

HOME BUYING PRE-APPROVAL CHECKLIST

PERSONAL INFO

- GOVERNMENT ISSUED ID
- DATE OF BIRTH, OCCUPATION, MARITAL STATUS, DEPENDENTS
- PREVIOUS ADDRESSES FOR THE PAST 2 YEARS
- SIN NUMBERS FOR ALL APPLICANTS FOR CREDIT CHECK

INCOME INFO

- PROOF OF INCOME (T4 SLIPS, PAYSTUBS, INCOME TAX RETURNS, ETC.)
- COPY OF CURRENT BANK ACCOUNT STATEMENTS
- PROOF OF OTHER SOURCES OF INCOME
- IF SELF EMPLOYED, PROVIDE NOTICE OF ASSESSMENTS AS WELL AS ADDITIONAL STATEMENT OF BUSINESS ACTIVITIES

ASSET INFO

- PROOF OF DOWNPAYMENT AND ABILITY TO PAY CLOSING COSTS
- PROOF OF ASSETS LIKE CAR, COTTAGE, BOAT, ETC.
- RRSPS AND OTHER RETIREMENT ACCOUNTS AND INVESTMENTS

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CREDIT / LIABILITIES

- CREDIT CARDS OR LINES OF CREDIT
- ANY LEASES AND/OR LOANS
- SPOUSAL OR CHILD SUPPORT PAYMENTS
- BANKRUPTCY/DISCHARGE PAPERWORK (IF APPLICABLE)
- EXPLANATION FOR ANY CREDIT MISHAPS

PROPERTY INFO

- CURRENT PROPERTY INFO LIKE MORTGAGE STATEMENT, PROPERTY VALUE, PROPERTY TAX BILL (IF APPLICABLE)
- INFO ON THE PROPERTY OF INTEREST (IF APPLICABLE)

GET PRE-APPROVED FOR YOUR MORTGAGE

Knowing how much you can afford to spend on a home and finding the right way to finance it are two of the easiest ways to remove anxiety and increase the comfort of home ownership. Before you spend a lot of time looking at listings or going for house tours, GIVE US A CALL. Let's start the discussion. No obligation.