PEMBERTON HOLMES REAL ESTATE
ESTABLISHED 1887

Mortgage Documents

Purchase Checklist for your Mortgage

- ☐ **Mortgage Application and Credit Consent**
- ☐ **Down Payment Verification**

  90 days of history of funds is required. This can be presented as either 3 months of bank statements, investment accounts, purchase and sale agreements if originating from a sale, or a Gift Letter*.
- ☐ **Verification of Purchase Price for Closing Costs** (Verification same as above)
- ☐ **Copy of Purchase Agreement****
- ☐ **MLS Listing**
- ☐ **Lawyer Information**

  Please provide the name, address, phone and fax number for the Solicitor / Notary Public that you are using. A recommendation can be made if you do not have one in particular.
- ☐ **Void Check** drawn on the account that you wish deductions to be made from.
- ☐ **Rental Agreement / Lease Agreement** (If applicable)
- ☐ **Income Confirmation** (Retired / Self-employed / Salaried)
  - ☐ **Retired:**
    - T1 General or Tax Summary - Previous 2 years
    - Federal Notice of Assessment - Previous 2 years
  - ☐ **Self-Employed:**
    - T1 General or Tax Summary - Previous 2 years
    - Federal Notice of Assessment - Previous 2 years
    - If company is **incorporated** - Financial Statements - Previous 2 years
  - ☐ **Salaried Employee**
    - Letter from Employer***
    - Cheque stub/pay stub or proof of deposit to account
    - Most recent T4 or Federal Notice of Assessment

* In the case of a Gift Letter, 90 days of history is required from the the giftor.
** If the purchase is a strata property, the minutes of the **most recent strata meeting** is required
*** Your Letter of Employment must be dated within one month of the application date, signed on company letter head, and specify (1) the hiring date, (2) hourly rate or base annual salary (3) position held (4) employment status (5) probation status (if employed less than 6 months) (7) other benefits (8) date of return to work when required.