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MORTGAGE ALLIANCE
Fi-Nest MORTGAGE

Checklist for borrowers - Documents we'll need from you:

Purchase

- ☐ ID for all applicants (Drivers license and/or Passport and/or PR Card)
- ☐ Completed Mortgage Application – signed by all applicants
- ☐ Privacy Agreement
- ☐ Agreement of Purchase and Sale of subject property and all schedules/waivers
- ☐ Realtor Listing Sheet
- ☐ Verification of **Income:**
  - Letter of Employment
  - Recent paystubs (x2)
  - Most recent years NOA (if income fluctuates, e.g. hourly, then 2 years NOA's)
  - Recent T4/Recent T4A with bank statements (if applicable)
  - Copy of lease agreement or full T1 Generals for rental income
  - Separation agreement if applicable for Child Support/Alimony
- ☐ Solicitor's Full Contact Details
- ☐ Void Cheque and/or PAD Form
- ☐ Verification of Down payment (90 days history required) and closing costs (1.5% of purchase price) may be from many sources including:
  - Savings/Chequing accounts
  - RRSP account (Withholding tax may be considered)
  - Gifted Down payment – Gift Letter completed
  - Sale agreement of existing home/cottage/other property
  - GIC statements

Refinance/Renewal

- ☐ ID for all applicants (Drivers license and/or Passport and/or PR Card)
- ☐ Completed Mortgage Application – signed by all applicants
- ☐ Privacy Agreement
- ☐ Original Purchase details (date/purchase price/mortgage amount)
- ☐ Verification of **Income:**
  - Letter of Employment
  - Recent paystubs (x2)
  - Most recent years NOA (if income fluctuates, e.g. hourly, then 2 years NOA's)
  - Recent T4/Recent T4A with bank statements (if applicable)
  - Copy of lease agreement or full T1 Generals for rental income
  - Separation agreement if applicable for Child Support/Alimony
- ☐ Current Mortgage Balance/Renewal offer
- ☐ Property tax Statement
- ☐ Solicitor's Full Contact Details
- ☐ Void Cheque and/or PAD Form

APPLY ONLINE TODAY AT
https://www.mortgagealliance.com/SharonCruz/apply-online