

Income and Employment Verification

Are you Salaried?

Provide any **2** of the following documents

- T1 General (first 4 pages)
- CRA Notice of Assessment (past 2 taxation years)
- Employment Letter (on company letterhead, note employment position, signed)
- Social Insurance Number (no need for the card, you can just tell us)
- Last 2 Pay Stubs (noting year-to-date totals)

Are you Self-Employed?

Provide **ALL** the following documents

- T1 General (most recent 2 years) including Statement of Business Activities
- CRA Notice of Assessment (past 2 taxation years)
- Financial Statements
 - Most recent 3 years if Corporation or Limited Business owner

Retirement, Pension or Disability Income

Provide all documents that apply to you

- Recent Investment Portfolio Statement (personal)
- CPP or T4A
- RSP Statement (most recent)
- RiF Statement (most recent)
- Source of Pension Income
- T1 General (if not salaried or self-employed)

Other Income – Dividend, Capital Gains, Rental, Bonus

Provide **ALL** documents that apply to you

- Statement of Rental Income
- Schedule 4 – Statement of Investments Income
- CRA Notice of Assessment (past 2 taxation years)
- T1 General (Bonus Income)

Property / Assets Documentation

Bring all documents that apply to you

- Copy of the accepted Purchase and Sales Agreement
 - Plus addendums
- Most recent Mortgage Statement (if applicable)
- Property Tax Assessment
- Proof of Property Taxes paid
- Rental Agreements
- Proof of Assets worth \$25,000+
 - Examples: proof of ownership on vehicles, investment statements
- Copy of Insurance or Policy

Down Payment Confirmation

Bring all documents that apply to you

- Gift Letter
 - Required from immediate family specifying the funds do not need to be repaid
- Sales Agreement
 - Provide if proceeds from the sale of a property will provide the down payment
- Bank Statement
 - Most recent statement showing funds for down payment and closing cost are on deposit
 - **Mandatory for mortgages with less than 20% minimum down payment**