

SHOP FOR A HOME WITH CONFIDENCE! SMOOTH PRE-APPROVAL CHECKLIST

- GOVT ISSUED ID (Passport, drivers licence, etc.)
- SECOND PIECE OF ID (credit card)
- LETTER OF EMPLOYMENT outlining position, start date, no probation, rate & type of pay & employer contact info.
- RECENT PAY STUBS showing year to date earnings.
- Two years NOTICE OF ASSESSMENTS, T4s or T1s may also be required.
- If applicable, documents providing SELF-EMPLOYMENT status.
- BANK STATEMENTS - 90 days showing transactions & sources of large deposits.
- GIFT LETTER, signed by giftor & giftee & proof of deposit funds.
- Proof of debt & Liabilities, (car loans, student loans, liens, child support)

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- PROOF OF SALE of existing home (purchase contract and condition waiver).
 - MLS or BUILDER details of new home.
 - Signed PURCHASE AGREEMENT of new property.
 - LAWYER information.
 - VOID cheque.

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PRIOR TO STARTING YOUR HOME BUYING SEARCH IT IS IMPORTANT TO BE PRE-APPROVED TO ACCURATELY MEASURE HOW MUCH HOUSE YOU CAN AFFORD. THIS WILL ALLOW YOU TO WRITE AN OFFER WITH CONFIDENCE, WHEN THE PERFECT HOME BECOMES AVAILABLE.

WHEN APPLYING FOR A NEW MORTGAGE, FINANCING OR PORTING YOUR CURRENT MORTGAGE IT IS IMPORTANT TO HAVE THE NECESSARY DOCUMENTS TO PROVIDE TO YOUR MORTGAGE BROKER OR LENDER. HAVING THESE DOCUMENTS READY CAN HELP THE PROCESS MOVE ALONG QUICKLY & SMOOTHLY.