

# Everything Mortgages — Mortgage Document Checklists

Use these checklists to get organized for a pre-approval, purchase, or refinance. Requirements can vary by lender and scenario.

## 1) First-Time Home Buyers & Clients Looking for Pre-Approval

### Personal Information

- ☐ Valid government-issued photo ID (driver's license or passport)
- ☐ SIN (Social Insurance Number)
- ☐ Proof of current address (utility bill, bank statement, or lease agreement)

### Income Documentation

- ☐ Recent pay stubs (last 2–3 pay periods)
- ☐ T4 slips (last 2 years)
- ☐ CRA Notice of Assessment (NOA) (last 2 years)
- ☐ Letter of employment (position, salary/hourly, start date, and employment status)
- ☐ If self-employed: T1 Generals, NOAs, and/or financial statements (typically last 2 years)

### Down Payment & Assets

- ☐ Bank statements showing down payment savings (typically last 90 days)
- ☐ Gift letter + proof of gift deposit (if receiving funds from family)
- ☐ RRSP statements (if using the Home Buyers' Plan)
- ☐ Investment account statements (if applicable)

### Credit & Liabilities

- ☐ List of current debts (credit cards, car loans/leases, student loans, lines of credit)
- ☐ Most recent statements for your debts (especially credit cards/LOCs)

### Property Information (if you've found a home)

- ☐ MLS listing or property address
- ☐ Agreement of Purchase and Sale (if offer accepted)

**Tip:** Don't have everything yet? Start with ID + income + down payment proof and we'll tell you exactly what's missing based on your situation.

## **2) Refinance (Equity Take-Out) for Debt Consolidation / Renovations / Investments**

### **Personal Information**

- ☐ Valid government-issued photo ID (driver's license or passport)
- ☐ SIN (Social Insurance Number)
- ☐ Proof of current address (utility bill or bank statement)

### **Income Documentation**

- ☐ Recent pay stubs (last 2–3 pay periods)
- ☐ T4 slips (last 2 years)
- ☐ CRA Notice of Assessment (NOA) (last 2 years)
- ☐ Letter of employment (position, salary/hourly, start date, and employment status)
- ☐ If self-employed: T1 Generals, NOAs, and/or financial statements (typically last 2 years)

### **Property & Mortgage Information**

- ☐ Current mortgage statement (balance, payment, remaining term, and lender)
- ☐ Most recent property tax bill
- ☐ Home insurance policy (proof of coverage)
- ☐ Condo fee statement (if applicable)
- ☐ Recent appraisal or assessment (if you already have one)

### **Debts to Consolidate / Liabilities**

- ☐ List of all debts (credit cards, car loans, lines of credit, other mortgages)
- ☐ Most recent statements for debts you want to pay off
- ☐ Account numbers + payout amounts (if available)

### **Purpose of Refinance (helpful supporting items)**

- ☐ **Debt consolidation:** debts to be paid + approximate totals
- ☐ **Renovations:** contractor quotes, scope of work, or renovation plan (if available)
- ☐ **Investments:** brief outline of the plan (rental purchase, portfolio re-structure, business use, etc.)

### **Other (if applicable)**

- ☐ Separation agreement / divorce decree (if relevant to title, support, or liabilities)
- ☐ Lease agreements and proof of rent received (for rental properties)

**Tip:** Not sure how much equity you can access? We can run a quick equity review based on your current mortgage, estimated value, and goals.

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This checklist is for convenience only. Lender requirements vary based on income type, credit, property, and program.