

DOCUMENTATION REQUIRED - REFINANCE

INCOME

If Fulltime, Guaranteed Employment or Pension:

- Paystubs – 2 most recent
- Letter of Employment – confirms length of employment, rate of pay, minimum or guaranteed hours, status of employment (permanent fulltime or part-time), must provide a name and phone number of employer and be on company letterhead or be accompanied by a business card
- Pension – 3 months bank statements showing deposits

If Employment is Part-time, Seasonal has Overtime, Bonuses and/or Commission:

- Income Tax Returns – full copies including T-4's for the last 2 years
- Notice Of Assessment – received from Revenue Canada *after you* file income tax, for the last two years

Support – Child and/or Spousal:

- Child Tax Credit - confirmation of amount received and age of children for children 12 and under
- Separation / Divorce Agreement – confirms amount of any child/spousal support paid or received.
- Court Order
- 6 - 12 months of recent bank statements confirming receipt of support

If Self Employed:

- Business License or Articles of Incorporation – for the last two years
- Full T1 Generals with the Statement of Business Affairs – for the last two years
- Notice of Assessment – received from Revenue Canada *after you* file income tax, for the last two years

Miscellaneous:

- Statements for ALL Debts Being Paid Off from new mortgage
- Lease Agreement - for any property you own and rent out
- Bankruptcy Documents – All documentation including the Statement of Liabilities (shows all debts that were included)
- Void Cheque – must be personalized **OR**
 - Automatic Debit Form from your bank, stamped by a teller (replaces Void Cheque)



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PROPERTY RELATED

- Details of property including;
 - Square Footage
 - Age of Home
 - Style of Home (bungalow, 2-storey etc.)
 - Garage and Garage Type (detached or attached)
 - Recent Upgrades
- Previous MLS Listing and/or any Feature Sheet or appraisal
- Property Tax Statement showing annual amount due, (not property assessment)
- Appraisal – may be required
- Water Test (if not on municipal services)

OTHER

- Void Cheque
- Lawyer Contact Information – phone, fax, email and street address

Provide to Lawyer

- Proof of Satisfactory House Insurance
- Driver's License
- Birth Certificate