Document Checklist

Offer to Purchase, MLS listing, and Property Disclosure Statement

Copy of home insurance policy and city taxes (for switches and refinances)

Signed Client Authorization

Verification of income

- an employment letter on company letterhead stating position, length of time on the job & salary, and most recent paystub
- for self employed 2 years of Income tax returns and 2 years of company statements
- last two Notices of Assessment from Canada Revenue Agency

Two pieces of valid ID

- must not be expired
- one piece must have photo

Verification of down payment

- gift letter and copy of deposit to account or account print out showing deposit
- copy of receipt for deposit with realtor / builder
- copy of sale agreement on current home
- 3 months' account history / bank statements / RRSP or investment statement

Void cheque or Pre-Authorized Debit agreement for payment account

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