

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.

Everything Mortgages

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