



The following checklists are provided to make your mortgage experience simplified as much as possible. Please compile the following information and send to the above fax number or contact me to arrange a convenient time for me to meet with you at your convenience. I look forward working with you in the near future!

Purchase Checklist

1. Statement indicating source of down payment (bonds, mutual funds, RRSP's, gift letter, and proof of gift deposit, or 3 months of most recent bank statements)
2. Confirmation of employment (letter from employer or contract,, and most recent paystub), 2 years of tax returns **and** Notice of Assessments if self employed.
3. Pre-authorized payment information (pre-printed void cheque) from which account you would like your mortgage payments to come from
4. Highlights Sheet on home, or Copy of the real estate MLS listing.
5. Agreement of Purchase and Sale of Counter Offers.
6. Lawyer information - Name of firm, Lawyer's name, Address, Telephone & Fax Numbers.

Transfer Checklist

1. Certificate of Title
2. Property tax assessment from the City/Town (current tax receipt showing taxes paid)
3. Name/address of present mortgagee (which institution holds present mortgage) Most recent renewal offer from current institution or most current mortgage statement.
4. Confirmation of employment (letter from employer, previous year's T4's, and most recent pay stub, (2 years of tax returns **and** Notice of Assessments if self employed.)
5. Fire Insurance policy
6. Pre-authorized payment information (void cheque)
7. Surveyor's Certificate
8. Copy of your present Registered Mortgage Document
9. The lending institution picks up the appraisal costs for transfers and the mortgage consultant will order them for you. (Some conditions apply)
10. Mortgage Renewal Agreement



Equity Takeout Checklist

1. Certificate of Title
2. Property tax assessment from the City/Town (current tax receipt showing taxes paid)
3. Name/address of present mortgage (which institution holds present mortgage)
4. Confirmation of employment (letter from employer, last 3 years of T4s or N.O.A.'s, most recent pay stub and 3 years of tax returns if self-employed)
5. Fire insurance (name of insurance carrier)
6. Pre-authorized payment information (void cheque)
7. Most recent renewal offer from current institution
8. Surveyor's Certificate
9. The appraisal costs for equity takeouts and refinances will be the client's responsibility and the mortgage consultants will order them for you.

New Construction Checklist

1. Cost Analysis Sheet or signed contract
2. If self build – quotes from all contractors
 - a. If any contractor is building more than 50% - N.H.W. # is required
3. Land registered in mortgagor's name before first draw
4. Copy of plans, legal description and full civic address
5. Appraisal report if completed by builder (not always necessary)
6. All information as outlined in ***Purchase Checklist*** (first page)

Please Note:

This checklist is intended as a guide only; additional information may be requested as needed. Please be prepared to provide additional information as requested.