



REFINANCE – CLIENT CHECKLIST

I look forward to working with you and providing you with the best possible service and advice.

In order to complete your mortgage application, I will require a few items which are checked off below.

Please forward the selected documentation via e-mail, and feel free to contact me should you have any questions. Thank you!

STANDARD MORTGAGE DOCUMENTS

- Mortgage Application
- Two pieces of government photo ID
- VINE Group Privacy Agreement
- Void cheque (for mortgage payments)
- Solicitor contact details
- Most recent property tax bill
- Most recent home insurance certificate

INCOME VERIFICATION

- Last two paystubs dated within last 30 days
- Letter of employment dated within last 30 days
- Last two year T1 Generals
- Last two year NOAs (if bonus is received and used to qualify)
- Last two year T4s
- Business license or Articles of incorporation
- Last two year business financial statements (balance sheet and income statements)

EXISTING PROPERTIES (IF APPLICABLE)

- Most recent rental lease agreements for all units
- Most recent mortgage statement for each property
- Most recent property tax statement for each property
- Confirmation of most recent condo fees
- Most recent T1 General (with Statement of Real Estate Rentals)

OTHER

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