used when purchasing a house.
- Gift Letter (if applicable) **this will be requested after the approval as each lender has their own set gift letter form that they will require to be signed

If employed Salary or Hourly:

- Employment letters (when available)
- 2 most recent paystubs showing year to date pay for you both
- T4s for the last two years
- Notices of Assessments for the last two years **if you owe taxes then confirmation they have been paid

If pension income:

- T4As & T5s for the last two years
- 3 current months of investment statements to confirm liquid assets
- Bank statements for the last 3 months (with your name & account number visible to confirm account ownership)
- T1 Generals for the last two years (all pages)
- Notices of Assessments for the last two years **if you owe taxes then confirmation they have been paid

If self-employed:

- Master Business Licence
- 12 most recent months business bank statements (with the business name & account number visible to confirm account ownership)
- T1 Generals for the last 2 years
- Notices of assessments for the last 2 years
- Confirmation of GST registration
- If incorporated, articles of incorporation
- Invoices that match deposits into your business bank account

**** We may require additional documents depending on your circumstances. We will let you know if additional documentation is required, as we progress with your application process.**