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Mortgage Document Checklist

When you plan to apply for the selected mortgage solutions, it is quite difficult to remember everything that you should. If you miss out on anything, the chances of mortgage rejection increase. Therefore, we have developed a checklist of the documents that you can refer to while applying for a mortgage to save you time and effort. This checklist helps in making your mortgage process easy and hassle-free. Depending on what type of solution you are applying for, we may require all or some of the following documents for completing and processing your mortgage.

Required Documents

- MLS for Purchase Property
- Signed property documents and any amendments
- Notice of Assessment/T4 (CRA) for 2 most recent years
- 3 years work history if you have less than 3 years on the same job
- 2 most recent pay stubs and a letter of employment
- Insurance Binder prior to closing date
- 3 months bank statements to prove the down payment is in the bank
- Void cheque or pre-authorized payment form (stamped by the bank)
- If there is a mortgage on the property, current mortgage statement with client's name and address on it
- Updated Property Tax Statement if not included in your monthly mortgage payments
- Any investments - i.e. RRSP, etc.
- Make, model and year of vehicle owned
- Copies of 2 pieces of Gov't issued ID
- Child Tax or CCB benefits and what amounts
- Rental income agreements from the basement or other properties
- Copy of bills and credit card/car payment/student loan/CRA if we are paying out debts

If divorced or separated:



- Separation agreement
- Alimony or child support payments
- Family Responsibility papers indicating monthly payments
- Any other court documents or related documents

If in bankruptcy or Consumer Proposal:



- Court judgement papers
- Discharge paper work
- Any other documents or judgements
- NOA or CRA letter

If Refinancing:



- Penalty on breaking the existing mortgage
- Filing Taxes on time
- Any missed mortgage payments

All documents must be satisfactory to the lender 10 Business days prior to closing or the closing date will have to be moved to accommodate any delays.