



Documentation

Please see below a list of the documents we need to support your file. Please select the items that apply to your situation.

For traditionally employed or retired individuals, please send copies of the following:

- 2021 and 2020 Income T-Slips (for all sources of income, if most recent years T4 is not available, please send your last pay stub of that year)
- 2021 and 2020 Notice of Assessments from the CRA
- Letter of Employment on company letterhead, must include your job title, job tenure, job classification and your weekly number of guaranteed hours. Valid for 30 days from the date on the letter.
- Two most recent pay stubs
- Two valid forms of government-issued photo identification front and back (health cards are not permitted)
- Three most recent months' bank statements with account ownership showing proof of funds (for purchases)
- Three most recent months' bank statements with account ownership showing proof of deposit of funds (for Child Care Benefit and Child/Spousal support)
- Lease agreements (for rental properties owned)
- Mortgage Statements (for all properties owned – applicable to purchase and refinance files)
- Property Tax Statement (for all properties owned – make sure it is the most recent version)
- Broker MLS of property (for purchases)
- Accepted Agreement of Purchase and Sale (for purchases)

For self-employed individuals we need the above documents (as applicable) plus the following:

- 2021 and 2020 full T1-Generals including Statement of Business Activities (condensed versions not acceptable)
- 2021 and 2020 Corporate T2's (if incorporated)
- 2021 and 2020 Notice of Assessments
- Articles of Incorporation including Shareholder Distribution (for a corporation)
- Business License or HST Number (if applicable)
- Most recent accountant prepared financials (for incorporation)
- We may request 6-12 months of business bank statements with account ownership to prove business cash flow. Please be prepared to provide supporting invoices.

We do not need everything all at once, you can send the easy stuff first. We would prefer to have pay stubs and identification as soon as possible.

Please contact us if you would like to set up a secure upload link via our mortgage portal, Dropbox or Google Drive link for you to upload your documents. Please send your request to info@mortgageguyniagara.com. If you are comfortable sending via email, please do so. We accept photos of documents, please make sure the photo has good lighting and the documents are not cut off.