



## Required Mortgage Documents Checklist

Purchasing a home is an exciting process, but gathering all the required mortgage documents can be a daunting task, particularly for first time home buyers. This Mortgage Documents Required Checklist will help you ensure that you have all the documentation required for the mortgage approval process with CIBC.

### **Employment and Income Verification**

- Current employment and amount of income such as:
  - Copy of recent pay slips
  - Evidence of recent pay deposited electronically
  - T1 General and associated Notice of Assessment (NOA)
- Previous employment (if required)
- Additional income sources (if any)

### **Basic financials**

- A list of current assets and liabilities
- Bank account and transit number for payments
- Your CIBC Pre-Approved Mortgage Certificate, if applicable

### **Confirmation of your down payment**

- Savings or investments statement from within the last 90 days
- Sale of an existing property – a copy of the sale agreement
- Withdrawal from RRSP through the Home Buyer's Plan, if applicable
- Gift Letter

### **Property details**

- A copy of the real estate listing
- A copy of the accepted purchase and sale agreement
- The property's full address, including legal description and postal code
- Property tax estimates, condo fees and heating costs, (usually available on the real estate listing)
- For rural properties, well and septic certificates
- Lawyer's name, address, postal code, telephone and fax number

*The information noted above is not exhaustive: additional documents and/or information may be requested when you apply for a mortgage. The Required Mortgage Documents Checklist has been developed for guideline purposes only.*