



## Client Refinance 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.

### Property Details

- **Property Detail Checklist** – a complete description of the property and its original purchase price.

### Current Mortgage Payout Statement

- To be provided by the lender.

### House Insurance

- The new lender will want to see a copy of your house insurance to ensure you have proper fire protection.
- Confirmation of insurance showing the new loss payee has been added

### 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- This is needed to establish which account your new Mortgage payment will be withdrawn.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
- 2 pieces of ID for each borrower at least one must be photo;
- Copy of statement from each debt (which includes payment instruction and account number).

Elise Hildebrandt, AMP  
Mortgage Associate  
The Mortgage Centre  
Broker Licence #316103  
Brokerage Licence #315847  
Cell: 306-221-2373  
[elise@mortgagecentre.com](mailto:elise@mortgagecentre.com)