



Mortgage Pre-Approval Checklist

Getting pre-approved for a mortgage lets you put your best foot forward during the house-hunting process, here's every document you need to get pre-approved.

01 Identification

| You'll need | Applicant | Co-Applicant |
|-------------|-----------|--------------|
| Photo ID | | |

02 Income

| You'll need | Applicant | Co-Applicant |
|--|-----------|--------------|
| Recent pay stub | | |
| You might need | Applicant | Co-Applicant |
| Letter from employer (should state position, length of employment, and salary) | | |
| Proof of spousal support | | |
| For self-employment income | Applicant | Co-Applicant |
| Two years of income tax returns | | |
| Two years of Canada Revenue Agency issued Notice of Assessments | | |

03 Assets

| You'll need | Applicant | Co-Applicant |
|--|-----------|--------------|
| Bank statements showing your down payment | | |
| A complete accounting of all assets like cars, savings, and other property | | |

04 Debt

| You'll need | Applicant | Co-Applicant |
|--|-----------|--------------|
| A complete accounting of all debts and financial obligations like car loans, student loans, credit card debt, spousal support, child support, etc. | | |

05 Credit

| You'll need | Applicant | Co-Applicant |
|-------------------------------------|-----------|--------------|
| Consent to have your credit checked | | |