



Client Purchase Checklist

If a Salary or Hourly Paid Employee

- **Employment Letters** Letter must be dated within last 30 days, typed on Company letterhead and signed by someone of authority. Letter confirms name of employee, salary or hourly wage, length of employment (confirming no probation), position, and prospect for continued employment.
- **Recent Pay Stubs** Provide your most recent pay stub (dated within 30 days), must show income, deductions and year to date income earned. If you receive Overtime, bonus, or shift differential, we will need your 2 yr average of income, based on your previous 2 years of income.

If a Business for Self Applicant:

- Last 2 years of Notice of (indicating that no income tax is owed to Revenue Canada)
- We also require evidence of at least two years self-employment by one of the following:
 - Business license
 - Canada Revenue Agency's Notice of Return Adjustment/Summary (for a GST return)
 - T1 Generals with Statement of Business Activities attached for a minimum of 2 years
 - Financial statements for the last 2 years, prepared and signed by an accountant
 - Articles of Incorporation.

Offer to Purchase

- Include original offer signed by all parties, as well as any counter offers or adjustments. ****Please Note: Anyone who is going to be on the application needs to be on the offer to purchase as well.****

MLS Listing or Property Feature Sheet

- This should show all property details, such as square footage, age, lot size, taxes, selling and purchasing agent, location etc..

Proof of Down Payment

- **Savings** – 90 day history showing you have had down payment in your account.
- **RRSP or Investment** – Statement within 30 days and deposit slip
- **Gift** – Signed gift letter and deposit slip showing the amount deposited into your account
 - Above 3 options must show your name on the bank account, financial institution name and bank account number.
- **Sale of Home** – Copy of “Firm Sale” of Vendors Statement of Accounts

VOID Cheque or Banking Information

- This is needed to establish which account your new Mortgage payment will be withdrawn.

Lawyer Contact Information

- Details should include Name, Firm, Phone, Fax and email

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