

MORTGAGE PRE-APPROVAL CHECKLIST

Expert Guidance from Your Family Broker Team

To secure your rate and start your home search, please have the following documents ready. Clear, digital copies are preferred for a faster approval process.

1. Proof of Identity & Status

Valid Government Issued Photo ID (Driver's License or Passport)

Proof of Residency Status (PR Card or Citizenship)

2. Employment & Income (Standard)

Current Letter of Employment (stating position, salary, and length of service)

Two Most Recent Pay Stubs

Last 2 Years of T4 Statements

3. For Self-Employed Clients

As a specialist in self-employed mortgages, I require these specific documents:

Last 2 Years of Notice of Assessments (NOAs) from CRA

Last 2 Years of Full T1 Generals

Articles of Incorporation or Business License

4. Assets & Down Payment

90 Days of Bank Statements showing accumulation of funds

Investment Account Statements (RRSP, TFSA, FHSA)

Gift Letter (if any part of down payment is from family)

5. Current Liabilities

Most recent statements for Car Loans/Leases

Current Credit Card Balances & Limits

Child Support or Alimony Agreements (if applicable)
